

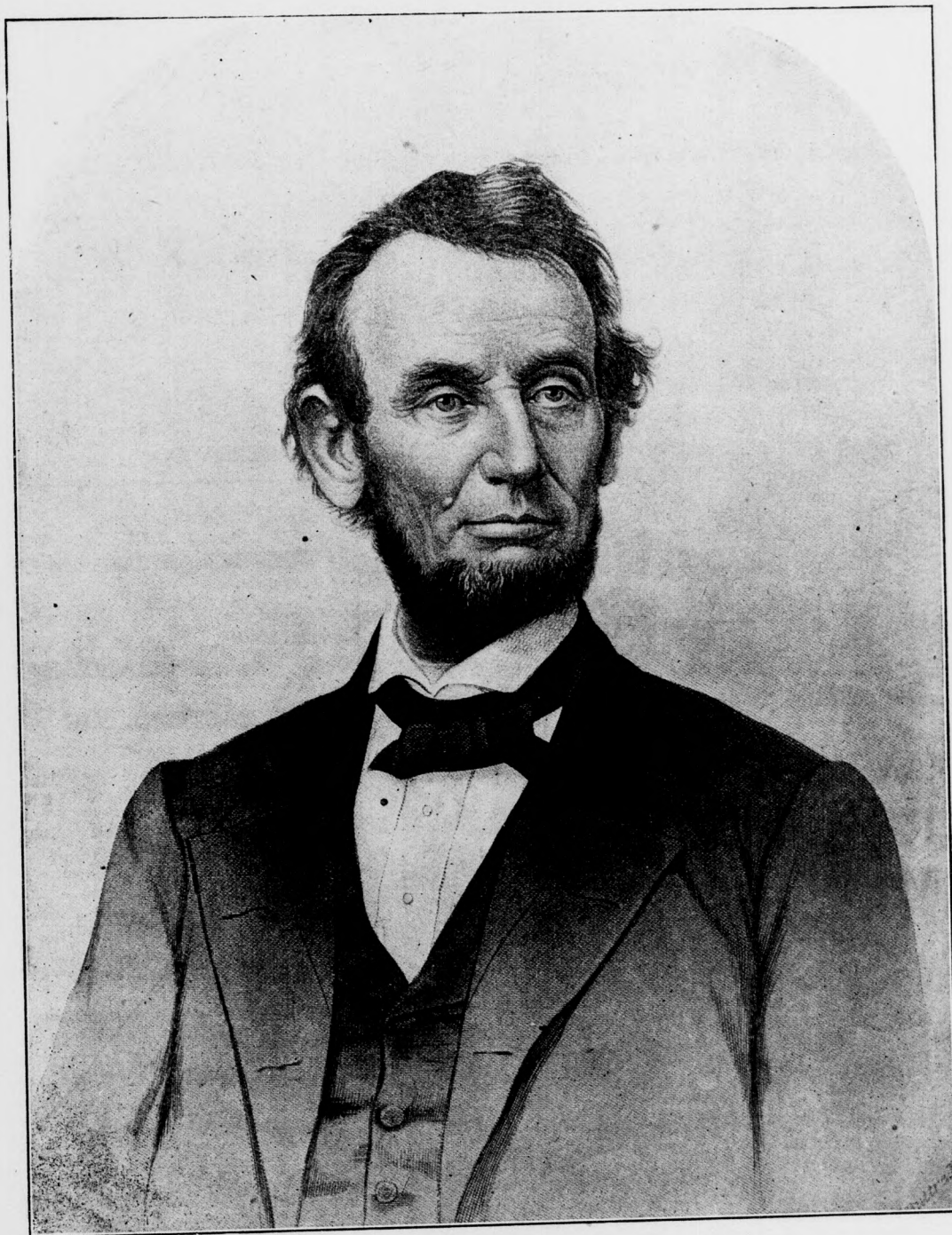
MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 8, 1922

Number 2003



BORN—FEBRUARY 12, 1809. DIED—APRIL 15, 1865.

I am not bound to win but I am bound to be true. I am not bound to succeed but I am bound to live up to what light I have. I must stand with anybody that stands right; stand with him while he is right and part with him when he goes wrong.

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

A Story Ever Fresh—

Our big national advertising of Fleischmann's Yeast is a story ever fresh, reaching thousands of new readers every month.

That means a troop of eager new customers for you.

Don't let them be misled into experiments with so-called "yeast-preparations" containing little yeast and more drugs.

The only yeast that builds up the health is fresh yeast—Fleischmann's.

The Fleischmann Company

The Name on the Sack is a Guarantee of its Contents

When specifying cement insist that it be the kind with the name—

**NEWAYGO
PORTLAND
CEMENT**

on every sack.

You can then be assured that this important part of your construction work is being supplied with material that has proven its worth, one that will readily adapt itself to your job, no matter what problems or complications may arise.

Newaygo Portland Cement is not limited in use to the construction of buildings. It may be used above or under ground, in or out of water. Its many uses have brought about a universal demand for the cement with a guarantee of uniform quality.

Newaygo Portland Cement Co.

General Offices and Plant
Newaygo, Mich.

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

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.



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



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MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By
TRADESMAN COMPANY

Grand Rapids.
E. A. STOWE, Editor.

Subscription Price.

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

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

NOT DISCONCERTING SIGNS.

During the last few months consumers, distributors, and producers have been bombarded with predictions of higher prices. In nearly every line of merchandise dealers have been urged to buy before the advance began. They have been told that clothing prices were bound to go up, that cotton goods were selling too low, and that even furniture prices, which had shown unusual resistance to the downward movement, were slated for a new advance. The slight recovery in wholesale price levels in July and August, as shown by the index number of the Bureau of Labor Statistics, was heralded as an indication that the upward movement had begun. This advance, however, was lost as a result of recessions in subsequent months.

Those who have been predicting higher prices for clothing got something of a shock a few days ago when the leading manufacturer of woollens in this country opened the lines for the fall of 1922 at a reduction from the prices of the previous season. This was done, too, in the face of higher prices for raw wool. Meanwhile the weakness in the raw cotton market appears to preclude any prospect for an immediate advance in prices of cotton goods. Automobile manufacturers have decided that prices must come down if they wish to get any business. These are not disconcerting signs, except to those who believe that rising prices are the only avenue to prosperity. So long as prices of such essential raw materials as corn, cotton, rubber and copper show a tendency to sag it is idle to expect an upward movement in the quotations for finished goods. They must get into line with the basic commodities, or the basic commodities must get into line with them.

EDWARD KRUISENGA.

Although no man's life is fully complete until the last breath has departed, and happily the acme of a successful career is generally reached in

later years, many times as a basis of measuring success the age 45 affords the best period upon which to make safe deductions. So it is, indeed, fortunate to have a life to portray of one who has traveled the rough highway long enough so as to determine with a degree of certainty that the traveler has not only not been forced to falter or quit, but is in shape to continue the journey with warranted confidence and in a creditable way not only but a way highly successful.

Many young men start their business careers with ability, energy and quite frequently a good common sense training. Many such young men succeed at the start and continue that success uninterruptedly; others succeed at first, then falter, and many times are lost in the mazes of commercial life; while still others for various reasons frequently inexplicable make little or no satisfactory headway in their chosen business or profession.

However, it can be safely said that the "acid test" comes in every life; squalls loom and storms arrive, and the navigator, no matter what his natural advantages may be, finds that even brains, energy and judgment must co-operate every moment, like shipmates, if a port of recognized success is to be reached.

It is quite fair to assume that the decade between 40 and 50 in a man's life affords the great test. This period generally finds the primary stages of any business passed, with enough big problems met and threshed out in such a manner that larger affairs ahead for solution can be approached with confidence, broad vision and sound judgment.

WOOL AND WOOLENS.

During the past week auction sales of wool in Great Britain and Australasia have been held. The results are regarded quite favorable. Prices have been fairly well upheld and the bidding was quite animated at times. American buyers were in evidence. The results are a tribute to the policy of the wool pooling plan in doling out the supplies. How great the quantity thus kept from the market is was shown in the report made the other day. From this it appeared that the pool held, on Dec. 31 last, 1,890,774 bales of old wool, or about 570,000,000 pounds. This, of course, does not take into account last season's clip. At the auction sale of army wool in Boston last Thursday, 7,000,000 pounds were disposed of at prices about 25 per cent. in excess of those obtained at last month's sale. Only about 4,500,000 pounds remain of the wool bought by the Government. The rise in the price at successive sales has resulted in reducing the Govern-

ment's loss on its purchases to about 15 per cent. In the goods market the main event of the past week was the opening, by the American Woolen Company of the remainder of its fall fabrics. These also show a small reduction from previous prices, although not enough to cause an appreciable difference in the price of garments or clothing. Other mills have followed the lead of the American company in fixing prices. Thus far the takings have been mostly those for the women's wear trade. The clothing industry is disposed to be cautious. The attitude of the retail clothier still remains to be determined and also the effect of possible labor troubles before the manufacturers will feel free to order in quantity. Thus far, the main activity in the men's wear line has been in plaid back overcoatings.

Advises Buying For Thirty Days in Advance.

Written for the Tradesman.

The past ten days has shown an advance in wheat of approximately 10c per bushel—a very liberal upturn.

The advance, primarily, was caused by the anticipated success of the arms parley at Washington, since which time the treaties have actually been signed.

Considerable optimism in business circles, both at home and abroad, has been created by the results obtained at the Washington conference. In fact, the British pound sterling advanced to \$4.32, the highest point obtained in three or four years.

The advance in foreign exchange, of course, has increased the buying power of Europe in exact proportion to the advance. In fact, the sentimental effect has been greater than the actual advance obtained, and Europe has been buying more of our wheat.

One of the best statisticians in the country estimates European requirements will be, at least, 8,000,000 bushels per week of wheat up until the new crop is available.

In the wheat market the chief element of the price market is the export demand, for this country, with a few exceptions, always has a surplus of wheat for the world's market.

The crops of the Southern hemisphere have been of an average character and indicate a comfortable supply for the importing countries; hence, the demand upon this country has been of a steady character, due to the ability of our merchants to extend credit.

We have exported to date within 40,000,000 bushels of the theoretical maximum indicated and five months remain before the new wheat is available; consequently, even at the minimum requirements, based on previous years the outlook is for an export vol-

ume in excess of domestic needs and the demand can only be met by reducing domestic stocks to the minimum.

Farm reserves, less spring seed, are given this year at 110,000,000 bushels, against 264,000,000 bushels at the same time a year ago.

Stocks of wheat and flour in dealers' hands are light, comparatively speaking. The trade have bought conservatively and wisely.

While we have had quite a material advance and probably will have some reaction in the long run wheat appears to be good property; in fact, both wheat and flour, and it is predicted the present average level of prices will be maintained until the new crop is available. Probably they will be advanced somewhat.

Another bullish factor is the report from Canada cutting down their surplus 30,000,000 bushels of wheat. During the past three or four months Canada has been a heavy shipper and still has wheat to sell.

In normal pre-war times, the world never carried over any considerable surplus of wheat. Russia, then, was a heavy producer. Of course, she is out of the ranks at the present time and it may be several years before agriculture is restored to a normal basis. Until then the world will be feeding directly from the harvest fields, with a close cleaning up of the production of the surplus countries.

With the requirements in excess of 600,000,000 bushels annually by the importing countries, the United States is depended upon for half of the total and whenever our crop falls under 800,000,000 bushels, the world will be in distress and pay dearly for its wheat. Hence the grave concern over the prospect of our winter wheat, which should produce, at least, 550,000,000 bushels. The present prospects of the Southwest make that minimum a dubious one for the coming season, according to statements and figures accumulated by a prominent Chicago stock, bond, grain and provision house.

While we do not believe there is any occasion for jumping in and buying heavily for long-deferred shipment of either wheat or flour, at the same time we believe both are excellent property and that the average of present prices will, at least, prevail and, as stated heretofore, they will undoubtedly be advanced somewhat.

The purchase of both wheat and flour for, at least, thirty days' requirements is advised. If a material reaction should develop from the recent advance, somewhat heavier buying could possibly be indulged in, although, the trade should not forget their experiences of a year ago. Buying in advance for thirty days' in advance is perfectly safe, we believe.

L. E. Smith.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 7.—Good morning, Mr. Councilor! Were you at the Council meeting last Saturday night? If you were, you saw a good exhibition of team work and good fellowship. Three candidates were initiated into the order. They are Charles E. Justice, representing De Laval Cream Separator Co., of New York City; Frederick F. Cook, Worden Grocer Company, Grand Rapids; Harold O. Blazer, A. Krolik & Co., Detroit. M. L. Potts was received by transfer from Capitol Council, No. 95. Senior Counselor Wells said he wished to announce that he was about to appoint a very important committee whose duty it would be to "overlook" the books of the Secretary-Treasurer. John must have been thinking that this manner of auditing the books of certain incumbents of positions of trust has been a la vogue of late. The committee thus appointed consists of A. N. Borden, George McNutt and M. D. Bosman. It is rumored that Art has already ordered three high powered spy glasses and has instructed his committee to change the word "overlook" to "scrutinize."

We were all glad to see our old comrade, Oscar Levy, at the meeting last Saturday night. He came up primarily to see Blazer "get his." Whatever else we may say about the meeting, we must admit that justice was done.

We were favored with visitors from widely separated parts of the globe: H. A. Bartrip, of Buffalo Council, No. 7, Buffalo, N. Y.; G. W. Steever, of Northwestern Council, No. 72 Chicago, and Stanley Hitchings, of Detroit Council, No. 9, Detroit, all of whom made fitting remarks—fitting because they were brief and to the point.

The many friends of Mr. and Mrs. R. J. Ellwanger, 1212 Bemis street, were grieved last week to hear of the death of their little 10 year old son, Gordon. The funeral services were held at the home Wednesday, Feb. 1.

If you stopped at the Keefer House, Hillsdale, and they shipped you over to the South overflow house, a half mile away, and you left a 6 o'clock call and the clerk called you at 6:15 and then when you got back to the Keefer in the morning at 6:45 to settle up, so you could get a 6:55 train out, they made you pay for breakfast, what would you say? That is what they did to one of our members last week. Can you beat it? Some day the Keefer may not have so many guests crazy to get in. Then they won't be so cocky. As the Keefer is on the American plan the victim would not have thought so much of it if they hadn't checked two guests out for dinner who settled just ahead of him. Favoritism and unfair dealing never get a hotel man anything in the long run.

For fear that a couple hundred of our members have forgotten that we have moved, we wish to announce that we are on Ransom avenue and that we will convene for regular business any Saturday night the Council meets.

John Dooley is having a peck of trouble these days, training W. S. Shaffer and E. M. Wheeler in the way they should go. John says if he can't get them up to the You-See-Tea Club luncheon next Saturday noon at the Association of Commerce room any other way, he is going to put a halter on them, begosh.

C. J. Wormnest, who has been connected with the Art Stove Co., of Detroit, for many years, now has Western Michigan territory for the Marshall Furnace Co., with headquarters at Grand Rapids. With his superior knowledge of the art of heating we prophesy for him marked success.

The last Saturday night dance party would have been a 100 per center had it not been for the half dozen or more who slipped in uncensored by the committee. It would be regrettable, indeed, and disastrous to the high status dancing parties if our long-followed custom of requiring all strangers to be vouched for should be abandoned. It is earnestly hoped that our

dance committee will see to it that not a person is admitted to our next party, Feb. 11 unless he or she is vouched for by a U. C. T. member.

Only 130 more days until bass season.

The third noonday luncheon of the "You-See-Tea" Club (United Commercial Travelers) at the Association of Commerce restaurant Saturday, Feb. 4, brought out so many that it was necessary to spread more tables to take care of all who came. Many new members joined Saturday and it is very evident that it will not take very long to sign up the quota. The music was good and the eats were also good. Cigars were passed around with the compliments of Harry Behrman. By the way, Harry is some "pep song leader." John D. Martin, chairman of the meeting, introduced Carroll F. Sweet, Vice-President of the Old National Bank. He did give some talk that went right home to every fellow there. His talk was along the lines of the inspiration of the brotherhood of man, where every man would have an interest in the other fellow, doing his best to make the world better. Mr. Sweet was very free to express himself. He said he was very glad of the opportunity to talk to a body of men where he felt free to express his sentiments with the privilege of calling a spade a spade, and use the word "dam" if he wanted to. To say the talk of Mr. Sweet was intensely interesting to all present is putting it mild. The boys to a man rose to their feet to express their appreciation and a motion was made and carried voting Mr. Sweet an honorary member of the "You-See-Tea" Club. The programme for next Saturday, Feb. 11, will surely be a "hum dinger." E. B. Schumacher, of Detroit, the fellow who was the organizer of the You-See-Tea Club idea, will address the meeting, and he is some live wire. If you miss hear him talk, you certainly miss something you will later on have cause to regret. Be sure and avail yourself next Saturday of this luncheon and bring a friend with you, some fellow you have in your mind for a possible candidate for Grand Rapids Council. If he attends just one of these luncheons right off the bat he will want to join good old No. 131 and then the You-See-Tea Club.

D. C. Scribner, whose funeral was held Monday afternoon under the auspices of the Knights Templar, was a member of Grand Rapids Council. Mr. Scribner was a life-long resident of Grand Rapids and was loved and respected by every one who knew him. He leaves a widow and hosts of friends to mourn his loss.

Mrs. John B. Olney is suffering from the effects of a broken wrist, which she sustained last Wednesday.

Bert Swix writes: "The hotel at New Lothrop deserves a liberal patronage. It is clean, good beds and very good eats. They use you right."

Carl E. Grabill, formerly of Greenville, and well known in Grand Rapids, has been named head of the appointment bureau of the internal revenue division of the treasury department, and, as such, controls the destinies of more than 2,000 persons in the Government service. Grabill, in his earlier life, was associated with his father in publishing the Greenville Independent. At one time he was associated with F. O. Lindquist in Grand Rapids. From 1903 to 1906 he was in the rural free delivery department of the postoffice. After a lapse of several years he returned to the Government service on the general staff of the army. He again went into private life. In May 1920, he returned to Washington and entered the income tax division of the treasury department. Since that time his progress has been steadily upward in the Government service.

The 1922 edition of R. M. Kellogg Company's catalogue is off the press. It contains thirty-two color plates of strawberries and how best to serve them. The printing and binding was done by the Three Rivers Press and engravings by Crescent Engraving

Co., of Kalamazoo. There were 225,000 copies. Because it is a work of art and contains much valuable information but a small percentage will be destroyed. Rather will they become worn and soiled from much handling. No concern in Michigan knows the value of high-class printing better than the Kellogg Company of Three Rivers. Starting in a small way several years ago to produce and market strawberry plants this concern has many acres under high cultivation and employs a small army of workers.

R. V. Pilkinton is on his way to the Southland, where he will spend several weeks in quest of business. The Tradesman has been promised an occasional letter from Mr. Pilkinton, who will write concerning business, crops and things in general. Readers never tire of tales from the Mammoth Cave district or a trip on the old Ohio river boats. Since Michigan moonshine has made Missouri mountaineers jealous, we may be favored with a little information concerning our neighbors without touching upon the eighteenth amendment.

Rupert Cain, who is with the Read Machinery Co. and has headquarters in Chicago, will spend the week end with his parents, Mr. and Mrs. Will Cain, of Sherman street. Since father and son are in the same line of business and with the same house they will probably spend much time talking shop.

Following the accident near Fox station last week, a Pere Marquette passenger train broke down at the exact spot where a ford car had been wrecked. The engine suddenly halted beside the wreck where it remained for two hours until repairs could be made. There was considerable excitement for a time among the passengers who thought another fatal accident had occurred.

Mrs. R. J. Ellwanger was called to Muskegon on Thursday. Her mother, Mrs. Westerman, was quite painfully injured by falling on the icy side walk.

A gold medal will be presented on March 4 to the U. C. T. member securing the largest number of applications during the year. In case of tie each will be presented with a medal. It is necessary that candidates be initiated in order to count in the score. Re-instatements are to be considered the same as new applications. As yet no one individual seems to have claim on the gold prize.

Trying to get something for nothing through premiums, prizes and trading stamps, is a trap that catches many. In the end the purchaser pays for the premiums as well as the goods.

While in Alma one day last week a Grand Rapids salesman remarked in a casual way that he would visit a local barber shop before train time and was surprised when the merchant suggested that he might have his tonsorial work done in Saginaw, where the rates were lower. An Alma barber is credited with having said he would rather have one job of hair-cutting at 50 cents than two at 35 cents each. Patrons of his shop had protested against the charge of 25 cents for shaves. The Tradesman correspondent cannot vouch for the above statement, but a hardware salesman remarked that he had sold more than the usual number of razors in Alma on his last visit.

A pessimist feared to enter a cave because of an imaginary bear. An optimist went in and staked out a gold mine. It is just as easy to imagine gold as it is to imagine a bear. Caution may be commendable but progressiveness is always productive.

Mark Twain wasn't so very far from the truth when he said that the average man didn't make much use of his head except as a means of keeping his necktie from slipping off.

It looks now as if we will eventually have to loan the Germans the money they were going to take from us if they won the war.

The cost of living is still about the same—all a fellow has.

The annual meeting of the U. C. T. will be held the First Saturday in

March, which is March 4. We will put in the forenoon with routine business and the afternoon will be given over to initiation, election of officers, messages from the officers of the Grand and Supreme Council. We will wind up the day with a rousing banquet at the Pantlind Hotel. Councilor Wells was very fortunate in securing a committee for this banquet which are all live wires and they promise to give us one of the best banquets and entertainments, followed by a dance that the U. C. T. has ever put on. We urge every individual member not only to attend the afternoon session, but the morning session and the banquet as well. The success of this annual meeting depends upon not the officers alone, but upon every individual member. We urge you to accept this responsibility and by being present encourage the incoming officers as they take up their work for next year.

Mr. Verbeck complains because in a recently published contribution of his the intelligent compositor said of a salesman that he was in the "hilarious occupation of selling coffee." It should have read "coffins." Mr. Verbeck's hieroglyphics are much like the "Judge" himself—strikingly characteristic. Our oriental translator was absent at the time and the contest committee decided that of all the words offered coffee seemed the most hilarious.

Richard Quayle, the veteran merchant at Gwinn, was in the city one day last week calling on his friends and inspecting his investments at this market. While here he related an incident concerning the Citizens' Mutual Automobile Insurance Company of Howell, which is worthy of repetition. It seems he had insurance on a Buick car in that company, including \$1,000 for theft. About a year ago he traded the car for a new Buick, but forgot to bring the matter to the attention of the insurance company. Within a few days after the car was delivered to him it was stolen, and although he expended several hundred dollars in the work of tracing the thief, he never succeeded in locating the car. Six months later he received a letter from the Howell company, stating that his policy was about to expire and suggesting renewal. Mr. Quayle thereupon wrote Secretary Robb, at Howell, that he had had no insurance for the past six months through his own carelessness in not requesting the transfer of the policy to the new car. By return mail Mr. Robb called Mr. Quayle's attention to the reading of the policy, which stated that when a new car was purchased the insurance automatically was transferred to the new car, whether the owner notified the company to that effect or not. Mr. Quayle thereupon sent on proofs that the car had been stolen and received a check for \$1,000 by return mail, all of which speaks pretty well for the integrity and good faith of the Howell institution.

It would be very convenient to keep in the pantry fruit juices in the form of dry powders, so that one could mix a glass of lemonade or orangeade or other beverage offhand. They would be useful, also, for cooking. A newly patented process for making such powders consists in mixing the fruit juice with gelatinized starch and reducing the solution to a dry product by atomizing it into a current of dry warm air.

Calls a Halt on Hotel Agitation.

Petoskey, Feb. 3—I want to thank you for the nice position you gave me for my article on the Bridge Across the Mackinac Straits. Last night the Crief Wawatam attempted to cross and, after going out about two miles, had to come back stern first to Mackinaw City and tie up for the night. I hope we can hurry the project along, because it will be built eventually and, with apologies to the Gold Medal people, why not now?

I am in receipt of six sheets of 8½ x 11 paper printed full of resolutions, etc., from our friend, John D. Martin. Most of this was published in the Tradesman a week or two ago and I am enclosing herewith a copy of my letter to Mr. Martin, which I will be glad to have you print in the Tradesman if the same is satisfactory to you.

The hotel fraternity will be glad to have their rates regulated if they start at the bottom and take into consideration the expense of doing business now as compared to what it was before the war, but our critics are prone to take the highest advance of materials and when they have shrunk 50 per cent. from the peak, they want to cut the hotel rates in two. It would be tiresome to enter into this thing at length; in fact, it is almost as far-reaching as the tariff question, so we will let it go at that.

W. L. McManus, Jr.

Petoskey, Jan. 23—Whenever the traveling man's expense account runs up, the hotels are singled out as the direct and principal cause of the advance. The hotel rates of to-day are not as high as they should be with relation to the expense of operating the hotel, comparing the rates and the cost of operation with the year 1914, when apparently hotel rates were satisfactory to the traveling fraternity.

You will agree that supplies, equipment and provisions necessary to operate hotels advanced from 200 to 400 per cent. during the war. The hotel rates did not advance in like proportion. As a matter of fact, the highest advance in hotel rates was 50 per cent. In the spring of 1921 a number of the hotels reduced their rates without solicitation, the Cushman Hotel being the pioneer of the first-class hotels to lower their commercial rate for nice, clean rooms with running hot and cold water and three good square meals to \$4 per day, American plan. Notwithstanding this reduction to a point where many of the hotels were operating at a loss, by reason of less business than in 1920, the traveling men and business organizations throughout the country have continuously bombarded the hotels for lower rates.

The United Press recently disseminated the following:

The cost of living is still approximately 70 per cent. higher than in 1914, despite a drop of about 17 per cent. during the past eighteen months, figures for 21 representative cities made public to-day by the labor department revealed. Furniture and housefurnishings are showing the greatest resistance to depression, the increase over 1914 still being from 109 to 149.9 per cent.

This is authentic and proves conclusively that if the hotels were operating under an equitable rate in 1914, as compared with the cost of operation, they would now be justified in advancing their rates to where they were in 1920 and adding still more to that if they are to receive a reasonable compensation for the service they render.

It is up to you to call off your traveling men and your auxiliaries, the Chambers of Commerce of various cities, from hammering the hotel rates and put their efforts behind a movement to reduce the cost of hotel supplies, food, coal, electricity, etc., as the prevailing price on these commodities preclude any possibility of lower hotel rates.

W. L. McManus, Jr.,
Proprietor Cushman Hotel.

Profits Are Essential

It is to the advantage of society that business as a whole shall be profitable.

The great industries, the railroads and public utilities, which are the framework of national well-being, could never have been created under conditions unfavorable to reasonable returns.

Profit is the wage of service—the spur to endeavor—an objective of practically every material development of civilization.

Good profits mean good service and prosperity—poor profits presage unemployment, hard times and business mortality.

Our progress towards better times depends upon the general acceptance of the truism that business is worthy of its hire. To deny reasonable earnings to industries, railroads or public service corporations is to deny their usefulness or right to existence.

An important function of the Worden Grocer Company is to aid legitimate grocers to earn a profit commensurate with the value and importance of their service.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers

MOVEMENT OF MERCHANTS.

Saginaw—Miller Bros. succeeded Becker & Miller in the coal and fuel business.

Detroit—Ralph J. Hardy, Inc., has changed its name to the Intra-State Truck Sales Co.

Jackson—John C. Patience has engaged in the undertaking business at 406 First street.

Detroit—The Anchor Fireproofing Co. has increased its capital stock from \$3,000 to \$25,000.

Holt—The Holt State Bank has been incorporated with an authorized capital stock of \$20,000.

Saginaw—The Nash Saginaw Motors Co. has increased its capital stock from \$20,000 to \$40,000.

Detroit—Karpelowsky & Carpol, dealers in shoes, are reported to have filed a petition in bankruptcy.

Detroit—The Gimbrow Boot Shop is reported to be offering to compromise with its creditors at 30 per cent.

Grayling—The N. Michelson Lumber Co. has decreased its capital stock from \$300,000 to \$100,000.

Grand Ledge—William Davis has purchased the Biebsheimer grocery stock taking immediate possession.

Detroit—J. E. Langley, wholesale dealer in boots and shoes, is reported to have filed a petition in bankruptcy.

Traverse City—The Grand Traverse Packing Co. has increased its capital stock from \$100,000 to \$200,000.

Hillsdale—E. P. Refner has purchased the Schafer property and engaged in the marble and granite business.

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

Saginaw—The Galloway-Pease Co., wholesale lumber dealer, has decreased its capital stock from \$50,000 to \$5,000.

Nashville—The Farmers Co-Operative Creamery Association has increased its capital stock from \$8,000 to \$12,000.

Holland—The Holland Chair Co., a newly organized company, has increased its capital stock from \$25,000 to \$100,000.

Belding—The Miller & Harris Furniture Co. conducting stores at Belding and Greenville, has changed its name to the Brown-Hall Co.

Gaylord—Fire destroyed the clothing stock and store fixtures of Julius Kramer, Feb. 5. The loss is estimated at \$8,000 with \$4,000 insurance.

Muskegon—Frank E. Hathaway, Inc., dealer in automobiles, accessories, parts and supplies, has increased its capital stock from \$50,000 to \$250,000.

Jackson—The Good-Will Motors Corporation succeeds the C. D. Buell Co. in the automobile, automobile supplies, accessories and parts business.

Bay City—William Langrill, who has conducted a grocery store at the same location for the past thirty-two years, dropped dead on the street Feb. 3.

Harbor Springs—G. W. Melson & Co. have purchased the F. W. Allerton buildings and will open a meat market in connection with their grocery store.

Holland—Boven & Fazakerley have purchased the dry goods and grocery stock of Van Lente & Co., 378 Central avenue, taking immediate possession.

Alma—Lawrence and Merlin Ellison have formed a copartnership and engaged in the automobile accessories, supplies and parts business, on West Superior street.

Battle Creek—The Metcalfe Oil & Land Co. has been incorporated with an authorized capital stock of \$8,000, all of which has been subscribed and paid in in cash.

Niles—The Niles Waste Paper Co. has been incorporated with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Monte Carlo Restaurant Co. has been incorporated with an authorized capital stock of \$35,000, \$16,550 of which has been subscribed and paid in in cash.

Detroit—The Twin Steam Trap Corporation has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Morrice—Lewis Spaniola has opened a fruit store and billiard parlor in the Kern building. Mr. Spaniola, with his father, is interested in fruit stores in Owosso and Perry.

Kalamazoo—Milo Hyma and Edward Krickard have formed a copartnership and engaged in the shoe business at 1320 Portage street, under the style of Hyma & Krickard.

Harbor Springs—Harbor Springs is a town of about 1,500. At present we have eight grocery stores and six meat markets. This looks like pretty good business for a town of this size.

Benton Harbor—Theodore Borup, for the past five years proprietor of the Vreeland Hotel, Michigan City, Ind., has purchased Hotel Dwan, in this city, taking immediate possession.

Eaton Rapids—Samuel F. Brunk has sold a half interest in the stock of the Home Dairy Co. to Glenn A. Burgess, of Springport and the business will be continued under the same style.

Traverse City—L. Hoscoe succeeds Arthur L. Bachant in the shoe business. The two were formerly in partnership for twenty years, Mr. Bachant then taking over the interest of his partner.

L'Anse—The O'Connell Lumber Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and paid in, \$15,000 in cash and \$35,000 in property.

Jackson—James Oliver has sold his interest in the fish and meat stock of Oliver & Millerite, to his partner, William Millerite, who will continue the business under the style of the Model Market.

Scottville—Stockholders of the State Savings bank and the People's State bank have voted to consolidate under the style of the State Savings bank, with a capitalization of \$65,000 and \$32,500 surplus.

Jackson—Albert E. Nichols has added a tea, coffee and peanut department to his meat market on West

Main street. A modern coffee roaster has been installed in the front window of the market.

Howell—The Universal Sprayer Corporation has been incorporated with an authorized capital stock of \$15,000, of which amount \$7,500 has been subscribed and paid in, \$5,000 in cash and \$2,500 in property.

L'Anse—The L'Anse Hotel & Development Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$22,950 has been subscribed and paid in, \$3,485 in cash and \$19,465 in property.

Grand Rapids—The Grand Rapids Safe Co. has secured the contract for the new burglar proof safe and vault door for the new Home State Bank for Savings to be located on the corner of Monroe and Ionia avenues.

Munising—Herbert J. VanAuken, who has conducted a jewelry and silverware store here for the past fifteen years, has sold his stock and store fixtures to his head clerk, Edward J. Neseemann and will take a much needed rest.

Lansing—Harry Rosenbush, for seven years connected with the Union Clothing Co., has purchased an interest in the Costlow chain of women's and men's ready-to-wear clothing and will assume the management of the local store.

Alma—B. W. Ellison, who has conducted a grocery store for over half a century, has retired from trade, being succeeded in the business by his oldest son, Lloyd Ellison, who has managed the business for his father for the past fifteen years.

Albion—Robert C. Baker & Co. has merged its grocery business into a stock company under the style of the Albion Wholesale Grocery Co. with an authorized capital stock of \$6,000, \$4,000 of which has been subscribed and paid in, \$2,000 in cash and \$2,000 in property.

Shelby—T. W. Ford, for the past two years manager of the Shelby-New Era Co-operative Association, has purchased an interest in the F. H. Sandberg produce warehouse. A new co-partnership to operate under the name of Sandberg & Ford has been formed.

Kalamazoo—W. B. Talbott, for the past four years manager of the Union Store, 304 North Burdick street, has resigned his position and purchased an interest in Costlow's Cash Price Credit Store, 212 North Burdick street and will immediately become associated with the business.

Saugatuck—William Drew has purchased the interest of George H. Siple in the elevator business of G. H. Siple & Co. Mr. Drew now owns two-thirds of the stock, the remaining third being owned by J. W. Oliver. The business will be continued under the same style.

Detroit—The Hunter Trucking & Rigging Co., 3641 Trumbull avenue, has merged its business into a stock company under the style of the Hunter-Sorase Dump Truck Co., with an authorized capital stock of \$30,000, all of which has been subscribed and paid in, \$6,850 in cash and \$23,150 in property.

South Haven—The South Haven

Chamber of Commerce is making an effort to secure the Stafford Roller Bearing Co. as a South Haven industry. The village of Lawton is also a serious rival of South Haven, having voted twenty-six acres of land as a factory site and having raised the sum of \$30,000.

Detroit—The Cleage Bros. Service Corporation has been organized to conduct grocery, dry goods, hardware, shoe and auto accessories stores, with an authorized capital stock of \$33,330 common, \$6,670 preferred and 6,667 shares no par value, \$10,000 of which has been subscribed, \$300 paid in in cash and \$700 in property.

Kalamazoo—Reuel Elmer Green, 41, a drug clerk who locked the store where he was employed and disappeared, it is alleged, with \$205 in cash that was in the safe, has been arrested at Houston, Tex., on information furnished by Kalamazoo officers. Requisition papers will be requested for his return here.

Manufacturing Matters.

Detroit—The Welded Products Co. has decreased its capital stock from \$25,000 to \$10,000.

Central Lake—The Central Lake Canning Co. has increased its capital stock from \$35,000 to \$60,000.

Lansing—The Lansing Motor and Pump Co. is going ahead this year on a 100 per cent. production basis.

Hamtramck—Fire damaged the plant of the Wayne County Furniture & Lumber Co. to the extent of about \$20,000.

Detroit—The Standard Computing Scale Co., 1118 Library avenue, has increased its capital stock from \$180,000 to \$1,000,000.

Detroit—The Detroit Soluble Oil Co., Beard avenue and M. C. R. R. tracks, has increased its capital stock from \$50,000 to \$150,000.

Moseley—C. L. Black, manager of the Moseley Co-Operative Creamery Co. plant, has purchased the business and will continue it under the same style.

Detroit—The Brake Appliance Co., 3609 Gratiot avenue, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed, \$6,500 paid in in cash and \$7,500 in property.

Detroit—The Detroit Rug Works has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, \$6,010 of which has been subscribed and paid in in property.

Detroit—The La Choy Food Products, Inc., 12507 Oakman boulevard, has been incorporated with an authorized capital stock of \$25,000, of which amount \$12,640 has been subscribed and \$7,490 paid in in property.

Mt. Pleasant—The Mueller chicory plant, which was idle last year owing to the stock left over and the low price of the finished product, is to reopen this year. Farmers are to be solicited to contract acreage again.

Detroit—Webers Clothes Shop, 285 Gratiot avenue, has been incorporated with an authorized capital stock of \$20,000 common and \$25,000 preferred, of which amount \$12,500 has been subscribed and paid in in cash.

Essential Features of the Grocery Staples.

Most of the Wisconsin canners have now named their prices for the 1922 pack of canned peas, and the variations are greater than usual. Especially is this the case with peas in No. 10 cans. Spot peas in first hands are cleaning up fast. Nothing can be had now for less than \$1.25 per dozen in canned peas for immediate or prompt shipment. The No. 10 size of canned peas is entirely sold out of first hands, and on that account buyers are disposed to flirt with futures of that size, as there is never enough packed to supply the demand.

In canned tomatoes there is no change in the quotations of future or 1922 pack which Indiana canners hold at \$1.30 for standard No. 3s and 95c for standard No. 2s, at which prices sales are small. For spot shipment or delivery, 1921 pack, there is but little interest or enquiry. All the speculative feeling was taken out of the market by the announcement of future prices at a much higher price than the spot market.

It is, of course, realized that there will hardly be enough tomatoes of the 1921 pack to supply requirements—in fact, probably only half enough—but even that admitted fact inspires no speculative feeling in the apathetic buyers.

The Wholesale Grocers of the United States in circular No. 266, issued from their National headquarters of date Feb. 2, assume a very confident tone of assurance in relation to the "Consent Decree" of the meat packers agreeing to stop handling unrelated lines of goods, to take effect February 27, the date of expiration of the two-year limit. They state that the case they have presented before the interdepartmental committee of the office of the Attorney General of the United States in relation to the matter is "air-tight," and classify the opposing presentation as "frightfully weak."

In fact, the meat packers have not appeared in the case at all, that side of the contention being presented by a California canner from a standpoint of personal interest.

The circular refers to a resolution recently introduced in the United States Senate by Senator LaFollette requesting the Attorney General to furnish the Senate with all the evidence and any action taken or anticipated by the committee holding the hearing. The National Wholesale Grocers' Association predicts an early settlement of their much-agitated matter.

The meat packers who were required by the terms of the consent decree to discontinue buying and selling "unrelated lines" of goods in two years expiring February 27, 1922, have applied to the Supreme Court of the District of Columbia and have obtained an extension of time in which to comply with the decree. They asked for one year, but were given only six months, ending August 27, 1922. The application for the extension of time was made because business and financial conditions during

eighteen months previous to the application had been such that they had been unable to dispose of their stocks of merchandise.

Sugar—Raws are steady and unchanged. The market has had a very busy week, with all sorts of rumors as to deals and possible advances floating about, making the situation quite unsettled. Most refiners are on the basis of 5.10c for granulated, although the Federal in New York has declined during the week to 5c. The demand for refined sugar is fair. Local jobbers are holding cane granulated at 5.80c and beet at 5.60c.

Tea—The demand is fair, but no more, in spite of the fact that almost the entire line bids fair to be good property. The undertone is very strong and in seller's favor. In fact, the markets on the other side are relatively much stronger and higher than our markets.

Coffee—Coffee is very quiet. The demand is from day to day, only for actual wants. The week has brought no particular change, except that Santos grades are a trifle weaker. Rio grades are about where they were a week ago. These fluctuations refer to green coffee sold in a large way. The jobbing market for coffee in smaller lots shows no particular change. Milds unchanged and quiet.

Canned Fruits—Michigan still remains low compared to the Coast market on California fruits of all classes. There are odd lines to be had here which are not freely taken, although extra and choice grades are outselling standards. Then, too, it is noted that known brands are preferred and jobbers are more or less neglecting the market. Some s. a. p. contracts are offered for futures and some northern fruits are offered by independent canners at 5 per cent. under the opening prices of the larger packers. Hawaiian pineapple is firm in sliced. Apples are quiet.

Canned Vegetables—Tomatoes are firm in all sizes, but at no radically different prices. The smaller cans are taken in a conservative way and are firmly held in the South. Gallons are relatively stronger than the other packs as they have been more or less withdrawn by canners who are holding for higher prices. Holders of desirable standards are not free sellers. Teas are firm and well taken in any standard pack from any section. First hand offerings are light in all quarters and the tendency is toward higher prices. Buying is on spot and for early shipment from the factory. Extra standards are enjoying a larger sale. Fancy peas remain firm and corn is active in a limited way. Really desirable Southern standards are quoted 95@97½c factory for really good packs, depending upon the brand and the seller. Western corn is not a feature in this market at the moment and minor vegetables are in regular jobbing demand.

Dried Fruits—Prunes are weaker in Michigan markets than at almost any other point in the country. They are decidedly not weak on the Coast, but, on the contrary, are firm, with predictions of still further advances on the part of independent and asso-

ciation shippers. Both factors are inclined to hold for a better market, expected during the spring months, and both are closely in line as to prices on all grades. According to the opinion of experts on the Coast, there is nothing to the prune deal but a steady liquidation of stocks during the remainder of the season, with an early cleanup of the 1921 pack. There is some disposition here to discount the reported light holdings on the Coast and some operators incline toward the belief that packers have deducted from their holdings the prunes which they have sold for shipment during March and April. These prunes, those factors think, should be reckoned into the accounts. Cheap spot prunes still are offered, and so far there has been no attempt made to clean up the holdings of the weak sellers. Apricots are firm and high and are not to be had in quantity in any section. The Coast has little or nothing to offer in any grade or pack. Peaches are moving freely, but are still not as active as they will probably be during the spring. The crop also is firmly controlled. Raisins are again experiencing a quiet week. Jobbers are not adding to their stocks, as they hesitate to pay Coast values, and are not greatly pressed by their distributing trade for supplies. Pears are quiet. Currants remain easier on the spot than abroad, which has eliminated buying at the source.

Canned Fish—Salmon is quiet and fairly steady in Eastern markets, although nowhere near as strong as it is on the coast. Business in salmon is light because buyers and sellers are considerably apart. The indications are that the sellers will win, as the big demand is ahead. Sardines of all grades are unchanged and dull.

Syrup and Molasses—Glucose and compound syrup are dull without change in price. Sugar syrups are selling in a very small way at prices fairly steady. Molasses is unchanged and in fair demand.

Cheese—The market is barely steady, with quotations ranging the same as they were a week ago. While the supply of strictly fancy cheese is fairly light, the consumptive demand is light.

Provisions—The market on lard is slightly firmer, showing an advance of about ¼@½c per pound. The market on lard substitutes is also firmer for the present, having advanced ¼c per pound over previous quotations. The market on smoked meats is somewhat firmer, quotations having advanced from 1@2c per pound during the last few days. The market on barreled pork is slightly firmer, with unchanged quotations. The market on dried beef is steady and unchanged, with an adequate supply to meet the present demand. The market on canned meats is steady and unchanged.

Salt Fish—The demand for mackerel is light. Holders say it is somewhat under what it ought to be at this season. Light as it is, however, the market is steady because of light stocks.

Card From William P. Workman.

Grand Rapids, Feb. 7.—Referring to your article on "Local Grocers Wake Up," published in your issue of Jan. 25, permit me to say, in reply, that the greater part of the article displays a lack of information regarding the Association on your part. I shall endeavor, by acquainting you with the facts, to show that there never was a day or an hour during my entire service spent in selfishness or personal gain, and after I have presented the facts you are at liberty to draw your own conclusions.

I accepted the office of Secretary in February, 1915. When entering upon my duties I found the membership to consist of only thirty members, paying a membership dues of \$7 per year. Upon further investigation I found that the Association was in debt to the amount of \$500. This amount was due to clients and belonged to the clients, being money collected for them, but was used by the Association in defraying the expenses of the office, as no provision had been made to take care of this feature of the business.

These conditions were very discouraging. I immediately began to formulate plans by which the Association might be pulled out of the hole and be placed on a paying basis. My recommendation to the Association was to square the Association with the clients by paying back to them the \$500 then due, and then to begin a campaign for membership. Just how we paid this \$500 back is imprinted so forcibly on my mind that it never can be erased. Mr. Fred Fuller and Mr. L. J. Witters and myself went on a note at the bank for the \$500; we then paid the clients.

Then the responsibility of paying the \$500 note at the bank was placed on my shoulders. Imagine, if you please, maintaining an office and keeping all bills paid and paying back a note of \$500 on a membership dues of \$7 per year on thirty members, who were hanging by a thread, undecided whether to continue or drop out.

The \$500 note was finally paid. We then recommended to the Association that the dues be raised to \$12 per year. Considerable objection was raised to this, on the ground that we would lose what few members we had, but I reminded them that if we could not make it worth \$12 per year we should stop at once.

We finally agreed to make the raise. We then set about to increase the membership, knowing that this was our only salvation. We did not lose any, but were rewarded with a steady increase. We then began to lay plans to put in some greatly needed office fixtures, for when taking over the work all that the association owned was an old flat-top desk, which, when we endeavored to move, collapsed and went into so many pieces that an expert cabinet maker could not have put it together again; it was immediately thrown in the dump and one by one new fixtures were placed until to-day the office is fairly well equipped.

From February, 1915, to January, 1919, I worked on a commission basis. It was surely a commission basis—so base that I will not mention, except to say that I used up \$300 borrowed money to keep my home going, and in January, 1919, the Association agreed to pay me a straight salary. In January, 1920, I requested an increase in salary, stating that unless it was forthcoming I would be obliged to change my position. An increase was granted and I might state that, so far as financial interests are concerned, the years of 1920 and 1921 are the only years that really paid me a living salary.

I wish to say that the indulgence in the auto insurance feature was a direct act of the Executive Board of the Association. When it was discovered that it might be possible to secure the agency for an auto insurance in connection with the Association, arrangements were made whereby Colonel C. Lillie, President of the U. S. Auto Insurance Co., was invited to be present at a Board meeting and after the proposition was presented by Mr. Lillie, the Board voted unanimously in favor of accepting the agency, the Association to receive the commission on each policy written. About six months later the insurance company needed an adjuster for claims in Grand Rapids and requested that I look after that part of the business. I accepted the work with the understanding that if it interfered or in any way hindered my work as Secretary I would immediately drop it, but it so happened that it was considered very fortunate that we were able to secure this extra work at the time it was most needed, for about that time a depression came in the collection department, due to factories closing and men were laid off and collections were very hard. Every dollar received as commission on insurance policies and for services in adjusting did not come to me, but went direct into the bank account of the Association and is accounted for on the books of the Association.

Wm. P. Workman.

There is no monopoly on business telligence, and the field is broad. Success is a hard-made article, and luck is usually but another name for hard work.

SMILES AND SERVICE.

How They Contribute To Increase the Turn-over.*

I hope none of you here expect to hear an orator. I am just a plain hardware man like you are and will read to you as to my success along this line. In order that you may not get the impression that I am the only hardware merchant in Antigo, may I say that Langlade county, of which Antigo is the county seat, according to the census of 1920 had a population of 21,471, and that this trade is being cared for by nine exclusive hardware stores, a Farmers' Grange, a Farmers' Co-operative store, a Woolworth five and ten cent store and a McLellan store, dealing in articles selling from 5c up to and including one dollar—and the nearest jobbing center two hundred and seven miles from Antigo. I am occupying a building, two floors, 17x60, and am sure if you could see the old shack most of you would consider it a fair place in which to store barbed wire.

"Do you know, gentlemen, who persuaded me to go into the hardware business?" "Do you know who has made it possible for me to stay in business?"

The only way to have a friend is to be one. A good habit of the friendly man is that it is so easy for him to smile. On the front page of a Milwaukee daily paper last year there came to my notice the picture of an elderly gentleman and above it in bold type, "Promoted to the Presidency of one of New York's largest banks," underneath in small type, asked as to what he attributed his success, he replied, "To smiling." My friendly and jovial disposition, I know, has been a great help to my business and my wife by near friends has been accused of feeding me canary bird seed.

Another good fault in business is politeness. It is another round in the ladder to success. It often succeeds where all else fails. The best part of it is that like smiling it doesn't cost anything and is worth more than its weight in gold and he who cultivates it will find success easy.

It is said that Speaker Colfax's charming politeness toward everybody more than any of his speeches, secured for him a seat in Congress for sixteen years. Last June while some repair work was being done on Fifth avenue, in Antigo, autoists had to detour. It happened that a large touring car, carrying besides the family a complete camping outfit drove up Field street, where my store is located. The license plate besides the number bore the name Alabama. They were driving real slow and I could tell they were wondering where to get back onto the trunk line. Not busy at the time, I stepped out into the road, and asked, "Where are you bound for?" "We are going to Eagle River. Where is trunk line thirty-nine?" After directing them, he said, "I see you handle gasoline. For your effort we will fill up, although we don't need much." After pumping in the gasoline the Mrs. handed me a five dollar bill. I

counted out the change to her and said, "Thank you." "Very seldom anyone says 'thank you,'" she said, "when you buy gas. If on our way back we come through Antigo, we'll stop here." Sure enough in August this car drove up. This time they all got out. The Mrs. with the children came in. "We want some gas and oil. We are in quite a hurry and want to make Appleton before dark, and I want a pair of button hole shears." I took my Southern lady by the arm, led her behind the show case, opened the door for her and said, "Help yourself." I then stepped to the front door, asked the mister how much oil he wanted and told him to pump in the gasoline while I would put in the oil. He pumped in twelve gallons. The Mrs. not only bought a pair of button hole shears at \$1.50, but also a pair of trimmers at \$2 and two paring knives. I sold these people whom I had never seen before or expected to see again \$9.08 worth, because I stepped out into the road to extend them a little favor and because I said, "Thank you." And when they drove away they all gave me the high sign as though we were old friends.

On a very cold morning last winter a farmer drove up to my place to warm up. I greeted him the minute he stepped in. He didn't answer me because his beard and mustache was a mass of ice. I knew him, although he was not a customer of the store. I told him to take a seat at the stove while I would tie and blanket his horses. I came back to the store and watched him pull the icicles from his beard and mustache. When through he pulled out his pipe. I handed him my pail of Standard and he no more than had it plugged when I had a lighted match ready for him. "The reason why I never traded with you," he said, "is because you extend very little credit and, of course, just starting in myself, I must trade where I can get it. You're a small feller yourself, know just how it is. Say, do you know where I can sell this load of wood?" "Yes, sir," I said, "I have orders on my books for seven loads. Because it is cold I will send you to the nearest place." When the old man was getting ready to leave I called up this customer for the wood, told him the old gentleman was just leaving, to take out the cellar window and help him throw it in. The old gentleman smiled and thanked me as he left. Who came into the store in June but this man. "Say Al, let me see your roofing." I showed him the assortment and he told me that he wanted forty-seven squares for his barn. As I carry only ten rolls of each kind, I told him I could have it here for him in ten days. "Sure," he says, "I don't need it for a couple of weeks, let me know when it comes." When it arrived I told the drayman to pay the freight, but not to haul it. Had no room for it at the store. So I mailed a postal card to my customer and three days later he came in. I asked him if he wouldn't just as soon go to the depot himself and get it. If he did I would give him a pound of Standard Tobacco. "Sure, I'll do it. What's my bill?" he said. "One hundred sixty-four dollars and fifty cents." He

paid the cash. There was a sale, gentlemen, I'm sure came about through the efforts I made for the sake of dumb animals and the sale of a load of wood. Sorry time doesn't permit me to dwell longer and tell you of things I do for people whom I never saw or expect to see again and for people who are not customers of mine.

My hobby in business has been to sell something I haven't got. Anybody can sell goods out of stock. I believe in giving the customer such service that if you are busy he will wait on himself and let his wants be known in advance for such items as I do not carry in stock. A farmer sitting by the dim light of a lamp looking through a catalogue sometimes spends an hour making up an order. The next morning at a certain hour he expects the rural mail carrier and waits at the mail box for him to pay in advance for the goods ordered. It may be 10 below or a thundershower. Probably in ten days or so he receives a notice from the railroad company that there is freight waiting for him at the depot. I have been driving this home to my customers. "Let me do this for you." In the first place I meet the price, secondly, I advance the money, and third, if the goods don't come up to expectations you don't have to accept them. I don't know of any one stunt that caused more talk than grapple forks. A customer of mine came in the latter part of May, 1920, and wanted a grapple fork. I informed him that I didn't carry them in stock, because there were six kinds, but I said, "I'll get you one." After selecting the kind he wanted I ordered it a few days later with other goods needed. When the fork came, I oiled the joint so it worked without a hitch, took it out in front of the store spread it out so as to take up as much room as possible and which I knew would attract attention and tied to it a big red tag. "Sold to John Schroepfer, R. No. 4," but not the price. What surprised me most was that even school teachers enquired as to what that clumsy bunch of twisted iron might be used for. When I was not busy and saw my farmer friends looking at it, I would step out and show them to what advantage it could be used in preference to a single or double harpoon hay fork or sling. From this one fork I sold thirty-two. Investment, \$6.30; sales, \$192. I am a

subscriber and reader of three trade journals. You can't in these days gain too much knowledge of your business. Knowledge is power. One of them contained an article on four strand rope. So I wrote a certain jobber for four feet of 7-8 four strand first quality rope. In the course of a few days the rope came and with postage amounted to 51 cents. One end I bound up, and again at thirty-three inches. The remainder I unwound and combed out with a curry comb. I did the same thing with a piece of three strand I had. Everybody who came into the store handled those two pieces of rope and, with few exceptions, all could tell the four strand from the three strand. When a customer seemed to be interested I would show him where so and so had ordered so many feet. In the middle of June I had sold rope for twenty-eight barns—4468 feet, very near four coils. Investment, 51 cents; sales, \$424.26. When the rope came I put up one order after another, so I had rope strung from one end of my little store to the other, in the windows and out in front, never forgetting the big red tag and sold to—. I carry ten rolls each of building paper Nos. 1 and 2 tar felt, 1-2 and 3 rubberoid roofing and red and green slate roofing—in all eighty rolls. When a customer buys nails I ask him what are you building. Very seldom nails and roofing are bought at the same time. I figure out what it will take, etc., and land the order, and nine times out of ten I have the roofing by the time he needs it. If not, I sell out the stock and in a day or so the new shipment arrives, so if out it is only for a day or two. Sales on these items last year were, on an assortment of eighty rolls, 1264 rolls. I might go on and tell you about the stock tanks, rural mail boxes, farmer boiler, root cutters, bale ties, binder twine and sap pails, but time does not permit. Another thing about selling something you haven't got is you haven't any left overs. The smaller your amount of left overs the bigger your turnovers. Supposing that on the strength of sales on grapple forks, rope and twine in 1920 I would simply have ordered a like amount for 1921. I would be way in the hole on those three items. Why, no rain to speak of from the last week in May until the first week of August. What didn't dry up from the drought the grasshoppers got. I sold two coils of

**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.

*Paper read at annual meeting Michigan Retail Hardware Association by A. L. Kommers, of Antigo, Wis.

rope instead of five and three forks instead of thirty-two and 2700 pounds of twine instead of 8500. I carry very little over because I make a warehouse out of the manufacturer and jobber. The jobber and manufacturer come in the winter and sell you goods for spring and summer and in the summer for fall and winter. If they can do it, why can't I.

A great help to stock turnover is the parcel post. It is an every day occurrence to have a customer come into my place and say, "Been in every store in town, you haven't got it, either. Thought I would try you anyway." If I haven't the article out comes the price book and catalogue. "I will have it here day after to-morrow," that gets him. He would rather wait two days and pay more and get just what he wants than pay less and get something not just to his liking. There may be exceptions, but that is service. For instance, Pritzlaffs carry fifty-seven different plastering trowels and forty-two different brick trowels. The plasterers and bricklayers never wait until the last minute to buy a new one, so in that way I get many a dollar. "I'll send and get you one," is such a big word at my store that many of my customers holler it at me when they come into the store. If a customer wants an electric lamp, bicycle, sewing machine, harness or auto tire, I don't send and get such items for them, but send them to merchants who deal in such articles exclusively. I know, also, that these same dealers do not forget me when it comes to hardware, and send me many a customer. My right hand man in business is the want book. I also carry a vest pocket memorandum, so if a thing comes to my mind, I put it down and later in the want book. In selling I watch the stock. If I am long on the large size in three-in-one oil I push that and vice versa and this is also true of many items too numerous to mention. You can't tell from the looks of a frog how far he can jump or how much business can be done on a small stock of hardware. I am always eager to learn what the traveling public has to offer, but keep both eyes on the specialty agents who have something to give away. If you buy five cases of polish you get one free; ten cases, three free; with fifty gallons of paint, ten gallons for nothing. We pay the freight or we sell in case lots only at a saving to you at 5 or 10 per cent. I figure what you get for nothing is worth all it costs that the customer pays the freight and I ask no one to save anything for me. Butler Bros. have this to say about buying goods by the case: "The retail merchant who prides himself on buying cases instead of dozens cannot be reasoned with, but the thoughtful merchants of to-day who have figured the annual profit of twelve turns in goods bought by the dozens as against three turns of goods bought by the case, know they should order their goods as they want them." I am working under all the disadvantages in the world. I haven't as much as a bolt rack or screw case in my store. Nevertheless, fellow hardwaremen, my stock is in just as good a shape as any of yours. I never stop to look for a

thing. I know just where it is. This is necessary in order to wait on trade with dispatch and there will never be any fear of buying something you have in stock. May I say how easy it is not to turn your stock. Supposing I didn't read trade journals, had no want book, never smiled, carried a grouch, extended no favors and bought one and one-half dozen of lanterns instead of one-half dozen and three dozen flour sifters instead of one dozen; one dozen wash boilers instead of one-fourth dozen and so on all the way through. Then I would tie up \$3,000 in stickers, leftovers and slow-movers—all told \$12,000. I would have at my desk a reclining chair. If a customer came in I would not greet him or go to meet him, but finish telling my story to some friend. When through, I would in a very disinterested way approach him and say, "What will you have?" In answer to merchandise wanted would say, "No call for that article," and let it go at that. Sales then would probably be about \$3,000 on a \$12,000 stock.

Goods well displayed are half sold. Eighty per cent. of my stock is accessible. The instant a customer enters my store he is greeted, pleasantly. This gives them the feeling-at-home spirit and if busy proceed to wait on themselves. When people who are not regular customers of the store don't wait on themselves, I suggest it to them. Doing all my own work, from washing windows to writing checks, it goes a long way in waiting on those who need suggestions to make their decisions. You will agree with me when I say you would rather go to a store where the proprietor and clerks, although busy, greet you with a smile and wait on yourself than to a store where a half dozen indifferent clerks would be ready to wait on you. Having a good location, nice store, complete stock and fancy fixtures may help, but they do not always make one successful in business. If so, I for one would be a failure.

In conclusion, may I say that on a stock of 1509 items, all as staple as the cash in the till, and which inventoried \$2757.74 Jan. 1, 1922, sales for 1921 were \$35,204.70. I might go on for another ten or twenty minutes, but I know we will all benefit more from the discussion to follow.

Official Programme of Bay City Convention.

Cadillac, Feb. 7—The Retail Grocers and General Merchants Association of Michigan will meet in their twenty-fourth annual convention at Bay City Feb. 21, 22 and 23.

The program which has been prepared by the officers is one of wide range and is of particular helpfulness to the members, as the men who handle the various topics are well qualified and are familiar with every detail of the subjects on which they will address the delegates. In order that every retailer may have the opportunity to attend the meeting and hear these men, the President takes this means of extending a cordial invitation to every reader of the Michigan Tradesman who is interested in the retailing of meats and groceries, to attend the convention and hear these addresses. The Bay City Association assures us that a warm reception will be accorded those who visit their city at that time. The complete program follows:

Tuesday, February 21.

Officers headquarters at Hotel Wenhona.

9 a. m. Registration and reception of delegates at the Board of Commerce.

2:30 p. m. Meeting called to order in the Auditorium of the Board of Commerce, by Charles H. Schmidt, President Bay City Association.

Invocation—Rev. A. J. MacKenzie. Address of Welcome—Mayor John Dean.

Response—Past President, William McMorris.

3:30 p. m. Roll call of State officers and directors.

Report of State President, John Affeldt, Jr., Lansing.

Report of State Secretary, J. M. Bothwell, Cadillac.

Report of State Treasurer, Charles H. Schmidt, Bay City.

Appointment of committees.

Report of local secretaries.

7:30 p. m. Theater party.

Wednesday, February 22.

8 a. m. Report of Credential Committee.

Report of Rules and Order Committee.

9 a. m. Question Box—F. G. McConnell, Lansing.

10:30 a. m. Address by F. R. Hathaway, Detroit, on the Production and Manufacture of Beet Sugar.

11:30 a. m. Address by W. P. Hartman, Lansing, on Relation of State Food Department to Retailer.

Afternoon Session.

1 p. m. Retailers Problems—Questions and Answers.

2 p. m. Address by John A. Lake, Petoskey, on How Shall We Meet Readjustment?

3 p. m. Address by a representative of Armour & Company, Chicago, on Meat Problems.

4 p. m. Address by Prof. T. J. Horner, of the Michigan Agricultural College.

5 p. m. Question Box—F. G. McConnell, Lansing.

Evening Session.

7 p. m. Banquet at Auditorium of Board of Commerce.

8 p. m. Illustrated lecture by John A. Green, Cleveland, on Production and Manufacture of Cane Sugar.

Thursday, February 23.

8 a. m. Question box.

Unfinished business.

New business.

Resolutions.

10 a. m. Election of officers.

Selection of next convention city. Adjournment.

It frequently happens that difficulties arise in business that are beyond the power of the individual to meet, while co-operation of many individuals may be able to handle the same problem with ease. To those who may have such problems, let us say, place them before some of the officers and the matter will be considered from all angles and a solution found for the difficulty.

The convention acts as a clearing house for many of the difficulties which present themselves during the year and in order to be helpful the problems must be presented. Otherwise no action can be taken.

The year book is now in the hands of the printer and it will be ready for mailing not later than Feb. 17. An effort is being made to get a copy into the hands of every member, but mistakes will occur and if requests are received for copies on or before the 17th a copy will surely be sent.

J. M. Bothwell, Sec'y.

Defends the Use of the Term Drummer.

Glen Lake (Maple City), Feb. 7—Mr. Olney objects to the application of "drummer" to traveling salesmen. Webster still recognizes it. Butler Bros. apply it to their catalogue and "The Drummer" is also the title of a periodical circulating among traveling salesmen. Seems like it sounds well and means much.

Frank S. Verbeck.

Successful Year

\$24,000 Added to Surplus

The Citizens' Mutual Automobile Insurance Company of Howell insured and renewed 40,268 policies in 1921. The company paid its claims promptly and has on December 31, 1921, total assets of \$137,392.51. The company has never made a special assessment but follows the plan of collecting at the end of the policy year the renewal assessment or premium which keeps the policy in good standing the following year. On account of the large volume of business the company offers a reasonable rate to careful automobile drivers.

If not insured, write to

**THE CITIZENS' MUTUAL
AUTOMOBILE INSURANCE
COMPANY**

HOWELL,

MICHIGAN

LINCOLN THE IMMORTAL.

Another year has rolled into eternity, and again we stand uncovered in the presence of that natal day which records the birth of the world's greatest man—Abraham Lincoln.

Grand, greater, more towering as time goes on, the name and fame of America's first martyr President climbs upward until there are few civilized peoples on the green earth who have not heard his name, listened to the story of his achievements in the interest of all mankind.

None so poor or humble that the great Lincoln did not extend a helping hand and grant a kindly smile. He was the most unselfish ruler of all time, the kindest of heart, the very acme of Christian virtues without having become the member of any church.

When the exigencies of Civil War bade him raise armies for the defense of the Union he went about the work with his whole soul attuned to the action of war as a necessary outcome of conditions forced upon the country of which he was the head.

As President and Commander in Chief his sworn duty made him a prosecutor of that conflict, to the end that peace and a restored Union might again prevail. War was not to his liking; in fact, the least of his desires as these concluding words of his first inaugural message will show.

"In your hands, my dissatisfied fellow countrymen, and not in mine, is the momentous issue of civil war. The Government will not assail you. You can have no conflict, without being yourselves the aggressors. You have no oath registered in Heaven to destroy the Government, while I shall have the most solemn one to preserve, protect and defend it.

"I am loath to close. We are not enemies but friends. We must not be enemies. Though passion may have strained, it must not break our bonds of affection. The mystic chords of memory, stretching from every battlefield and patriot grave, to every living heart and hearthstone all over this broad land, will yet swell the chorus of the Union, when again touched, as surely they will be, by the better angels of our nature."

Although sworn to protect and defend his country, he yet sympathized with those poor, deluded citizens of the Southern half of the Union who went so blindly and madly into war for the subversion of the Government. With one hand mailed for war, the other was stretched to heal the wounds of his enemies caused in a war for the destruction of the Republic and the perpetuation of slavery.

He stands to-day, not the peer, but the superior of any National ruler the world has ever known. Maligned and spat upon by the venom of misguided enemies, tried as by fire, tested to the quick by the woes of the most wanton and wicked rebellion in the world's history, held up to public scorn by the men of the Democratic party as a tyrant and usurper, he came out of the fiery furnace unscathed, the gentlest, kindest yet greatest soul of all.

The story of Lincoln's life is unmatched by that of any one else in the world's history. His tender solicitude for even those who had despite-

fully used him; his great heart which beat in sympathy for all mankind, places him on a pedestal higher than that ever attained by the most exalted of earth's rulers.

"Among free men there can be no successful appeal from the ballot to the bullet," is a Lincolnism none will care to refute.

The memory of Lincoln is the strongest tie that binds our hearts together and holds all states beneath a Nation's flag. No enemies of Lincoln live to-day. Not only the Republic he saved does honor to his memory, but wherever in the world souls are struggling up from the gall of slavery into the sunlight of liberty, there is heard the name and cited the example of America's greatest President.

Lincoln stands alone, the one greatest personality in the history of our world. Lincoln was an orator in the sense that he did not say what others thought, but what he thought. In every act of his life, from lawyer to President, he was his natural self. Not an imitator, nor a seeker after applause not rightfully his.

It will be a sorry day for America if her sons and daughters ever forget to honor the memory of Abraham Lincoln and live up to his precepts and example.

"Lincoln was the grandest figure of the fiercest Civil War. He is the gentlest memory of our world."

MAKE PRICES RIGHT.

A study of prevailing economic tendencies reveals the fact that the purchasing power of the agricultural population is at a low point and can hardly increase until a new crop is harvested. As wage levels are more likely to decline than to advance during the next few months, the purchasing power of labor likewise will not increase. When these facts are considered in connection with the general levelling of prices of finished goods to a basis more nearly corresponding with that of the prices of raw materials, there seems to be little basis for any prediction of a strong upturn within the next few months. When the European situation is added to these other considerations the case against the price boosters becomes still stronger. The time has come to forget all about wartime prices and "peaks" and to rely upon efficient production and distribution rather than upon market fluctuations for one's profits. While in the present phase of the business cycle, which the economists designate as that of "improvement," a general rise of prices is to be expected, conditions to-day are so unusual that this symptom will be tardy in making its appearance.

No finer example of service behind the counter was ever afforded than the remarkable experience of A. L. Kommers, hardware dealer at Antigo, Wis., published elsewhere in this week's issue. Mr. Kommers' sales during 1921 were \$35,000 from a stock which averaged around \$2,700, which meant a turn-over in excess of twelve times per year. How Mr. Kommers succeeded in accomplishing such a result is told so plainly and effectively that he who runs may read.

FANTASTIC FOOLISHNESS.

The farmers of this country are manifesting a keen interest in everything that Henry Ford says and does these days. His reductions in the prices of cars and tractors have made him immensely popular in the rural sections. His proposal for utilizing the Muscle Shoals project so as to supply the farmers with cheaper fertilizers has brought him additional popularity. Travelers returning from the agricultural sections of the South and West report that his views with regard to a new monetary standard, backed with the support of Thomas Edison, are gaining wide acceptance. The farmers have been told many times before that the gold standard is the chief cause of their woes, and the preachings of Bryan in the nineties still linger in the memories of those of the older generation. When Ford and Edison call upon the country to forget all about the gold standard and to turn to a new currency system based on "energy," they find the soil of the South and West somewhat prepared for their fantastic theories.

Besides the Ford scheme of "energy money," which has been fully described in the press, there are various other plans a-brewing. Senator Ladd, of North Dakota, has introduced a bill which would virtually give the country a currency system based on land values. The idea of money based on land values is several centuries old, but it is resurrected in nearly every period of economic readjustment and generally succeeds in winning a few ardent supporters. It was given a trial in several of the American colonies early in the eighteenth century by means of so-called land banks. The experience was disastrous. Following the panic of 1837 a few States chartered land banks, but the experiment was short-lived. The classical example of land money is that furnished by France during the Revolution at the close of the eighteenth century. This story is too familiar for repetition. The inflationists, however, learn nothing from history, and their nostrums are steadily increasing. Senator Watson, of Georgia, is gaining additional notoriety by his bill to make the bonds of the United States Government legal tender. This idea gets its support from those who believe that what the country needs is more money and that to give bonds the legal tender characteristic is to convert them into money and thus supply the nation with some twenty-three billions of additional currency. This scheme makes the Ford-Edison project look weak and timid.

Most of the support for these monetary changes comes from those who have suffered in some way from the pains of deflation. So long as prices were advancing under the gold standard they had no fault to find with it, and would probably have resented any suggestion to substitute a new system that would keep prices of their products from going up. In the communities where cheap money schemes are popular, however, one finds a certain inconsistency. The producers want their own prices to advance, but they are expecting other prices to come down. A recent discussion of this

subject with a number of bankers in farming communities brought out the fact that the business of small town merchants is very nearly stagnant, not only because of the lower buying power of his customers, but also because of their general belief that most prices are still too high. What is wanted by the agricultural communities is not a general advance in prices such as might result from the cheaper money they are calling for, but an advance in the prices of a few commodity groups, while others remain stationary or continue to recede.

WHAT LINCOLN SAID.

The same day that somebody asked Lincoln how long a man's legs ought to be, and he replied: "Just about long enough to reach from his body to the ground," he also said another thing equally as sound.

You know he "kept store" for several years and knew from the way his pocketbook felt at times exactly what competition was. "Competition," said Lincoln, "is the thing that makes you change things just a lap ahead of a thing's change."

Another of his sayings was: "Don't knock your competitor. Better spend that time nailing down more business. It puts more money in the bank."

Don't waste a minute of your time knocking the goods, business methods or character of the other fellow. Always conduct your business on such broad and generous lines that everybody in your home town will come to love and respect you.

Lincoln always maintained pleasant relations with his neighbors in trade and invariably ignored any disparaging remarks which meddlers and mischief makers undertook to deliver at his door. In this he disclosed his greatness and his claim to imperishable fame.

The merchant who ignores the unpleasant things said about him by jealous and possibly unscrupulous competitors has taken a big step in the pathway which leads to success.

RUBBER FROM MAIZE.

Have you ever used one of those red rubber bath sponges? They serve the purpose excellently. But they aren't rubber, really. They are made of a gum called "paragol," which is extracted from the germ of Indian corn.

Perhaps you wear shoes with rubber soles. If so, it is likely that 20 per cent. of their material—of the soles, that is—is this same corn-germ gum.

The eraser tips of millions of lead pencils are paragol, and not rubber at all.

The germ of the corn-grain contains 56 per cent. of oil. One bushel of corn yields (from the germs) a pound of refined oil, suitable for salads and cooking. The residue from the refining of the crude corn oil is used for making soap powders and soap chips.

Don't knock. Many a good business has had the props knocked from under it with a rhetorical hammer. It is just as easy to create an atmosphere of business confidence as it is to convince your customers that Wall Street is conspiring to cause a panic, and it is a lot more profitable.

Mileage Book Bill Is Passed By Senate.

The interchangeable mileage book bill was passed by the Senate during the week. This bill directs the Interstate Commerce commission to authorize railroads to issue mileage books from 1,000 to 5,000 miles at "just and reasonable rates." The bill now goes to the House, where it is likely to be passed without opposition.

The present mileage rate averages about 3.6 cents per mile. What the Interstate Commerce commission will decide to be a "just and reasonable rate" remains to be seen, but the general impression is that it probably will be 2¾ or 3 cents a mile. At 2¾ cents a mile a 1,000-mile book would cost \$27.50 and at 3 cents \$30. Under the present average rate 1,000 miles of transportation costs \$36.

Supporting the bill, Senator Nelson of Minnesota said that since the beginning of the depression period there was not a farmer in the United States who had, in his opinion, earned the operating expenses of his farm.

"The one great relief needed," said Senator Nelson, "is a reduction in transportation rates, and unless relief in this direction is given most of the other means we have approved in the hope they will relieve the situation will prove useless. Unless you can put the agricultural interests of this country on their feet we shall never get the prosperity we enjoyed before the war."

What the War Did For One Man.

Written for the Tradesman.

The kaiser's war gave me new visions from many different angles, as follows:

1. It impressed me with the narrow margin between civilization and savagery, as exemplified by the conduct of the German people.
2. It impressed me with the heroism of the Belgians, the steadfastness of the English, the undying patriotism of the French.

3. It renewed my faith in democracy to see how quickly practically all classes in this country, except union labor men and German sympathizers, cheerfully and promptly responded to the appeal for men, money and co-operative effort in winning the war.

4. It gave me a spiritual vision of the everlasting dominance of right over wrong. During the early days of the war, when I read of the brutish actions of the German soldiers and sailors and realized how their conduct was condoned and applauded by the German people, I sometimes doubted the wisdom of the Almighty in permitting such things to be done; but I soon came to realize that He was trying out the souls of men, so as to establish for all time the difference between the true and the dross. Of course, I do not think he had to do this for Himself, but He wanted to show the people of the world that there is but one standard of thought and action—right and wrong—and that the German belief that might makes right must perish from the face of the earth. That He accomplished His purpose is shown by the degradation of Germany as she exists to-day and the utter humiliation of the Ger-

man people who stand discredited in the eyes of the world for all time to come.

Frank Stowell.

Begin Disarmament at Home.

Written for the Tradesman.

A man who had served with an ambulance corps in France lay for days last month near death's door because his thirteen year old son fired a salute to the New Year. The third shot, fired accidentally when the gun was turned toward the house, passed through a storm door and wounded the father.

Boys will be boys and it is well that they learn the use of fire arms, but no boy under sixteen years of age should be allowed to own or possess a gun, and not after that age until he had taken a course of instruction in the use and care of firearms.

E. E. Whitney.

Remember that your employer is your customer and you must give him good service for your own sake. Your place with your firm is built upon your results—value to that firm.

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

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

THE GRAY

The most sensational development of the year
in the automobile world.—Detroit Saturday
Night.

The modern Motor Car for less than \$500.00, built by Frank L. Klingensmith, former Vice President and Treasurer of the Ford Motor Company.

60% of all the automobiles made in 1921 sold for less than \$500.00. These were made by one manufacturer. One hundred and sixty manufacturers divided the other 40%. The Gray Car is being built to satisfy a growing demand for a low priced car of modern construction.

Associated with Frank L. Klingensmith, former Vice President and Treasurer of the Ford Motor Company, is F. F. Beall, former Vice President and Production Manager of the Packard Motor Car Company, who is Vice President of the Gray Motor Corporation and in charge of production.

The Newspapers Have Had the Following to Say About the Gray Car:

The Gray Car under \$500.00 feature of the Show.
—N. Y. Evening Journal.

The new Gray Car price marvel.—N. Y. Mail.

The new Gray Car proves a real sensation.—N. Y. American.

Gray Car has successful debut.—N. Y. World.

Built on entirely modern lines.—Philadelphia Record.

Its reception has been received with enthusiasm.
—Philadelphia North American.

Gray Car wins favor of fans.—Detroit News.

The price sensation of the show is the new Gray.
—Detroit Journal.

Gray Car is one wonder of the show.—Chicago Evening American.

New Gray Car is show sensation.—Chicago Journal of Commerce.

Mr. Klingensmith's financial plan calls for a distribution of a portion of the stock of the Gray Motor Corporation. A limited amount of 10% preferred stock, which is both cumulative and participating, is offered for public subscription. With each ten (10) shares of preferred stock, two (2) shares of common stock is issued. In addition to a dividend of 10% upon the preferred stock it also participates equally with the common after 10% has been paid upon the common. There are several other features of this investment that are unusual in character and which we will be very glad to explain to those who are interested.

The present terms of subscription will not be available for long. We urge you to make your commitment at this time.

The representative of the underwriters is Gilbert E. Carter, 507 Grand Rapids Savings Bank Building, Grand Rapids, Michigan.

GRAY MOTOR CORPORATION

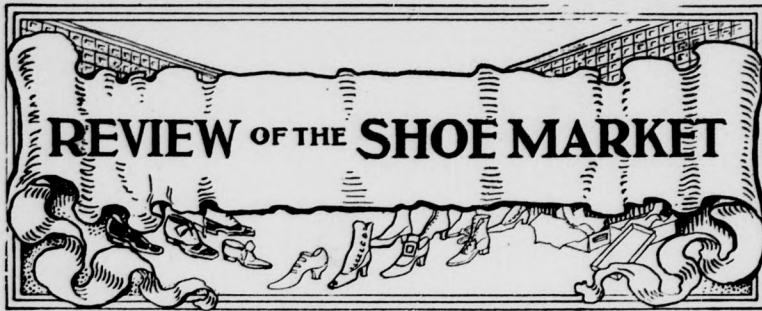
DETROIT, MICHIGAN

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GILBERT E. CARTER

507 G. R. Savings Bank Building, Grand Rapids, Mich.

Citizens 64826

Bell, Main 46



How To Cultivate the Children's Shoe Trade.

Written for the Tradesman.

Now that prices have passed the second stage in the process of stabilization, and manufacturing and selling conditions have become more nearly normal than they have hitherto been since the collapse of the war boom, retail shoe dealers are renewing their old-time interest in the merchandising of shoes for little people. For that reason the old quest for new ideas, attracting attention to these lines, stimulating an interest therein, and promoting sales, has already set in.

If, for any reason or reasons, you have been letting the children's shoe department slide along, aided and abetted only by general goodwill plus the usual breaks of the game, it is time for you to face up to the stubborn fact that, from now on, the cream of the children's shoe trade in your burg is going to the dealer or dealers who really deserve it. Gone for many a long day, it would seem, are the halcyon times when customers snapped up pretty much anything they could find in juvenile footwear lines, and at any old price, and went their way rejoicing.

More and more quality, style, price and service—the big four of shoe merchandising and the fundamental factors of all consistent merchandising operations—are going to resume their lawful place as determining matters in the children's shoe trade. Let us take up these ideas in the order here named and consider them briefly.

Quality Shoes for Juveniles.

Children's shoes must have quality. Not assumed or alleged quality, but the real thing. They must be good shoes. Not necessarily shoes of the same grade: i. e. shoes of a uniform level of goodness, for that would be neither possible or desirable; but shoes uniformly good at the price named. In other words they must have a certain standard of value graduated to the various price levels.

To put it another way, children's shoes must have character, dependability, substantial wear-qualities.

Anonymous and nondescript shoes for youngsters; shoes which the dealer buys on pure blind faith, and sells with a whispered prayer to the end that they'll stay sold and not disappoint over-much—that kind of juvenile footwear does not make for permanent and increasing goodwill.

Know your lines. Know the people who make the shoes you are recommending to your trade for little peoples' wear. Know how these shoes are made, and of what sorts

of material. Try out the lines. Submit their makers' claims to the acid test of hard-wear conditions.

It is better to make haste slowly and be sure of one's ground than to jump at conclusions and swallow whole gobs of extravagant and fictitious claims.

And your salesman of juvenile footwear should be skilful in the use of facts and arguments pertaining to this whole matter of quality.

Concerning Styles.

Styles in children's footwear is a much bigger and more important matter than some dealers seem to believe. Shoes for little people nowadays are built on smart, snappy lines. That is some of them are. Of course the character of the trade to which you cater chiefly will determine to what extent the style-feature is a desideratum in your case.

But, broadly speaking, they want style in little peoples' footwear these days—and that is true of the smaller towns and villages as well as the big centers of population.

Styles in children's shoes duplicate rather closely current styles in the footwear of grown-ups. When men were wearing smart English lasts, the shoes for lads and growing boys that hit the bull's-eye of the little fellow's fancy were built along lines similar to the pair dad was wearing. And so was it with the boots for the little girl or the so-called growing girl of somewhat maturer age.

Smart, neatly-finished features in shoes for little people are not at all inconsistent with those sturdy qualities contemplated in a previous section of this article.

Just as in the street shoe of the young man, or in the genteel business shoe for the sedate and substantial business man, neat and attractive lines combine with dependable wear-qualities, so in the shoe for the red-blooded youngster of steam-engine proclivities, smartness of design is blent with solidity of construction.

And if this is true of Billy's school shoe, it is certainly not less true of Mary Ann's low-cuts. They, too, should be smart and attractive-looking as well as sturdy. Both Billy and Mary Ann, by hypothesis, are young and full of American pep, and it is going to require a good shoe to hold them. But the shoe that pleases their childish whims must be stylish as well as sensible.

Style in children's shoes? By all means. Styles right up to the latest whisper.

Observations Apropos Prices.

Now as to prices, perhaps the writer had better not be too—er, shall I say

specific? Maybe he has already said enough. Selling costs vary rather widely, and all consciences are not alike; and besides modesty forbids my posing as an authority on the purchasing possibilities of your particular constituency.

But this much, in a general way, I will endeavor to get out of my system: Play the game fair and square. With no other policy can a permanently successful shoe trade be built up, either in the merchandising of adults' footwear or shoes for children. People will not stand for extortion. The process of stabilization in prices is inexorable. When deflation is due to arrive, deflation arrives. You can't beat the game. You can't stem an economic tide any more than you can sweep back the ocean's waves.

You are not in business for health, to be sure; neither are you entitled to clean up all the shoe profits in creation in a single season.

Buy your lines judiciously, getting the very best prices you can on the sort of shoes you are willing to pin your faith to, and then sell them as reasonably as you can, consistently, i. e. with a fair average of profits.

Strive for a bigger volume of sales—and do not forget that the price of

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

Hirth-Krause
Shoes
Save You MONEY
SAVINGS

Wm. D. Batt FURS

Hides
Wool and Tallow

Agent for the
Grand Rapids Steam
Ground Bone Fertilizer

28-30 Louis St.
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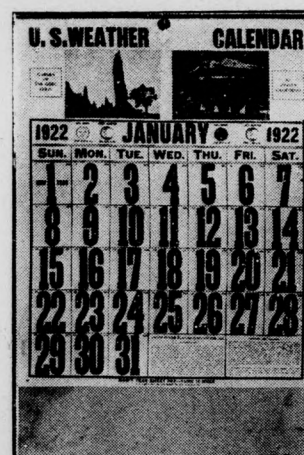
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Grand Rapids, Mich.

FREE CUTS

This illustration is one of a new series for newspaper ads. Send for this one by number. Ask us for cut sheet showing them all—and make your selections. It pays to handle MORE MILEAGE SHOES.

Our salesman will soon call and show you our complete line.

HIRTH-KRAUSE CO.,
Tanners—Shoe Manufacturers
Grand Rapids, Mich.



U. S. Weather Chart Calendar

With bold figures and Good Quality Paper. Suitable for every line of business where a practical calendar is desired.

Stock Breeding Records on last sheet.

Not handled through Jobbers.

Copyright edition.

Grand Rapids Calendar Company
PUBLISHERS
Grand Rapids, Michigan

individual pairs has a tremendous effect on sales expansion.

Having determined your prices in the fear of God and in anticipation of more volume, go to it—and heaven help you if you have made a serious miscue in your calculations!

But just this little old familiar suggestion in passing: Remember that quality and service are borne in mind long after the incident of price has evaporated from memory.

A Word About Service.

Last and greatest of all, we have the matter of service. Production and service are the fundamental factors in all merchandising. With the former matter—production—we are not primarily concerned in this article. The responsibilities thereof rest chiefly on other shoulders. But the privileges, responsibilities and rewards of service the shoe dealer cannot escape even if he so desired.

In the matter of service we have something of interest to shoe dealers of all kinds, to the owner and proprietor of the one-man shop no less than the Argus-eyed general manager of the whaling metropolitan shoe store. Shoe dealers differ from one another in countless ways, and their abilities, resources and working policies are as multitudinous as the stars, but service makes the whole ilk kin.

The real test of the efficiency of any children's shoe department must be sought in its service.

Here as much as anywhere else—and perhaps one would be putting it too strongly to say, more than anywhere else—is the source of that most valued asset, Goodwill.

Service is a complex thing. Many things enter into it. It really includes all that we have considered in the separate sections above, and vastly more. It involves the store, its location and equipment, its stock arrangements, and the store policy. The appearance, manner and general tone of the salespeople you employ are all a part of service. It involves promptness, courtesy and efficiency. It includes the delivery of merchandise. Service is the right way—the modern way—of selling footwear to intelligent and discriminating people of to-day.

And the last word in service hasn't been found or coined as yet. Merchandising is a progressive enterprise. It is pushing forward in response to a fundamental urge. It is getting better as the world grows older. And service involves the whole range of discovered, clarified and accredited norms of contemporary merchandising.

Your service may be good. It is possible to make it better. It may be very good. It is not inconceivable that it might be rendered still better. Unfortunate to a degree is the shoe dealer who can see no room for further improvement in the matter of service.

Cid McKay.

The Kind of Salesmanship Which Endures.

Before we advertise, educate, our way, we must be sure that it is the right way, the honest way—the intention, the spirit of honesty must be

there even if it has unintentional defects, and as fast as these are discovered they must be made right, just as in the case when we put a new material, device or service on the market.

We have all found that misrepresentations react, that they are but a superficial means to a sale, and will not endure; that to advertise a thing as having merit that it does not possess is to really advertise its defect, and its maker's dishonesty; it is simply publishing the fact that the maker is not worthy of future confidence, for it starts mouth-to-mouth advertising that is too strong for any paid publicity to counteract.

The same principle must prevail in dealing with labor, not for any moral reasons, but also because it will pay for good, selfish, scientific business reasons.

In selling we have all learned that a policy of getting all we can, and giving as little as possible in return, does not pay.

That the way to get more is to give more.

That sooner or later we get nothing for nothing.

And labor should be taught these same principles by advertising, education.

We have all found that men buy what is to their selfish interest to buy, and if they do not see it at first we advertise, educate them to it.

Labor will do what is to its selfish interests to do, and if it doesn't see it at once we should advertise, educate, the laboring class to it.

It is perfectly scientific to be selfish. But we must remember that there is a vast difference between selfishness and greed.

Selfishness rocks the cradle and greed robs it.

The reason that a mother rocks the cradle is that she rocks a part of herself.

Yes, and we do not wait for our trade to demand its needs. We anticipate its wants. We familiarize ourselves with the conditions which surround its production and selling in order to sell it the means of meeting these conditions.

We do not always give the trade what it thinks it wants in certain individual cases, but we induce it to take that which it should have—and this is the salesmanship that endures.

When we find a weakness in the market of those to whom we sell, or an extravagant material or device they are compelled to use in their manufacturing for the lack of a better one, we do not get sympathetic and give them the means of remedying it. We provide a means and the profits are mutual.

We are all getting away from that old horse trader code of morals—that there must be a "best" end to every transaction, and to take advantage of another's weakness to gain that end.

The mutually profitable contract is the only binding contract, whether it is buying or selling of the labor by which we produce.

Men do the best what they do willingly.

Men do willingly that which is profitable.

Compulsion is only another name for restraint.

David Gibson.

For the hard work of the World—

H-B Hard Pan Shoes

Only a SUPER SHOE can stand up under the rigorous day after day wear of the outdoor man through fall and winter; through mud and slush and rain and snow and ice.



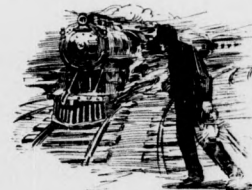
Gives the farmer the longest service

When the farmer gets hold of an exceptional value, he sticks to it. Year after year dealers are able to figure on the regular number of repeat sales of H-B Hard Pan shoes to satisfied farmers who will accept no others.



For all heavy outdoor work

Thousands of dealers gladly acknowledge that H-B Hard Pan shoes have helped them build up a profitable business of satisfied customers by giving exceptionally good service to the man hardest to please—the outdoor worker.



Withstands the tough usage of the railroad man

Untold thousands of railroad men have been wearing the H-B Hard Pan for years. . . . Dealers tell us they insist on this shoe. Out in all kinds of weather, the railroader must . . . have a dry, comfortable shoe that will give the severest knock-about service.



Be ready for the fall and winter demand for this sturdy shoe. Send for catalog and prices.

HEROLD-BERTSCH SHOE CO.
GRAND RAPIDS, MICHIGAN



Speedy Alignment of Wages and Prices Essential.

Concentrated attention is being devoted throughout the United States upon the farmer's place in the country's social and economic scheme. A realization, delayed but none the less agitated, of what President Harding has called the "grim reality of the present crisis in agriculture" is responsible for this; made poignant by its direct reaction on the whole industrial and mercantile situation and on the general structure of credit, the farmer's ill-fortune has become a subject of eager National interest.

The farmer's ill-fortune, however, unlike its general recognition, has not been a matter of over-night development: it has been a feature of increasing significance over a period of two years, or since the prices of foodstuffs began their long downward sweep in 1920. Like the hardship which has been an almost universal feature of industry and commerce in the post-war readjustment period, the hardship of agriculture has been attended by over-production, collapsed markets, blocked distribution and low prices, and has made the lot of the producer a particularly hard one. This applies alike to the corn and wheat grower of the middle west, the cattle producer of the western range, the cotton planter of the South and the potato farmer of New England.

Immediate solutions for the plight of the farmer not having presented themselves in other directions, they have come to be sought in legislation. Following the organization in Washington of a powerful "agricultural bloc," made up of senators and representatives who, breaking all party lines, united for the avowed purpose of helping the farmer by legal enactments, a nation-wide conference of agricultural leaders was held in the closing week of January, under the auspices of the administration, for a like purpose. President Harding, addressing this conference on Monday, the 23rd, urged with particular emphasis that the farmer was now entitled to support and assistance not only for his services of the past, but because of the danger that "if we fail him we will precipitate a disaster that will affect every industrial and commercial activity of the Nation."

No great emergency has ever arisen in which the champions of the sufferers have immediately come to agreement on precisely the right course to pursue in meeting that emergency. Human nature and human instruments being what they are, perhaps no absolutely right solutions ever will be provided without test and trial. But this does not altogether explain the divergence in the methods to meet the

present emergency which have lately been sought, for example, by the agricultural bloc on the one hand and the bankers and business leaders of the country on the other. The bloc's method has been to seek a change in the system of banking control; it has been further, to seek means for the creation in the interest strictly of the farmer, of more credit and more currency, and for the renewal on a large scale of inflation. The method of the others has been to plan to strengthen and supplement the existing commercial banking system, to equalize the prices of what the farmer has to buy and what he has to sell to develop better marketing methods and transportation facilities, and to re-open the channels to the outside world for America's surplus goods.

A rough enumeration of the causes of the present agricultural difficulties can be made as follows:

1. Farmers who bought land at a valuation based on prices two and three times what the market rate now affords cannot make ends meet.
2. Prices of farm products have fallen much further than the manufactured articles which the farmer must buy.
3. High costs of transportation have forbidden the shipping of much of the farm output.
4. The disordered markets of international exchange have blocked a profitable foreign exchange.

It is against a background like this, calling for wisdom and sympathy and for special study in order that correct solutions might be provided, that the course of the agricultural bloc in Congress has thus far been to legislate for the appointment of a farmer on the Federal Reserve Board, and to seek means for the release to agriculture of an increased amount of banking credit. In analyzing these measures, it ought to be obvious that the direct and special benefit to the farmer of having one of his particular kind occupy a place on the Federal Reserve Board would be a remote one. The fundamental requirement of this body, in its National service, is that it shall serve only in a judicial and non-partisan capacity, serving the welfare of the country as a whole and not that of a single group or class. The farmer has not had a special advocate on the Board in the past, yet he has benefited from the Federal Reserve system as much as any other, and fully as far as that system under existing laws could benefit him. According to a report made to Congress on January 20 by a joint commission which investigated the country's agricultural affairs, the bank loans to farmers during the late period of expansion were relatively greater than

Trustees—A Hundred Years Ago and To-day

In 1822, a man of foresight selected, as wisely as he might, a friend or relative to manage his affairs after his death. If this individual trustee was conscientious, he assumed a burden of responsibility often-times heavy. If he was dishonest, his appointment meant loss, sorrow and frequently calamity to the heirs of the estate. Inefficiency was often as serious in its results as dishonesty.

In 1922, fewer and fewer people appoint individual trustees. More and more often the responsibility is placed with a corporate institution—the modern trust company—which is known to be worthy and which is authorized by law to act as a trustee.

This Company has administered many trusts, both large and small.

It pledges to those who use its services sound business management, personal interest, and attention to every detail of any trust or estate problem.

A booklet describing this service will be mailed to you at your request, or the officers of this Company will be glad to confer with you about your special problem if you will call at our offices.

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Grandville Avenue and Cordelia Street
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President



RANSOM E. OLDS
Chairman of Board

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GREEN & MORRISON—Michigan State Agents

to other classes, (with New York providing much of the credit used in extending agricultural accommodations), while during the period of acute deflation neither the Federal Board nor the Reserve banks took any action which caused a greater curtailment of agricultural lines than others.

As for the freer use of credit, it is recognized on every side that there is a gap between the facilities for short and long time agricultural credit, as provided by existing agencies, and that constructive amendments of the Federal Farm Loan Act, to the end that this gap may be bridged, are required. Manufacturing and commerce have in the past been afforded facilities for their encouragement and expansion to a greater degree than agriculture, the commercial banking machinery of the country having from the outset been constructed chiefly on lines laid down by their financial requirements. The farmer, to be sure, has had recourse to this machinery, but with his turnover period a long one—at least a year for any crop, and two or three years for livestock—he has regularly found himself in the unfortunate predicament of seeking working funds under commercial banking methods, borrowing for short periods and renewing his paper several times before his turnover was possible. So that he has had to take the chance, as President Harding put it in his address on January 23, that if he were "called upon untimely to pay off his note he might be compelled to sacrifice growing crops or unfinished livestock."

The farmer needs to have provisions adapted to his requirements, so that long time credit will supply him with working funds. But as regards the immediate release of a large sum of banking credit, it is obvious that low money rates and overabundant bank loans just now would help the farmer only as they inaugurated a period of secondary inflation. This, to be sure, would raise the prices of the goods he has to sell, which is what he desires. But it would raise the prices as well for the goods he has to buy, which is the last thing he desires. Moreover, what requires to be emphasized to-day is the condition of current farm indebtedness, as compared with the farmer's ability to meet that indebtedness. The commission referred to above, on the strength of its investigation into agricultural conditions pointed out to Congress in its report of Jan. 20, that farm indebtedness in the United States has doubled in the last ten years, while the late drop in prices has had the effect of again doubling this indebtedness. So the question which logically presents itself is whether the farmer's pressing need at the moment is after all for freer credit.

The war left many evils in its wake and we are finding that not the least of them is an inclination to call for special legislative help, in every emergency, which stands in sharp contrast to the rugged American independence of other years. Legislation for the benefit of certain "essential industries" was considered imperative during the war; it violated foundational economic laws and its defense was

solely that it met an emergency in which the life of the Nation was at stake. The life of the Nation is not threatened now, but because of a great number of people in Congress a possible miraculous power to overcome their present distress, whatever its cause, legislation is demanded, and the demands are powerfully supported, to reinject the Government into business.

In politics it is at best a disagreeable task to oppose a large group of one's constituency, and members of Congress, when looking ahead for re-election, have always had, and presumably always will have, a human failing of voting as they think their action will affect such re-election. Perhaps this is a cynical way of referring to what has come to be a recognized and accepted condition of democratic government, but events at Washington just now are especially forcing this condition to the notice of the general public. It would appear that more than ever education along right economic lines is necessary to-day—education, that is, not alone of ignorant people, but of sincere, earnest and conscientious people, congressmen among them, who do not properly appreciate the reasons underlying existing conditions, and who look to legislation for artificial relief.

The war was a great cataclysm, and the recovery from that cataclysm is proving painful and in many individual cases disastrous. It is altogether right under the circumstances that every proper effort should be put forth to make the transition period as easy as possible, and with respect to the farmer every right suggestion for his benefit should now receive generous attention. But every student of political history will agree that a renewal, on a large scale, of the war-time interference with economic forces would only postpone the restoration of a

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When you can "Go" no more, send us. We have none of the weaknesses of an individual. We can even be in several places at once.

Under the authority of your WILL we can safeguard your dear ones in the way you know is best. You can impose conditions on inheritances. You can extend your beneficences as long as they live.

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normal condition in agriculture, industry, trade and finance, draw out the period of readjustment, and intensify the pain that is an inevitable part of readjustment. It is not only that legislation which singles out an individual class for special privileges while denying them to other classes is unsound as an economic principle, but it is dangerous politically as well. For if the policy were to be adopted that any special class should now be singled out for special privileges, it would only follow in time that the principle would have to be adopted for other classes. Following the farmer would come the wage earner, with particular reference to the ex-soldier. Then justice would demand special favor for the manufacturer, and it would only be a matter of time when, through pressure, special privileges would have to be granted the exporter, the merchant, the rail-carrier, the ocean shipper and every other special interest or group which has suffered under the blow of post-war reaction.

No solutions for economic troubles will ever permanently succeed that are not in agreement with basic economic laws. In the present emergency, as it has been stated before, the great trouble is that people are looking for a miracle to happen, and for prosperity to come back at a single jump. Sound prosperity will return to the United States in accordance with the operation of basic economic laws, and what those people who now are calling for political help for industry should be made to appreciate is that what they are seeking is an interference with the operation of those basic laws, as they work the country out of a situation which is the aftermath of the war.

Help for present conditions, with respect to the farmer and every other worker, lies in a speedy alignment of the wages and prices which are now out of line with the general level, in a reduction of taxation, and in a restoration of sound conditions of finance. For the farmer in particular, the schemes of facilitating the investment of capital on the farm, together with better transportation, will contribute immensely to correct present conditions. But withal the thought needs to be kept constantly in our minds that underlying every disturbance at home is the disturbed state of the world at large, and on the correction of the world disturbance depends the correction of most of the disturbance at home. It is only as we view the plight of the American farmer, manufacturer, merchant and workmen in its largest aspect, as a part of a world condition, that we keep our true sense of its relations. Moreover, it is only thus that we find a starting point for working toward the proper remedies.

No royal road, it is truly said, runs to prosperity; after all, the way to the solution of the common problems of the world is a matter which time will have to work out. But intelligent and courageous action on our part and on the part of the people abroad will shorten the time, and it therefore is most essential now that this country, which occupies so important a position of world leadership, should avoid that certain harm which would come

with the application of schemes, now being discussed, that would give passing sense of prosperity, but that would put off indefinitely the return of true prosperity.

Proposed Soldier Bonus Selfish and Unpatriotic.

Detroit, Feb. 7.—The amount of money involved in this scheme is roughly estimated to be from \$1,500,000,000 to \$4,500,000,000. Mr. Mellon, the Secretary of the Treasury, has declared that there is no fund in existence that can be utilized to make such payment; in this matter he has spoken for the Administration, while the President has intimated that he will not favor any law which shall grant a bonus that does not indicate the means of payment.

I have heard thoughtful men who served in the war declare that the bonus scheme originated with the politicians, who hoped by such move to capture the soldier vote. If this is the explanation of the support given in Congress to this measure, we may expect great reluctance on the part of our representatives to point out the persons or property or transaction which shall, in the first instance, bear this additional burden, because it will be so expensive and annoying to those upon whom it falls that they will naturally resent it and be likely to express their disapproval by their votes. Thus the gain achieved through the soldiers' votes will be more than offset by the taxpayers' votes.

Those who were injured or incapacitated in the war should be well cared for, generously cared for. There is no disagreement about that. If there is a moral obligation to give a bonus to each man and woman who participated in the war, that obligation, too, must be met, however burdensome it may be. Upon what foundation does such moral obligation, if any exists, rest?

Of those constituting the fighting men, the regulars of the army and navy may be considered by themselves. Military service was their chosen occupation; would they have been entitled to a bonus had there been no war? Can the fact that the field of their chosen profession was immensely widened, affording an opportunity to every one to demonstrate his capacity and be rewarded by experience and promotion, be considered ground for a bonus? Gen. Pershing has just refused a medal for distinguished service because, he said, he had merely performed his duty! Then, how can those who enlisted voluntarily, led by love of excitement, desire for military experience, sympathy with France and Belgium, or moved by a high sense of their duty to their country, claim a bonus? I know that a great many who so nobly served deeply regret this claim and entirely disapprove of it.

Does the Nation owe a greater debt to those who were drafted into the service than to those who voluntarily entered it? It is the duty of the Government to protect the citizen; reciprocally, it is the duty of the citizen to obey and support the Government. The draft was simply a method adopted by the Government to select the fittest to serve. The safety of the country was endangered; civilization was threatened. What more did these drafted men do than perform their duty? I have read some letters claiming that the men at the front should receive a bonus because they lost the opportunity to share in the high wages and great profits gained by those at home. I do not believe that these army men approve of the profiteering by labor and capital during the war; why, then, should they base their claim to a bonus on the fact that they had no opportunity to share in that wrong? We are suffering to-day and may suffer for a long time, because of that profiteering. Will not the situation be made much worse by taking more money out of the pockets of the already burdened taxpayers and put-

ting it into the pockets of ex-service men? Profiteering is simply the exercise of power for selfish ends.

Let every one who disapproves of the bonus request his representatives in Congress to vote against the measure.

Stephen H. Little.

Leaf From the Book of Experience.

"Your hero and villain are masterpieces, the one all that is admirable in man, the other utterly despicable,"

the critic declared enthusiastically. "Where did you get your ideas for the characters?"

"Oh, from my wife," the dramatist responded modestly. "The one is her deceased husband as she describes him to me, the other I as she sees me when she is a bit excited."

Success is not as you find it, but as you make it.

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

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

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Information From an Official Source.

Saginaw, Feb. 1.—The writer has had considerable discussion in regard to mutual automobile insurance and knowing from your articles in your paper, that you are in favor of the mutual idea, as pertaining to certain lines of insurance, I am taking the liberty, to put these questions before you, and trust you will grant me the answers.

Can any mutual company that may be getting unsound sue or force collection from any one member who happens to be fairly well off financially to cover their loss due to a great number of claims, or perhaps non-payment of assessments by the majority of the members? My understanding is that the insurance company has the right to put a lien on the car covered in the policy, sell same at auction and retain their amount due, the balance to go to the owner. If this is true, we see no reason why one member can be held liable for the entire organization, but this is an argument that is extensively used by the old-line companies.

If the writer cancels a policy on Feb. 1 and during the month of February the insurance company makes an assessment, can they assess on a policy that has been cancelled? Can they make an assessment on Feb. 15, for instance, and date it Jan. 1, simply because they were going behind during January? In this case a policy cancelled on Feb. 1 would be assessable. The old-line companies argue that a mutual company can come back with an assessment for years back. The mutual agents told me that my responsibility ceases at the same time that I relieve them from responsibility, by cancelling a policy.

The insurance of our company covering four cars was placed years ago with the National Co., of Bay City. This company was later absorbed by the U. S. Mutual of Bay City, the same crowd that organized the Peninsular Fire Insurance Co. There is no need to mention that from that time on things went to the dogs. At present the State Insurance Commissioner is acting as receiver for this company and is closing up the books.

This company placed an assessment during October, for 50 per cent. of the premium, which was still very cheap insurance. The writer paid each one of his assessments. Everybody says that this company, being in receivership, is not further liable and that the Heid Baking Co. has no insurance at all. This matter was taken up with the offices of the U. S. Mutual and they state that all policy holders who have paid their assessments are covered. Of course, knowing the past action of this crowd, it might be doubtful, and perhaps, if we had a loss and entered claim we would find out too late that they were stringing us along. If it is possible for you to answer these questions for us, we will appreciate it very much, as we feel that this same thought is in a good many minds to-day, and perhaps a good many of your readers will be as glad to get this information, as the writer.

Heid Baking Co.

The above was referred to the State Insurance Commissioner, who promptly made reply thereto as follows:

Lansing, Feb. 3.—I have your letter under date of Feb. 2 and letter from Heid Baking Company addressed to you with reference to the status of a member of a mutual automobile insurance company.

Policyholders in mutual companies are liable only for losses occurring during the lifetime of their policies. You will find a court decision on the above in 101 Mich., page 393, Detroit M. Mut. F. Ins. Co., vs. Merrill.

It is my understanding that a policyholder refusing to pay an assessment for which he is liable may be sued and a judgment would be rendered against him.

In answer to the third paragraph of Mr. Heid's letter, I would say that in view of the fact that a member is

liable for losses during the lifetime of his policy, the company may assess such member any time subsequent to the cancellation of his policy, but such assessment shall not exceed the member's proportionate share of liabilities that accrued during the lifetime of his contract.

When a mutual company is placed in the hands of a receiver, the company's liability under the policies is automatically canceled. It does not, however, relieve the policyholders from their liability as to liabilities existing at the time receiver was appointed and the expenses of the receivership.

L. T. Hands,
Commissioner of Insurance.

The Shortest Creed.

Written for the Tradesman.

After the death of former Secretary Franklin K. Lane we read that his religious creed was expressed by only two words, "I accept."

It is not necessary to have a history of that man's life to know something about his character. These words reveal an attitude toward life which is worthy of emulation. "I accept" does not mean a surrender before difficulties, but the uselessness of lamenting their existence. It is to take cognizance of wrong that we may plan to combat and overcome it.

"I accept" life's responsibilities with all the hardships and struggles which may pertain thereto, because I have learned, by observation if not by experience, that nothing can be gained by trying to evade them. "I accept" a challenge to battle, knowing that only victory can give satisfaction.

"I accept" the great fundamental truths of God's power, wisdom, providence, care and love, which are so evident and so greatly overshadow the mysteries which we try in vain to fathom.

Success in life—accomplishment of the greatest good—depends much on how early in life we attain this attitude. This can be proven by the lives of those we know or have known. Unwillingness to accept the inevitable, indisputable facts, and consequent useless strivings, has delayed for some the accomplishment of that which they so earnestly desired, while those who reach this attitude earlier in life eliminate much trouble and accomplish the most.

E. E. Whitney.

Putting Out the Furniture Instead of the Fire.

Written for the Tradesman.

One forenoon not long ago the chimney of a farmer's house burned out. Soon an unoccupied room upstairs was discovered to be on fire. Neighbors came in answer to telephone calls but the dense smoke from a burning bed prevented anyone from entering the room where the fire started. One man went with an auto to a farmer's home two miles away to obtain hand fire extinguishers. Others began to carry out the furniture and soon had nearly everything scattered about the wide lawn.

Then another neighbor came and was struck with the humorous side, the idea of putting out the furniture instead of the fire. In his usual jovial manner he called out: "Why not put out the fire?" A ladder was raised, a hole chopped in the roof and before the fire extinguishers arrived the fire was subdued.

Minion.

Petoskey Transportation Company

PETOSKEY, MICHIGAN

This Company has made an excellent showing in the way of earnings ever since its organization and the beginning of its operation. As an investment opportunity, the 8% Preferred Stock and common stock are exceptional buys.

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.

F. A. SAWALL COMPANY

313-314-315 Murray Building

GRAND RAPIDS

MICHIGAN

MICHIGAN SHOE DEALERS**Mutual Fire Insurance Company**

LANSING, MICHIGAN

Maintains Its 30% Dividend Record

By careful selection of risks

By sound and conservative management

By thorough mutuality

Courteous and prompt attention to all enquiries.

ALBERT MURRAY, Pres.

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

OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies that you are buying.

The Net Cost is **30% Less**

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

WM. N. SENF, Secretary-Treas.

SAFETY

SAVING

SERVICE

Class Mutual Insurance Agency

"The Agency of Personal Service"

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

WE REPRESENT CLASS MUTUALS THAT SAVE

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

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

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

C. N. BRISTOL
FREMONT,

A. T. MONSON

H. G. BUNDY
MICHIGAN

MAKING SERVICE PAY.

How To Develop Efficiency, Force and Character.*

I have learned that the doctor who tells the nearest to the truth and tells you how to change your habits so that Nature can work out your destiny is not always the most welcome visitor to a home, neither is he the best paid, nor, at the time, the most appreciated.

Yes, the big fees, fame and world gratitude go mostly to the so-called expert who looks you over and, with fear in his eyes, tells you that death lurks just around the corner and that, unless you are operated on at once you will not live out the week.

One of America's greatest statisticians who is employed by 200 Chicago banks stated in an address at a meeting of the Kiwanis Club of Chicago only a few days ago that it was his certain judgment that 1922 will be very much of a continuation of 1921 and that the slow process of doing business on the basis of declining prices, declining wages and declining profit will go on and will continue into 1923 before there is much of an upward turn.

Now, don't get panicky. Do as I did when four doctors told me that I would be dead before spring with tuberculosis. From what I knew of myself I decided that what I needed was a change of climate and a change in my mode of living. I saw that the air of the Alleghany Mountains did not agree with me, and I moved to Pittsburgh where the air was pure. I quit gulping down bottles, it seemed barrels, of cod-liver oil, and started in on some deep breathing exercises, took some pills for a complaint called rheumatism, and have never lost a day's work from that cause since.

Suppose the experts do tell you that there were 19,817 failures last year and that there will probably be 10 per cent. more this year than there were last, your course of action, it seems to me, should be to cut down your overhead, increase the volume of your business, expedite your turnover, and study your sales with a view of safeguarding your customers' credit.

I know I'd be a whole lot more popular if I were to tell you that business is about to boom, wave Old Glory, paint the lily of Michigan politics white and oratorically save the world, bring on the millenium and drill in a gusher in your back yard.

But I am your friend. I want to tell you how our company faced this same condition and how we are coming through it with bigger and better business than we ever had before.

Two years ago when most magazines were renting additional space, we cut down on ours, we cut the subscription price when most publications were raising theirs. Mr. W. H. Donaldson got the same benefits from his move that Henry Ford and John Wanamaker did for cutting prices when it seemed to the short-sighted that it was poor business to do so. I feel certain that it is good business policy to follow the lead of men like Henry Ford, the greatest manufacturer

*Paper read at annual meeting Michigan Retail Hardware Association by Fred High, of Chicago.

the world ever knew, John Wanamaker, who, though well up in years, still has the distinction of being the world's greatest merchant, and Wm. H. Donaldson, the man who has made his trade paper beloved that it is known the world over as the Showman's Bible.

To-day the Billboard carries more pages of advertising than any other magazine next to the Saturday Evening Post. And, if that old lady keeps on falling away, it will not be long before the Billboard will exceed her in the amount of advertising space carried. Our circulation has constantly climbed, and is to-day almost double what it was during the profiteering days following the world war.

When we were plunged into the world war we faced the stern reality that our clients needed a different and more intensified service than we had ever been able to give them, so we increased our efforts, put forth greater zeal to help our clients. We soon discovered that we would have to cease to look to some of our former best patrons to remunerate us for the services that we had been rendering to them, so we readily exchanged service for good will in a field that had at one time been our best revenue producer.

Do you know of some of your patrons whose friendship during 1922 can be made more remunerative to you than their trade was last year?

You are hardware men. Iron is the basis of your business. Last year there was not one-half as much iron ore produced as there was in the year previous. There was less than one-half as many steel ingots produced as there were in 1920, and, since much of your trade is with country people, it may be well to note that the value of the principal farm crops of grain, fruit and vegetables dwindled from 13,600,000,000 dollars in 1919 to 5,675,000,000.

It may be worthy of note that the market price of farm products are said to have recently reached the lowest point ever reached during our life, that farm wages last year were 93 per cent. above 1914 and that city workers' wages are 97 per cent. above the pre-war period and that railroad wages, the transportation system that handles your wares, were 183 per cent. higher than in 1914.

These are the points where the prudent business man will stop, look, listen, then change his course of procedure. Here is where heroic action is needed.

Last year on the freight carried through the Panama Canal there were \$10,325,000 collected in tolls, which was an increase of \$3,000,000 over the previous year. But this increased profit came from an increased tonnage that was handled by 6,454 less employees than it took the year before to handle this traffic.

The lesson in that for us is that we must all produce more, do more, cut down the overhead, cut out the waste, increase the volume of our output. And in this hour when we are still appealing for even the children's pennies to help the starving millions, to sustain the helpless and the diseased, it is my opinion that he who lives or

teaches the doctrine of do as little as you can, give as little as you have to, get all you can is a disgrace to humanity, an enemy to his country and a parasite on his own calling.

The one big thing that every merchant should have at this time is a program. Lay out your plans.

Put to practical test the Rotarian motto: "He profits most who serves the best." Cut out some of your public prayers at church and take more time to putting the Golden Rule into practice in your store and in your dealings with your fellowmen, and you will find that it is good business to do so.

Up in North Dakota they have had bad crops for several seasons. They have been in a political battle that has been raging for many years. Some of the merchants and bankers of our Eastern section look upon North Dakota as being a vest pocket edition of Soviet Russia. But through it all there is one merchant in North Dakota who has kept his face to the front. I mean Fred Mann, of Devils Lake. He is President of the North Dakota Retail Merchants Association. He has increased his sales from nothing. He started with \$1600 worth of goods bought on credit until last year he did a gross business of \$500,000. He also started a little store at Cando, a village of less than 1,000 population and there did \$120,000 cash business last year.

Devils Lake is a town of 5,100 population. Fred Mann has 5,500 families on his mailing list. How many have you? He studied the mail order catalogue business and put forth intelligent effort to meet it. He didn't make the fool mistake of saying: "Don't do anything, every knock is a boost." He faced the stern reality. Last Spring Sears, Roebuck & Co. shipped eighty carloads of catalogues to Fargo and then put them in the mails. Fred Mann met that situation and won out.

He says: "Our most successful trade promotion method is something of a social nature or in the line of entertainment. We find it pays big to spend money in entertaining the people of our city and adjoining territory, making them feel at all times that they are very welcome, and that we are endeavoring not only to give the best possible, but to furnish them merchandise of quality and price equal to any store in the United States."

I hope that out of this talk you will understand the purpose that actuates me in what I say.

The peace of the world, the progress of humanity, the growth of our country depends upon the solution of these problems that are in the hands of those who deal in material things.

Let me give you a picture that was recently presented to the National Association of State and County Fair Secretaries who met in Chicago. It is a word picture, and was painted by a representative of the United States Department of Agriculture who represented the Government at this meeting. He said: Down in the mountains of Eastern Tennessee lives one of the oldest, purest branches of the Anglo-Saxon race. For two hundred years they have lived in these mountains.

People call them mountaineers. Five years ago a young man visited that section on his vacation. He was struck with the beauty of the country. Its cool nights, cool days, green grass and wonderful grazing inspired him with hope for the future. He called the men together and told them of the wonderful possibilities there were for the development of the production of cheese. He called a meeting and organized them into a group so they could take group action. He showed them how to construct the necessary buildings, then he got the school children together and taught them the art of cheese making. Previous to his visit there were grown children in those parts who had never owned nor even seen an American dollar. Last year \$350,000 in cash went into that district for cheese. And it was the testimony of this Government official that in five years the manufacture of cheese had advanced these people, given them better homes, better schools, better churches, a better culture and a nobler civilization than 200 years of effort through the school and church had been able to bring.

You are more than business men. You are missionaries for a better day, for more pleasure, greater prosperity and a nobler culture. So take yourselves more seriously than did the men who kept store in the years gone by.

Don't forget that leaders are developed through adversity. Moses led the children of Israel out of Egyptian bondage, Lincoln freed the slaves at the time when it looked the darkest for his cause, Grant took hold of a retreating army. All advancement in science and invention has been made by those who faced defeat, abuse, ridicule, death and crucifixion.

Such times as these develop nerve, the fighting spirit, the determined purpose, such times develop merchants out of storekeepers and such business as we now do develops efficiency, force and character.

Let us go forth with the missionary spirit, conscious that we are following the great command: He who would be the greatest among you should be the servant of all.

Will Manufacture Clogless Nozzles.

Bridgman, Feb. 7—The Terrill Manufacturing Co. has elected the following officers:

President—L. L. Terrill.
Vice-President—A. E. Chauncey.
Secretary and Treasurer—William H. Gast.

Directors—F. C. Stahelin, A. E. Chauncey, William H. Gast, L. L. Terrill and R. W. Seavers.

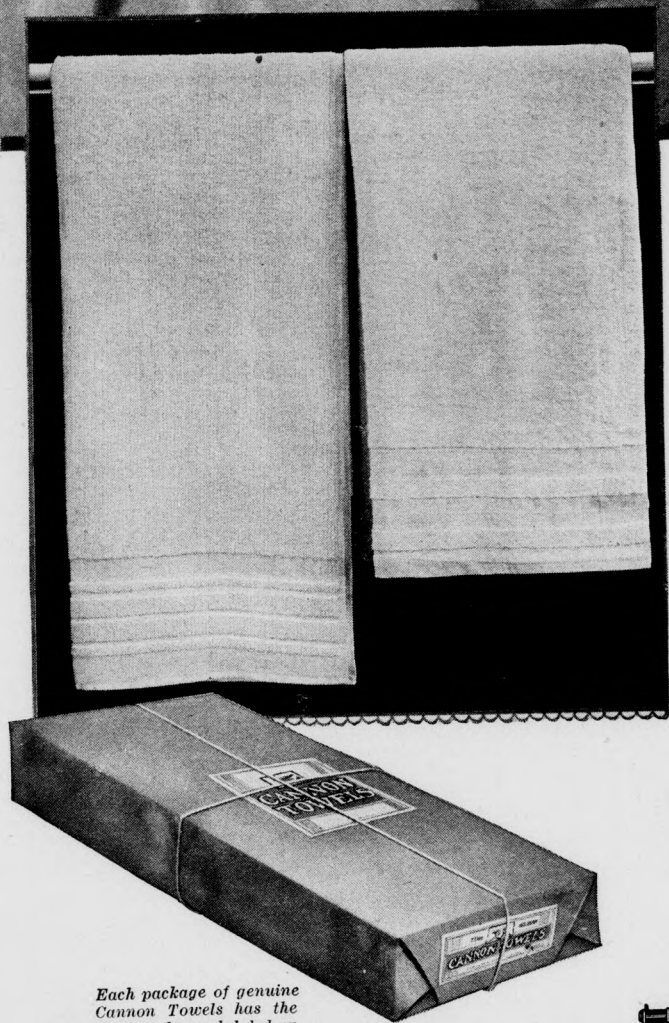
This company manufactures the new low pressure Can't Clog Nozzle for applying all kinds of insecticides. Chauncey & Baldwin.

WHEN U THINK OF A Business Education THINK OF

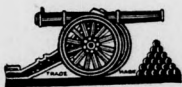
McLachlan University

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

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



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



You Can Build a Department Around these Towels

YOU can surprise yourself with the sales and profits on Cannon Towels by featuring them in your store. For these towels represent unequalled values; their exceptionally fine appearance suits them to any home, and *you can sell them at prices that every woman can afford to pay.*

Moreover, your cotton towel requirements can be completely satisfied by Cannon Towels since this line includes every kind of cotton huck and turkish towel. They are made by the Cannon Manufacturing Company, the largest producer of towels in the world.

You can stand back of Cannon Towels to the limit. They are made of high quality cotton and are woven for long wear. Cannon Towels have an exceptionally fine finish and are unusually absorbent.

Look for the Cannon trade-mark label on every package. Order Cannon Towels from your jobber.

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

CANNON TOWELS

THE PRESIDENT'S REVIEW.

Of the Retail Hardware Situation in Michigan.*

Another year has slipped by and we are again assembled in this convention hall. Since last February some drastic changes have taken place. We have struggled through a trying period, but with toil we have gained wisdom and strength and can look out upon the New Year with faith and confidence. This is not the day for looking backward, but rather it is a time for gathering the forces of experience, brains and achievement. The man who works and thinks is bound to prosper; but if he works and does not think, he will not reach the goal; or, if he thinks and does not work, he will not accomplish much.

There has never been a time in the history of merchandise business when good salesmanship will be more important than in the future. We all realize that the mental unrest of labor during the past eighteen months has been nearly beyond endurance. Of course, this is going to regulate itself in time, but until that time comes merchants must have a lot of patience with their clerks. We must instruct them in the right way so that they will sell the required amount of merchandise daily, to keep the standard of good business.

One of the aftermaths of the great financial slide of 1920 was that credit was most affected by the depression. All branches of credit—manufacturing, jobbing and retailing—were carefully studied. In considering retail credits, it was the general conclusion that the real problems before the retail merchant were not so much credit as the abuse of credit. I want to present the question as to whether or not credit is essential to retail merchandising and if it would not be logical, as well as beneficial, to conduct retail business on a cash basis. It deserves our earnest consideration. A change to cash business would be a most radical departure from our present methods of retailing. Our decision must, therefore, be made only after a most thorough and pains-taking enquiry into all phases of the subject—the effect such a change would have on business.

Although slow to be convinced and in the face of many objections, I have come to believe that the proper way to retail goods sold for immediate consumption is on a cash basis. It is from this position that I shall present the facts I have gathered in support of it.

A 5 and 10 cent store starts from the most humble beginning and the world's tallest building on Broadway is evidence of its success.

A mail order house advances until its business has grown into the millions. Credit business creates loyalty and assures the merchant a larger share of customers' business. How often have you seen just the opposite occur; and herein lies one of the greatest abuses of credit. You have had it happen that your credit customers would take their cash money and send away for something you

might have sold him which would have netted you a nice profit.

Credit encourages freer buying. Too free buying is another name for extravagance. Extravagance is a burden which bears heavily on all business. Discontent, dissatisfaction and financial worry can be traced to the door of extravagance—buying beyond one's means.

The strongest competition the country merchant has is the mail order house. It has been argued that credit is a method of meeting this competition. It is now an open question if retail credit is not the very greatest help to the mail order house. The country merchant, under the credit



Norman G. Popp.

system, supplies, what the farmer needs and which he must have credit for; while the farmer sends most of his money to the mail order houses for the things he only half needs. A cash store can encourage diversified farming, add to the community by keeping the money at home and help build up the home town. It would encourage thrift instead of extravagance.

At this time there is one prediction, one prophecy, that will fit every man's job, every business, farm, factory or store in America: "1922 will be a year of intense and inevitable competition."

In 1918 we saw the end of the greatest effort America has ever been called on to make. In 1919 great prosperity loomed up as a result of shortage of goods and inflation.

In 1920, we saw a year of uncertainty, with good and bad business strongly mingled, and with all signs pointing to a great business depression, which arrived on schedule in 1921.

It has been quoted that 1922 will be a year of competition. There will be no lack of goods or men. But it is likely there will be a big shortage of good salesmen. In competitive times, these qualities are priceless. There will be a temptation to cut prices, offer better discounts here and there, and to cheapen quality and give less for the lessened price. Think will be the big word from now on and will be the salvation of many concerns and men.

The business that plays fair, faces competition intelligently and not blindly and leans heavily on brains, good salesmanship, fair dealing and

good quality will be victorious. To these, a new year of competition is a new year of opportunity.

I strongly recommend the continuance of group meetings to be held in the various cities and towns; the Associations to defray all expense in securing a good speaker and features of entertainment.

The price service to the retail hardware trade has been of great value and has proven highly beneficial. I recommend it as a permanent practice.

Finally, I recommend that we continue to show our good will and appreciation to the manufacturers, jobbers and all exhibitors.

Before closing, I want to say that I have appreciated the honor you have conferred upon me in electing me to office and I feel that I have given it my best during my term as President.

I consider the office of President non-important. While it is extremely important in the leadership of the Association in harmonizing things, yet the President does not do the work. The real work comes down on our office at Marine City and the fellow who does things is our Secretary, Arthur J. Scott, who has made this Association what it is to-day—1,600 strong—a record of which the Michigan Retail Hardware Association should be very proud.

I have tried to say the things which would make for right thinking and constructive building at this convention.

While the sky is still dark, the clouds are now breaking. The challenge of the year is for courage and strenuous endeavor. If we go forward with the spirit of expectancy and unafraid of hard work, we shall reap a good measure of reward.

Should Wipe Out the Sparrow Bounty Law.

Grandville, Feb. 7.—Here is another record count of slaughtered sparrows.

A woman deputy has the job in one county. How any person with a soul to save can count dead sparrows and smile at the work is past the understanding of an ordinary citizen.

In the instance referred to the deputy smiles as she counts them, even though many days she has from 100 to 1000 dead birds to count. In one day one man brought in 750 and another 320. All this in one county. With the eighty odd other counties to hear from what must the amount of slaughter be?

In the face of all this there is scarcely a protest goes up from the farmers of Michigan. Like an Indian the people (white ones) consider the only good sparrow is a dead one. Back behind all this awful slaughter of the innocents, is the shadow of the grinning men who make the poisons that the farmer may kill the millions, aye billions of bugs, worms, scale and the like. With so much poison doped out to fruit and vegetables it would be a miracle indeed did not the human family suffer at times from the output.

Right here in Grandville there are a few who are feeding the birds—aye, the detestable sparrows. What do you think of them, you men and women who delight in slaughtering the sparrows for 2 cents a head that an army of billions of bugs and worms may eat up our fruits and vegetables?

If there is any reasonable defense of this bird-killing by the State I should like to have it presented.

Thousands of orchards have succumbed to the scale and insect pests because our insectivorous birds have been almost annihilated, and still the merry work goes on.

One of the surprises of the situation lies in the fact that the religious people are silent on the subject of bird preservation. Speakers from different denominations are even now going about speaking in no uncertain tones against the resurrection of wine and beer in this State. A good cause, all right, but not a word of protest against Michigan's damnable bird laws.

It is said that the Almighty numbers the hairs of our heads and notes the sparrows fall. If this is true, and there are many who believe it is, why are they not demanding a repeal of the sparrow law? Too small a matter? Not by any means. The millions spent for poisons might have been saved had there been no State-granted slaughter of our birds. I include in this every bird that flies in Michigan during the year. The sparrow law has signed the death warrant of thousands upon thousands of other birds equally as needful for food preservation as the sparrow.

I do not say English sparrow, because he has become an American by years of acclimation to our atmosphere and is entitled to every right granted to native birds. You must remember that none of the white race are Americans in the true sense of that term, and the sparrow, so designed and warred upon by unthinking people, has become Americanized through many bird generations born on American soil.

Again referring to the account of dead sparrows taken from the news column of a daily paper. "Many have been cherished for months, in a partly frozen condition." Now is it not likely that there might have been a method in bringing in birds in such a condition? Can an official detect a small song bird under such conditions from a sparrow? It would not be surprising if, where so many birds are delivered at one time, some of them are not of the outlawed species.

It is a wonder, considering the depth of wisdom displayed by some of our recent legislatures, that they have failed to appoint official bird enumerators at a handsome salary to go about the State for the purpose of ascertaining the number of sparrows known to have been slaughtered.

"Residents bring them in by the hundreds," says this chronicler of bird extermination in one of Michigan's counties. What a brave thing to do to kill a hundred sparrows!

Farmers have told me in confidence that there are other birds more destructive of what the farmer raises than the sparrow, and yet to kill one of these brings a fine of \$5. The war is on against the sparrow and bids fair to continue until a majority of the birds of every species are wiped off the map.

My own strawberry and raspberry patch had bird visitors last summer and fall. There were six robbers to one sparrow, and no doubt they gathered in a goodly number of the berries, but what of that? Aren't our friends who devour a hundred bugs and worms to one berry entitled to that little luxury?

The Christian church has done a good work along temperance lines. Now why not get on the humanitarian side of this bird question and give the State law-makers to understand that the law outlawing the sparrow must go. With the power of the church enlisted in the fight I feel sure that the next Michigan legislature would see the light and as a humanitarian measure wipe out the sparrow bounty law.

Old Timer.

Man is by nature a creation of moods and impulses. Red tape bores him and routine chafes him as a starched collar does a son of nature. The work he loves is easy, but the kind that gathers crows' feet in the corners of his eyes is apt to go into the discard. He hates system, yet he knows that the man who banks on system generally banks more than self-signed promissory notes.

*Annual address by President Norman G. Popp before Michigan Retail Hardware Association.

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.

AUTOMOBILE ACCESSORIES.

They Are Profitable Line For Hardware Dealer.*

When your committee requested me to spend a few moments with you this morning, I very willingly accepted their invitation, not from any thought that I had a message to deliver to this gathering of business men. I accepted the invitation because I believe in get-together meetings and, therefore, think it the duty of every one of us to try, at least, to do our part in making such conventions successful. It matters not who we may be, there is not one of us who has not, at some time or other, had some experiences that will be of some benefit to others. Progress is the result of experiences, and if we are unable to profit by past experiences we can hardly expect to be successful business men.

We are fortunate in living in this advanced age, when improvements come so rapidly that the business methods of yesterday are only memories of to-day. We have been successful business men without the aid of electricity, telephone, wireless and many other such improvements, yet what would business be to-day if we were suddenly deprived of all these advanced business methods? The merchant who in this age thinks he can secure sufficient information within the four walls of his store to keep pace with this rapid advancement is doing business with no greater light than that furnished by the old tallow candle.

Merchandising to-day is a profession. In order to be successful, merchants must be students. If you were to visit the hardware departments of the great department stores or the big catalogue houses, you would find that the men in charge are not as well posted on general hardware as the majority of men in this room; and yet they are very successful, simply because they are students of the art of merchandising. They gain their knowledge from the general public and do not at any time attempt to educate the people. But after watching closely for the demands of the public they are able to place a word in their advertisement that will convince the user that this article is just what they want; or they will be able to display their goods in such a manner that it will convince the visitor to their store that they have the goods he has been looking for.

The five and ten cent stores carry no different lines of merchandise than other merchants, yet they are more successful, simply because they are able to display their merchandise in a more attractive manner, the goods in greatest demand always being displayed so as to catch the visitor's eye, no goods being kept in dark or unsightly places.

All failures come from a desire to educate your customers. I see before me many merchants who can recall the days when all pieced tinware was made in your tinshop, and you will remember how proud you were of

the tin pail, the dish pan and the tea kettle which your tinner made by hand. You also remember how you refused to purchase the so-called cheap, leaky tinware made by machinery. And what reward did we receive from the efforts made to convince the public that our hand-made tinware was cheaper in the end than machine-made? We only succeeded in establishing a most disagreeable competitor—the bazaar store.

Men and women the world over desire to trade with friends, but we cannot keep our friends by endeavoring to sell them something they do not wish to buy or by refusing to sell goods that are in general demand. We no longer sell the ox-bow or the ox-yoke because the general public has determined long since that oxen were too slow. The horse took the place of the ox. This gave us a chance to increase our business through the sale of the carriage whip, the buggy, the harness and such goods. The advancement that came from this more rapid method brought about many other improvements until it required over twenty million horses to keep the wheels turning in our own country. But to-day the horse is too slow and, consequently, the number has been reduced to a little over one-half.

It matters not whether your store is located on the four corners of the road, in a village or in the city, your customers are coming to you with motor driven vehicles. History does not tell us of any industry that has made the rapid advancement that the automobile industry has made. Unheard of a few years ago, it is to-day one of the greatest industries, if not the greatest, in the world. Like perpetual motion, there were a number who had been experimenting for years, endeavoring to invent a self-propelling carriage, but it was not until 1898 that the first automobile was sold to an individual who was not in any way connected with some experimental enterprise. In 1899 the total investment of all automobile industries in the world was estimated to be less than six million dollars, and the entire output of cars for that year was thirty-seven hundred. To-day we have one manufacturer who produces over four thousand cars per day, as well as manufacturing what would be equal to at least one thousand extra cars in order to have repairs in sufficient quantities to supply the demand for cars already in use. The total investment at the present time in the automobile industry in our own country is estimated to be nearly two billion dollars; the output is perhaps two million cars per year.

I can, perhaps, better illustrate to you the marvelous growth of this industry by referring to a gentleman who less than twenty years ago was enjoying his work at the bench, wearing overalls the same as his co-workers, eating his noon-day meal from a tin dinner pail, for his only income then was that of an ordinary machinist. To-day, as a result of the automobile industry, his wealth, without a doubt, is greater than any other

individual in the world. His total wealth, based upon a fair earning value of capital invested, would be over one billion dollars. His business has grown to such an extent that he finds it necessary to have not less than ten million dollars constantly on hand or in the banks.

Michigan manufacturers of automobiles last year received one billion, one hundred and thirty-five million dollars for their output and they paid a Federal tax to the Government of over fifty-four million dollars. It was not so long ago that this amount would have paid, for a full year, the entire expense of our Government. Yet, in spite of these facts, the automobile industry is only in its infancy. As we look into the future we cannot help but wonder what the results will be, when the one billion two hundred million dollars that has been appropriated by the Government and the different states is spent for good roads throughout the country.

To-day there are nearly ten million motor cars in operation. Two million, eight hundred and fifty thousand of these cars are owned by the farmer. Statistics show that 36 per cent. of all automobiles used are owned in cities of five thousand inhabitants or less. In addition to this, there are over one million motor trucks in general use, one hundred and fifty thousand of these trucks being operated by the farmer; to say nothing of the one and one-half million tractors, and thousands and thousands of gasoline engines which are taking the place of windmills and other means of producing power.

Surely no other class of merchants have been blessed as the hardware dealer has. Have we taken advantage of this great opportunity to improve our condition? For in spite of the facts I have mentioned, we frequently find hardware dealers who say they do not sell automobile accessories. Many are evidently laboring under the impression that automobile accessories consist of many new inventions, some of which may be successful, but the majority are failures. Why, from the very first day that you sold hardware, way back in the days of the ox team and the tallow candle, the hardware dealer was a dealer in automobile accessories! Think of the millions and millions of wrenches, hammers, pliers, screw drivers, oilers, punches, cold chisels and such goods which are necessary for each motor driven vehicle.

In this advanced age it is necessary for the hardware dealer to change his methods and bring to a more conspicuous place the goods that have heretofore been kept in dark corners and unobserved places. It is necessary for you to bring your wrenches and screw drivers to as prominent a display as you have your pocket knives and silverware, for the demand for automobile accessories is much greater and the profit is equally as good. It may be necessary to add a few items. Is there any line to which you have not added new goods? You have always sold the thermometers and other heat reg-

ulators. Should you not sell motometers? Grease for wagons and oil for threshers and mowers have always been included in your stock. Why should you not carry in stock higher grade oil and grease to be used by the motor driven vehicle?

We are told that tires cause the dealer a great deal of trouble. Did you not have considerable unpleasantness connected with the sale of stoves and other articles?

Automobile accessories rightly belong to the hardware dealer. Will we make the same mistake that we made with the pieced tinware? You are a better judge of quality. You are more familiar with the different makes and, therefore, in a position to give a more satisfactory bargain than any one else. The garage man is naturally a merchandiser; he is not familiar with the different manufacturers, consequently is more apt to be influenced by price. Then, too, conditions are such that his personal appearance places a handicap on his salesmanship. Yet he is a student and has made wonderful progress as a merchant.

This great opportunity has also been noticed by others who are most shrewd students of the art of merchandising. We find in the hardware business to-day a class of merchants who have heretofore devoted their attention to other lines of merchandise, but who are keen to see the opportunities that this new industry has given to the hardware dealer. Without any experience in this line they are meeting with great success.

Friends, automobile accessories are your birthright, for you always have and always will sell them. The profit is better than any other one line you carry. It is up to you to demand that which rightly belongs to you, and re-arrange your store to comply with advanced methods of hardware merchandising. This you cannot do until you have established it within yourselves, for no one can meet with success until he has gained a certain confidence that he is absolutely sure is correct.

Would Like To Be Boss For One Week.

Mears, Feb. 6.—In answer to your letter of recent date, permit me to remark that I did have a good 1921 trade. I hustled back to normalcy early in the spring, so I enjoyed a very fair year. I cannot comply with your request for news of the traveling fraternity who come up the Pentwater branch, as I have nothing good to say of any of them. The business outlook for 1922 could not be brighter and if the traveling men will get away from the idea that they are moving crepe hangers and quit peddling the "blues," times will brighten up. If anything gets my nanny, it is to have a man who is sent out to "go get 'em" come in with a I-know-you-wont-order-anything look on his face and greet you with a feeble, sickly smile. I wish I was the manager of a wholesale house for one week. I would make the whole stack of blue peddlers peddle nothing but pepper for a trip and see if some of it did not sift into their systems. Well, 1922 will show the go getters we have plenty of biz.

Chronic Kicker.

If friendship is worth having, it is worth insuring; don't make it a bargain counter where you always get the bargains.

*Paper read at annual meeting Michigan Retail Hardware Association by A. H. Nichols, of Detroit.

The Greatest Sentence in the Grocery Business:

"If I get calls for it I will stock it"

A simple ten-word sentence. A sentence to which the salesman of unknown, unadvertised brands of goods painfully must listen when he tries to sell the experienced grocer.

Yet it seems that sometimes it takes years for some grocers to realize the protective value of that sentence.

The one and only test of the true value of a grocery product today is CONSUMER DEMAND.

If every product in a grocer's store moved into the consumer's home with such continued regularity and satisfaction to the public as POSTUM, GRAPE-NUTS and POST TOASTIES, there would be no more profit-problems and "shelf warmers" for the grocer to contend with.

Is there any secret about the success of POSTUM, GRAPE-NUTS and POST TOASTIES?

If there is, every grocer in America knows it.

With year-'round advertising, every month in the year, backed by highest quality, and with prices satisfactory to the consumer and profitable to the grocer, the makers of Postum, Grape-Nuts and Post Toasties can afford to guarantee sales. And they do! And "There's a Reason."



Postum Cereal Company, Inc.
Battle Creek, Mich.



Looking Ahead To the Spring Paint Campaign.

Written for the Tradesman.

With the opening of the spring paint season only a couple of months away, the attention of hardware merchants and their salespeople should be turned, partly at least, to studying the possibilities of making paint sales.

Particularly is it worth while to spend a little time now developing more efficient methods of paint selling. In the spring paint campaign salesmanship—personal salesmanship—is one of the biggest factors. For while window display and advertising will attract prospects and educate the buying public, personal effort is, in the great majority of instances, necessary to clinch the sale for your store.

In this connection an experienced sales manager offers this advice to the hardware salesman:

"There are possibilities for you in selling paint which will rapidly raise you from the position of a mere clerk to that of a real salesman.

"Never limit your salesmanship to the transaction of the moment, but broaden the scope of your future sales by posting yourself with suggestions which you can readily offer to your customers and which will lead to future sales.

"Besides showing the good qualities of the paint you sell your customer, you can furnish him with ideas as to color schemes, best methods of application, and can present new possibilities for the use of finishes which will be of material benefit to him.

"Study and become an expert in the decorative possibilities of the lines you sell. With each paint sale do not be afraid to impart a little of such knowledge to your customer, and thus awaken new desires along these lines which will help to bring future sales.

"The paint salesman who has attached to himself the record of an expert and upon whose counsel customers may rely is readily sought for by customers, not only to his own benefit and profit, but to that of his store.

"By such methods extend your salesmanship, extend your influence, extend your benefit to your store, and you will be surprised to see how rapidly the long green will extend your way.

"Now that the off season in paint sales is here, you have ample opportunity for studying this question.

"Don't forget to scatter your ideas plentifully amongst the women customers. Women receive new ideas concerning the application of paint more readily than anyone else, es-

pecially if you can show them how easy it is to fix up the home. A little time and counsel with the women customers will boost paint sales immensely."

Knowledge is the basis of all successful salesmanship. To sell paint, you must know paint. There are a great many hardware clerks who feel that they have been too busy to study the subject, and look forward, in any emergencies of the paint campaign next spring, to depend on the labels for their information, or to pass their problems up to the boss.

Now, that attitude does not pay, in the long run. The salesman who knows paint and can answer questions about paint is worth a great deal more to himself and to business than the salesman who can merely pass paint questions on to someone else. And inevitably he will get a great deal more in the way of financial returns.

So, if you are a salesman, or a clerk who means to be a salesman, use your spare time now to study up on paint, and on the best methods of paint selling. Talk over your salesmanship experiences and problems with more experienced men, and strive conscientiously to equip yourself better for the coming spring campaign.

And if you are a hardware dealer, take a little time to coach your salespeople and encourage them to put forth more earnest efforts.

One hardware dealer who has made an exceptional success of his paint department states that no department is more interesting, nor is there any real limit to the possibilities. He aims to be always interesting his individual customers in paint specialties.

For instance, if a customer wishes to purchase a can of floor paint, the merchant, after selling the paint and telling the customer how to apply it, goes on to explain how the interior walls of the home may be decorated by a special wall finish he has in stock. Customers are generally interested; and although sales are not always made at the time, the information then given out helps to many future sales.

Another plan worked last season by this dealer and his salespeople was to concentrate on one specialty each week. For instance, the first week the merchant would feature varnish stains, and a good supply of color cards, sample boards and literature would be kept close at hand so that the salesman could show the line to customers without taking up too much time.

The second week enamels would be featured. Enamels such as bath enamels, bed and furniture enamels, bicycle enamel, etc., would be shown and during that week a large number

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

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

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

Brown & Sehler Co.
Grand Rapids :: Michigan

of prospective customers would be interested. This process would be varied from week to week; and besides the immediate sales secured, a great deal of educational work was done that led to future sales.

There are many paint specialties that can be successfully pushed in the winter months. The sale of specialties helps to bridge the gap between the fall and spring campaigns, and to keep the paint department a live issue and to some extent before the buying public. The demand for paint specialties has grown rapidly in recent years and dealers and public are alike coming to realize that there are hundreds of articles that can be re-finished and made to look almost like new by a slight expenditure of spare time and money.

Now is a good time to push these specialties. Bring them to the front, put on a window display or two, stage a demonstration—say, of flat wall paint or floor finish—and call the attention of individual customers to the lines you handle. While you are pushing the specialties keep a sharp lookout for prospects for your spring campaign; for catering to the specialty trade will bring you into touch with many good prospects.

It is good policy, also, to spend a little of your spare time in these comparatively dull winter months preparing for the spring paint campaign. A lot of preparatory work can and should be done in the winter months.

For one thing, the prospect list should be overhauled. In a good many stores this is done by the merchant himself glancing over last year's list, eliminating the prospects who were "sold" last season or who have moved away, and adding such new prospects as occur to mind.

This method is better than no revision at all. But one merchant I know of, when he comes to revising the prospect list, holds a council of war, so to speak. He gets his salespeople together, goes over the list with them, discusses each prospect individually, tries to get a line on that prospect's interests and prejudices and objections to painting or excuses for not buying last season. Individual prospects are allotted in some instances to certain salespeople who can approach them most conveniently and advantageously in a personal canvass. Then every salesman is put on the qui vive for new prospects, and is urged to take note of these and add them to the list. There is, too, a pretty thorough discussion of the best methods of salesmanship—all of which helps to secure efficient work when the campaign is in progress.

The entire advertising and mailing list campaign can be mapped out ahead of time, and the series of paint displays outlined. This preparatory work will save time for real selling when the campaign itself is on.

Then, too, the stock should be looked over, to see that the popular lines are complete; and the arrangement of the stock should be planned well beforehand. Nothing, in fact, should be left to chance. Victor Lauriston.

Opportunity is the champion knocker. It would be a sorry day if she ceased to knock.

United

THE PROOF

WHEN large users of trucks buy a UNITED to "try it out"—and then add one or more UNITEDS to their fleets—they are satisfied.

This has been done repeatedly by manufacturers, merchants, lumber and coal dealers, moving and transfer companies, and others whose hauling requirements are constantly expanding.

There could be no better proof of the soundness of UNITED engineering and of its value, considered from all angles, as a dependable hauling unit.

Choice of Worm Drive or Internal Gear.

Ask us for specifications and particulars.

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

United Motors Company
Grand Rapids, Mich.

FACTORY AND SERVICE 675 NORTH STREET
Bell Main 770 Citizens 4472

Quality—
rather than quantity production

trucks

Encouraging Facts Substantiate Depressive Predictions.

Written for the Tradesman.

After reading in the Tradesman of Jan. 18 the imposing array of facts and figures gathered from the United States Department of Agriculture records, showing how by the use of machinery the production of food for the inhabitants of this country has greatly increased per capita, and that now one man with machinery produces from two to seven times as much as he could by the hand methods of sixty years ago, one can sit back with the assurance that famine in our land is forestalled and the assurance also that out of our surplus of foodstuffs we are in a position to feed the starving people of other lands. And all is well. How grateful we should all be for machinery!

And after reading all this one may also come to the conclusion that if a bushel of wheat can be obtained from ten minutes work instead of two hours, as is claimed, the farmer's labors must therefore be greatly eased and his hours of application lessened. Is this true? If the farmer now raises enough food for seven families instead of for one, he must also buy enough machinery, building material, fertilizer, and many other things to enable those other six families to obtain the wherewithal to purchase all the foodstuffs he raises. This he does. But when he has bought the necessary equipment, has paid the taxes, insurance, interest and bought the absolute necessities for his family there is seldom much left to obtain the home comforts, decorations, and luxuries which those other families of wage-workers enjoy. And still he labors twelve or more hours a day as did his father or grandfather, with no play spells between planting and harvesting and no recess in winter.

The next issue of the Tradesman contained an article on "Farms of the Future," not backed by the authority of the United States Department of Agriculture and its thousands of observers, investigators and statisticians, but based on the personal experience, observation and opinion of one man. Let us assure the reader that there is no antagonism between the two articles, no dispute as to facts or deductions from government statistics. No, the first but illuminates and corroborates the latter.

We must consider that the gratifying results of the use of machinery in the production of food would not be based on operations on the small farms with their small fields, barely large enough for an engine hauling plows, discs, harrows, rollers and grain drills en tandem to turn around in. They would not be based on conditions where even the horse-drawn harvesters can be used for but four or five days in a year. Nor are these results based on the climate where hay and grain must be put in barns as soon as cured. No, they are based on the great farms of thousands of acres in the Dakotas, Kansas, Oklahoma, Iowa, Nebraska, California and Texas, where the farmer starts out plowing seven or twelve furrows with one operation, and who turns around only once in a half day—so as to get home to dinner and supper.

They are based on the farms in some of these states where the grain is threshed and bagged at the same operation as cutting the standing grain or where the shocks of sheaves may stand in the fields for weeks without danger of rain or flood.

Scarcity of labor during the world war compelled small farms to buy machinery in excess of their adaptation to their normal circumstances, and before those machines had paid for themselves in service, at the high prices charged, products had so declined in price that the selling price would not cover the cost of production.

Not all the relief measures adopted, approved or suggested can ever place the small farmer where he can produce wheat, corn and certain other crops profitably in competition with the prairie states. He must adapt his farming system to soil, climate, location, markets and costs of production, or else he must give up being a farmer, a farm owner or even a tenant.

Farmers have been and are now even more so looking toward co-operation to enforce their demands and secure equitable compensation for labor, through buying and selling organizations and bureaus. And so every branch of labor or business or manufacture must co-operate to hold their own, combine for self defense. It is the military or militant program in every day affairs—the primitive club and stone to secure food and defend it from other savages. The laborer in any and every occupation defending his conquest from commercial greed which considers business a game and to the victor belongs all he can get and hold. Relief can only come through the reign of brotherly love, which will assure equitable compensation and distribution.

In the writer's opinion there are thousands of farmers in Michigan struggling under a burden of debt, overbalanced machinery equipment and high price of labor, who might live in comfort and plenty if they would cease struggling against the inevitable, sell the larger farm and put their net resources into forty acres or less of land and be content to be known as a two-horse or even a one-horse farmer, fruit grower, poultry man or gardener. Nothing holds people back from bettering their condition more than pride. They will keep on trying to farm on a grand scale until too late to make a safe readjustment. The wise old captain will prepare for a storm at the first sign, but the presumptuous one will wait to see if it will be a real storm or only a flurry. We should not allow false pride to become our master to the extent of blotting from our sight sound common sense.

E. E. Whitney.

Solomon built the greatest temple the world has ever known, and history tells us that envy and discord had no place on the job, but that cheerfulness prevailed and the workmen sang as they labored. Solomon left behind him a greater reputation for wisdom than for architecture, and it doesn't require a Supreme Court decision to point out the reason.

"A perfect lining makes a perfect fitting dress"

NAIAD

Perfect

Dress Linings

Sell Readily
If Attractively Displayed



This cut shows our new Counter display card 14 inches high. Send for it.

Our new counter and window display matter is built to arrest the attention of the customer and to increase your sales. It is made for your use.

The present vogue of home-dress making should be taken advantage of and a complete line of

Naiad Dress Linings

Will prove a big factor and pave the way for other sales.

Exquisitely finished to the last detail of the finest of good materials.

We supply electros for your local advertising.

Send for Counter Card and Electros.

THE C. E. CONOVER COMPANY
(Also Mfrs. of the Naiad Dress Shield)

101 Franklin Street

New York

Weekly Report of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 23.—On this day was held the first meeting of creditors in the matter of Parley B. Warren, Bankrupt No. 2035. The bankrupt was present in person and by attorney, A. A. Worcester. Several creditors were present in person. Claims were proved. A. V. Young was elected trustee and the amount of his bond fixed by the referee at \$1,000. The bankrupt was then sworn and examined without a reporter. Appraisers were appointed. The first meeting of creditors was then adjourned no date.

On this day also was held the special examination in the matter of William H. Spears, Bankrupt No. 1964. Smedley, Linsey & Shivel were present for the bankrupt. Carroll, Kirwin & Hollway, Knappen, Uhl & Bryant and Clapperton & Owen were also present. A petition filed by the Yates Machine Co., to reclaim a certain sander, was considered and the same appearing proper for allowance was approved and allowed. The matter of the petition to sell the real estate of the estate free and clear of any and all liens thereon, was considered, and it was determined that counsel for both sides should file briefs on the matter. Further testimony of Mr. Spears was taken relating to a certain motor truck for which a petition to reclaim has been filed. The hearing was then held open to a later date, to be selected and claimant of motor truck notified.

On this day were received the schedules, order of reference, and adjudication in the matter of Clarence M. Saunders, Bankrupt No. 2041. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is a produce dealer. The schedules of the bankrupt list assets in the sum of \$6,316.79, consisting largely of notes, securities and open accounts, and list liabilities in the sum of \$8,134.40. From the fact that the assets in this estate are of doubtful value, it has been necessary to ask for funds to hold the first meeting of creditors. When these have been furnished the date of the first meeting will be set and noted here. A list of the creditors of the bankrupt is as follows:

D. F. Campbell, Huntington, W. Va. (chattel mortgage) \$1,600.00
Ohio Valley Bank, Huntington, W. Va. (notes) 3,200.00
Hale & Hunter, Chicago 1,580.00
Smith Bros., Huntington, W. Va. 195.00
Blanchard Co., address unknown 66.00
Purity Oats Co., Davenport, Ia. 900.00
J. M. McCaugh & Co., Huntington, W. Va. 346.00
Consolidated Wholesale Grocery Co., Ashland, Ky. 48.00
D. M. Ferry Co., Detroit 29.40
Davidson, Thornbury Furniture Co., Huntington, W. Va. 170.00

Jan. 24. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of William Hornsby, Bankrupt No. 2042. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The occupation of the bankrupt is not indicated in the schedules filed by him. The bankrupt lists assets in the sum of \$100, all of which are claimed as exempt to the bankrupt, and liabilities in the sum of \$644. There being no assets in this estate, the court has written for funds to cover expenses of the first meeting of creditors. When such funds have arrived the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

T. R. Donovan & Co., Grand Rap. \$ 40.00
All-In-One Wrench Co., Chicago 350.00
Wurzburger's Dry Goods Co., Grand Rapids 25.00
P. Steketee & Son, Grand Rapids 80.00
Kamoenga Co., Inc., Grand Rapids 30.00
John M. Heyboer, Grand Rapids 12.00
Anderson & Hultman, Grand Rap. 60.00
A. Kollengerg, Grand Rapids 16.00
Fred Richmond, Grand Rapids 20.00
S. E. Braendle, Grand Rapids 11.00

Jan. 24. On this day were received the schedules, order of reference, and adjudication in bankruptcy in the matter of Ox-Welding Co., Bankrupt No. 2043. The matter has been referred to Benn M. Corwin as referee and who also has been appointed temporary receiver. A custodian has been appointed and the property taken charge of. The schedules of the bankrupt list assets in the sum of \$923.17 and liabilities in the sum of \$3,795.67. The first meeting of creditors has been set for Feb. 6, at which time claims will be proved, a trustee elected and other business transacted. The bankrupt is a corporation and a resident of the city of Grand Rapids, and conducted a welding and cutting shop in that city. A list of the creditors of the bankrupt is as follows:

James P. Knowlton, Grand Rapids \$189.00
E. L. Bauer, Grand Rapids 80.00
Earl Patterson, Grand Rapids 40.00
Governor Breen, Grand Rapids 21.00
George Schroeder, Grand Rapids 45.00
Ted Fleckner, Grand Rapids 21.45
Asbestos Co., Chicago 7.88
H. F. Baldwin, Grand Rapids 4.00
Brouchu & Steckroth, Grand Rap. 10.55
Baxter Laundry Co., Grand Rapids 15.00
Breen & Halladay, Grand Rapids 30.00
Commercial Acc. & Supply Co., Chicago 76.01
J. S. Crosby, Grand Rapids \$1.80

G. R. & I. R. R. Co., Grand Rapids 23.73
Association of Commerce, Grand Rapids 42.50
G. R. Adv. Co., Grand Rapids 10.00
G. R. Directory, Grand Rapids 15.00
Grand Welding Supply Co., Grand Rapids 11.00
City Water Works, Grand Rapids 8.15
Herald Pub. Co., Grand Rapids 250.00
Knapp Calendar Co., New York 259.32
Keller Transfer Co., Grand Rapids 15.00
Kent County Surveyor, Grand Rap. 10.00
Lange Transfer Co., Muskegon 275.00
Leitelt Iron Wks., Grand Rapids .25
Linde Air Products Co., New York \$17.00
Meyer Transfer Co., Grand Rapids 50.05
Newspaper Engraving Co., Grand Rapids 50.00
Nuburg Plumbing Co., Grand Rap. 47.47
Ox-Weld Acetylene Co., Chicago 400.00
Peake-Vander Schoor Co., Grand Rapids 21.12
Presto-Lite Co., New York 197.50
Star Transfer Co., Grand Rapids 20.00
Sun Oil Co., Grand Rapids 2.50
Union Carbide Sales Co., Chicago 193.20
Valley City Ice & Coal Co., Grand Rapids 14.72
Vander Back & McVeagh, Grand Rapids 200.00
Western Union Tel. Co., Grand Rapids 1.82
Wellmers Dykman Co., Grand Rap. 10.00
F. F. Wood Motor Co., Grand Rap. 40.40
Zimmer Bros., Grand Rapids 27.19
William Heemstreet, Grand Rapids 12.00
Geo. Powell, Grand Rapids 43.39
Tish-Hine Co., Grand Rapids 60.00
Richards Mfg. Co., Grand Rapids 45.00
Jan. 24. In the matter of Harrison Parker, Bankrupt No. 1953, the order allowing the return of the files in this matter and the setting aside of the adjudication in bankruptcy were received. The files have been returned and nothing further will be done with the matter in the bankruptcy court.

On this day also was held the adjourned first meeting in the matter of Stoddard Construction Co., Bankrupt No. 2026. The bankrupt was present by Rolin Stoddard, Charles Stoddard and Freeborn Stoddard, and also by P. A. Hartesvelt, attorney. M. Thomas Ward and Homer Freeland present for creditors. The three members of the bankrupt were each sworn and examined. The meeting was then adjourned to Feb. 7.

Jan. 24. On this day was held the final meeting of creditors in the matter of Identity Cigar Co., Bankrupt No. 1927. The bankrupt was not present or represented. The trustee was present in person. The trustee's final report and account was received and approved. The remaining assets of the bankrupt, namely certain cigars, returned goods, and the label of the corporation were sold to Tunis Johnson for the sum of \$25. Attorneys' bills were allowed, administration expenses and a final dividend ordered paid. The meeting was then adjourned no date.

Jan. 26. On this day was held the special meeting in the matter of Fred Gunther, Sr., Bankrupt No. 1960. The bankrupt was not present or represented. The trustee was present by Cummins & Nichols, attorneys. The purpose of the meeting was to consider a certain compromise offer from Fred Gunther, Jr., and Alta Gunther, his wife, agreeing to turn over certain property and cash in consideration of their release from liability to this estate. The compromise offer was accepted and the order confirming the same will be made upon compliance of the terms of the offer. The meeting was then adjourned no date.

Jan. 27. On this day was held the adjourned first meeting in the matter of Belknap Body Co., Bankrupt No. 2024. The bankrupt was present by John Belknap, Treasurer of the bankrupt company, and by Travis, Merrick Warner & Johnson, attorneys. The trustee was present in person and by Dilly, Souter & Dilly, attorneys. Many additional claims were allowed against the estate. John Belknap was then sworn and further examined. William Heemstra was sworn and examined, both before a reporter. Three petitions to reclaim were filed and considered and all appearing proper for allowance, orders were made on them, two on condition of payment of certain sums, and one unconditionally. The meeting was then adjourned no date.

In the matter of George Seabert, Bankrupt No. 2039, funds having been furnished, the first meeting of creditors will be held at the office of the referee on Feb. 6.

In the matter of Bernhard & Plag, Bankrupt No. 1947, an order to show cause has been made and served on several of the creditors of the bankrupt to show cause why certain payments made under circumstances amounting to a voidable preference, should not be surrendered to the trustee of this estate, or that in failure to do so, why the trustee should not sue for such amount. The order is made returnable at the office of the referee on Feb. 11.

Jan. 28. Notice has been received by the court of the adjudication as an involuntary bankrupt, Allen G. Thurman Co. The papers have not been forwarded as yet, and details will be given upon receipt of the schedules, which will be ordered filed. The bankrupt was a stock and bond broker in the city of Grand Rapids. The bankrupt company has not been in business for some time.

Jan. 27. On this day were received the adjudication and order of reference in the matter of Muskegon Commercial Body Co., Bankrupt No. 2013. This is an in-

Attractive Odd Lots BONDS ON HAND

Government Bonds

| | App. Price | App. Yield |
|---------------------------------------|------------|------------|
| 35,000 Argentine 7%, 1923 | 98 1/2 | 7.80 |
| 2,500 Dutch East Indies 6%, 1946 | 94 1/2 | 6.45 |
| 6,300 French Cities, 6%, 1934 | 83 | 8.25 |
| 20,000 Norway (Sterling) 3 1/2%, 1962 | Basis | 7.00 |
| 10,000 Argentine (Sterling) 4%, 1956 | Basis | 7.50 |
| 9,000 Brazil (Sterling) 4%, S. F. | Basis | 8.50 |
| 6,000 Brazil (Sterling) 4 1/2%, S. F. | Basis | 8.34 |

Provincial

| | | |
|---|-------|------|
| 33,000 Province of Saskatchewan, 5 1/2%, 1946 | 98.66 | 5.60 |
| 25,000 Province of Ontario, 5 1/2%, 1937 | 100 | 5.50 |

Municipal

| | | |
|--|--------|------|
| 2,000 Berrien County, Michigan, 6%, 1923 | 101.07 | 5.25 |
| 2,000 Berrien County, Michigan, 6%, 1925 | 101.77 | 5.50 |
| 1,000 Berrien County, Michigan, 4%, 1929 | 94.15 | 5.00 |
| 3,000 Bridgeman School, Michigan, 6%, 1931 | 105.32 | 5.25 |
| 2,000 City of Cadillac, Michigan, 5%, 1929 | 100 | 5.00 |
| 9,000 Isabella County, Michigan, 6%, 1922-31 | Basis | 5.50 |
| 500 Ionia County Road, Michigan, 6%, 1926 | 101.06 | 5.70 |
| 20,000 Jackson County, Michigan, 6%, 1924 | 102.32 | 4.90 |
| 30,000 Jackson County, Michigan, 6%, 1925-27 | Basis | 4.80 |
| 51,000 Jackson County, Michigan, 6%, 1928-30 | Basis | 4.75 |
| 7,500 Montcalm County, Michigan, 5%, 1923-25 | Basis | 5.25 |
| 10,000 Wakefield Township, Michigan, 6%, 1932-34 | Basis | 5.50 |
| 2,000 Chase City, Virginia, 5 1/2%, 1946 | 95.71 | 5.75 |
| 16,000 Camp County, Texas, 5 1/2%, 1924-27 | Basis | 5.75 |

Railroad and Public Utility

| | | |
|---|-------|------|
| 3,000 Southern Railway, 6 1/2%, 1956 | 95.50 | 6.85 |
| 10,000 Chicago, Burlington & Quincy 5%, 1971 | Mkt. | 5.10 |
| 5,000 Grand Trunk Pacific 3%, 1952 | Basis | 5.25 |
| 7,500 Public Service Corp. of N. J. 7%, 1941 | 98.75 | 7.10 |
| 130,000 Cities Service D Gold Debt. 7%, 1966 | 88 | 8.00 |
| 16,000 Northern Ohio Lt. & Pr. 5%, 1952 | 80 | 6.50 |
| 13,000 Wisconsin-Minnesota Lt. & Pr. 7%, 1947 | 100 | 8 |
| Central Power & Light 1st L. 6%, 1946 | 92.50 | 6.65 |

Short Term Bonds

| | | |
|---|-------|------|
| 22,000 Northern Ohio Tract., Lt. & Pr. 7%, 1926 | 98 | 7.50 |
| 100,000 Continental Gas & Electric 8%, 1925 | 100 | 8 |
| 5,000 Continental Gas & Electric 5%, 1927 | 88.75 | 7.50 |

Industrial

| | | |
|---|-------|------|
| 9,000 Alaska Refrigerator Co. 7%, 1923-32 | Basis | 7.25 |
| 3,500 American Sugar Refining 6%, 1937 | 98.50 | 6.15 |
| 4,500 National Acme 7 1/2%, 1931 | 98.25 | 7.34 |
| 21,000 Godchaux Sugar 7 1/2%, 1941 | 98.50 | 7.65 |
| 18,000 Goodyear Tire & Rubber Co. 8%, 1931 | 98.50 | 8.25 |
| 45,000 Gardner Petroleum Co., Series A, 8%, 1923-27 | 100 | 8.00 |
| 8,000 Peerless Wire & Fence Co. 7%, 1942 | 99.50 | 8.00 |

Investment Preferred Stocks

| | | |
|--|-------|------|
| 70,000 Wurzburger Dry Goods Co. 7% | 98.50 | 7.15 |
| 58,000 Continental Gas & Elec. Corp., 6% | 65.00 | 9.20 |
| 45,000 Gardner Petroleum Co., 8% | 100 | 8.00 |
| 35,000 Bush Terminal Bldg. 7% | 91.25 | 7.67 |
| 50,000 Pennsylvania Pr. & Lt., 7% | 96 | 7.30 |

Bond prices have advanced steadily since last September with only minor setbacks. Indications point to higher prices. Obviously you will save money and obtain a better rate of interest by making your selections now.

Circular descriptive of any of the above investments will gladly be sent upon request.

Howe, Snow, Corrigan & Bertles

INVESTMENT BANKERS

GRAND RAPIDS

DETROIT

voluntary case and the court has written for schedules to be filed within ten days from the date of receipt of papers. The bankrupt is a resident of the city of Muskegon and has conducted a commercial body manufacturing business there. When the schedules are received the first meeting will be called and noted here.

Jan. 28. In the matter of Bernhard & Plag, Bankrupt No. 1947, an order for distribution and first dividend list of 10 per cent. has gone forward to the trustee.

In the matter of Fred D. Bellis, Bankrupt No. 2030, an order confirming the bankrupt's exemptions has been made and the case returned to the district court. There were no assets in the estate.

In the matter of Willard Obenchain, Bankrupt No. 2031, an order closing the estate has been made and the case closed and returned to the district court.

Jan. 28. On this day was received the schedules, order of reference and adjudication in bankruptcy in the matter of Neuman Azkoul, individually and as the Central Candy Co., Bankrupt No. 2045. The matter has been referred to Benn M. Corwin as referee in bankruptcy and who also has been appointed receiver. A custodian has been appointed and has taken charge of the property. The bankrupt is a resident of the city of Grand Rapids, and has conducted the Central Candy Co., a wholesale candy business located on Grandville avenue in that city. The schedules of the bankrupt list assets in the sum of \$6,589.88, of which a large amount is of doubtful value, and liabilities in the sum of \$6,634.65. The first meeting of creditors will be held on Feb. 10. The creditors of the bankrupt are as follows:

| | |
|---|----------|
| The Cherry Cheer Co., Sidney, Ohio | \$ 31.80 |
| The Lin Specialty Co., Chicago | 82.50 |
| Ruckheim Bros. & Eckstein, Chicago (note) | 212.00 |
| The Touraine Co., Cleveland | 43.20 |
| Ruckheim Bros. & Eckstein, Chicago | 40.95 |
| Peanut Specialty Co., Chicago | 54.00 |
| Kauffman Confectionery Co., Toledo | 5.35 |
| J. S. Maloof & Co., New York | 73.90 |
| The Max Glick Co., Cleveland | 51.58 |
| Ararat Ice Cream Cone Co., Chicago | 49.50 |
| Chicago Chocolate Nut Mfg. Co., Chicago | 23.13 |
| Morrison Iron & Metal Co., Grand Rapids | 43.25 |
| Standard Oil Co., Grand Rapids | 1.07 |
| Geo. E. Ellis Estate, Grand Rapids | 358.12 |
| National City Bank, Grand Rapids | 432.22 |
| Vanderberg Cigar Co., Grand Rapids | 9.02 |
| Mitchell N. Azkoul, Grand Rapids | 800.00 |
| M. A. Azzar, Grand Rapids | 500.00 |
| Hilding & Hilding, Grand Rapids | 7.50 |
| Crystal Candy Co., Toledo | 156.00 |
| C. W. Mills Paper Co., Grand Rapids | 49.15 |
| Bunte Bros., Chicago | 87.85 |
| Consolidated Cone Co., St. Louis | 107.50 |
| Hochle & Johnson, Boston | 47.50 |
| Brandass & Gheens, Louisville | 25.00 |
| Runkle Co., Kenton, Ohio | 26.45 |
| Geo. Zigler & Co., Milwaukee | 151.77 |
| Dolly Varden Chocolate Co., Cincinnati | 192.60 |
| J. G. Phelps & Co., Cleveland | 163.82 |
| Switzer Licorice Co., St. Louis | 81.90 |
| Rigney & Co., Brooklyn | 70.00 |
| Schmidt Bros., Boseman, Mont. | 109.76 |
| F. M. Paist & Co., Philadelphia | 56.58 |
| E. J. Brack & Sons, Chicago | 146.00 |
| The Bitrose Co., Milwaukee | 41.75 |
| Pennsylvania Chocolate Co., Pittsburgh | 65.44 |
| Lavezzorio Co., Chicago | 31.70 |
| Sweet Co., of America, New York | 88.32 |
| Aro Mints Mfg. Co., Cincinnati | 79.00 |
| Geo. Bloome & Sons, Baltimore | 23.65 |
| Lewis Bros., Newark | 111.60 |
| Farley Candy Co., Chicago | 142.92 |
| American Candy Co., Milwaukee | 330.67 |
| Peter Paul Candy Co., New Haven | 39.90 |
| Mason, Au & Magenheimer, Brooklyn | 25.35 |
| Curtis Candy Co., Chicago | 173.25 |
| Minerva Candy Co., Chicago | 16.50 |
| N. Alexander & Co., Brooklyn | 29.20 |
| National Candy Co., Grand Rapids | 84.63 |
| A. B. Mewhimey & Co., Terre Haute | 62.80 |
| Venetian Candy Co., Chicago | 98.65 |
| Walker Candy Co., Indianapolis | 24.00 |
| Fort Dearborn Candy Co., Chicago | 72.52 |
| Sykes & Thompson Co., Cleveland | 43.60 |
| Weber, Schlitz Co., Milwaukee | 148.15 |
| Russian Candy Co., Chicago | 32.00 |
| Ryan Hayes Co., Cleveland | 72.80 |
| Best Candy Co., Indianapolis | 37.20 |
| Pirika Chocolate Co., Brooklyn | 32.50 |
| Smith Kirk Candy Co., Toledo | 95.75 |
| Jim Dandy Co., Battle Creek | 100.00 |
| Hesse Bros., Detroit | 40.55 |
| Straub Bros. & Amiotte, Traverse City | 22.85 |
| Ferrara Lizza & Co., Chicago | 38.10 |
| American Chicco Co., Chicago | 55.00 |
| Lyon Specialty Co., Chicago | 84.31 |
| Jos. R. Gillard, Grand Rapids | 50.54 |

Jan. 30. On this day was held the first meeting of creditors in the matter of

Herbert H. MacKenzie, Bankrupt No. 2038. The bankrupt was present in person and by attorneys, White & Reber, of Fremont. Creditors were represented by Hilding & Hilding, and Harold J. Cogger. Several claims were proved against the estate. Henry Smalligen was elected trustee and the amount of his bond fixed by the referee at \$500. The bankrupt was then sworn and examined without a reporter. Appraisers were appointed by the court. The meeting was then adjourned no date.

Jan. 31. On this day was held the final meeting and special meeting to consider the compromise offer, in the matter of Leo Goodrich, Bankrupt No. 1922. The bankrupt was not present or represented. The trustee was present in person. No creditors were present. No claims were proved. The time for filing claims having elapsed. The offer of Claude G. Piper and Eber Sherwood to compromise the dispute between them and the trustee in this estate by paying the estate the sum of \$225 was considered and accepted. Bills were considered and allowed. The resignation of the attorney for the trustee was considered and accepted. An order was made for distribution and the payment of administration expenses, and for the payment of a first and final dividend of 10 per cent. to creditors herein. The meeting was then adjourned no date. The creditors making no objection to the discharge of the bankrupt. Nothing further will be done in this estate, save to close and return the same.

In the matter of William Hornsby, Bankrupt No. 2042, funds for the first meeting having been provided, the first meeting will be held at the office of the referee on Feb. 13.

In the matter of Clarence M. Saunders, Bankrupt No. 2041, funds having been forwarded to the referee, the first meeting of creditors will be held at the referee's office on Feb. 13.

Dry Goods Horoscopy.

Written for the Tradesman.

One's forecast of the business outlook for the new year will be determined—let us confess it frankly—by the state of one's digestion and one's habitual temperament.

To the pessimist the outlook is black, as usual; to the optimist it is as rosy as the dawn. And according to the new philosophic theory of Relativity, both the pessimist and the optimist are right. To get a complete picture of the future, insofar as it may be gained from the present, synthesize the darkest and the brightest colors. By the application of this process to the dry goods situation for 1922, it will be discovered that we have a mixture of lights and shadows, problems to be solved, abuses to be righted, wrongs to be corrected; yet withal, of victories to be won, progress to be achieved, and profits to be garnered.

On the whole, business in the dry goods trade is going to be better in 1922 than it was in 1921—very much better. The alert and resourceful merchant who right now makes up his mind to plunge into the new year's activities and work just as hard as he knows how, will doubtless find, at the end of the year, the net returns have justified the faith that was in him; but the fellow who holds back, hugs the shore, and refuses to take a chance, will miss a lot of real money, but he'll find an alibi for declining to get into the game.

Stabilization of Prices.

For one thing—and this is quite important—it is believed that price-fluctuations are not going to be so pronounced during the present year as they were in 1921. There is, at the present time, a tendency towards stabilization of values that is encouraging to all concerned—commission men, jobbers and merchants.

Extreme fluctuations have a pernicious effect on business. The custom of asking sharp advances irrespective of the cost of labor and raw

materials is the principle cause of the market disturbances and sporadic trading which characterized the year 1921.

Certain basic factors of the dry goods business should receive due consideration by any one who hopes to obtain a correct outlook on the present and future situation. First of all, money is easier, and the banks are extending more favorable terms to borrowers. Those who have cotton, wool and silk holdings find funds readily available for carrying them over; they are not being forced to sell at unsatisfactory prices. And again, the mills have safely weathered the storm period incident to the inevitable scaling down of war-time wages, operatives in the cotton mills of the East and the South having, for the most part, evinced a spirit of fair-play and reasonableness. The labor market is described as being in a satisfactory condition. And raw materials, though rather firm, are easily available for present and near-future requirements; while the car shortage and other transportation problems are far less acute to-day than they were during the war period and the turmoil and confusion following hard upon its close.

And one other thing—and this is purely psychological—should be noted in this connection, and that is the inevitable effect of what may be called the time-element. Minds—big minds as well as smaller ones—were naturally disturbed by the eddies, backwash, and swirling currents of the immediate post-war period. In the midst of

such uncertainties as the world had never known before, the biggest and bravest of men were a bit uncertain. All sorts of predictions were freely made and all sorts of calamities were confidently expected. Naturally the average dry goods merchant did not know what to expect. Manufacturers, commission men and jobbers were at variance amongst themselves, some saying one thing and some another; prices fluctuated sharply, and trade slowed up accordingly all along the line. But time passed and the heavens didn't fall. The small merchant found that the good old ultimate consumer still had need of merchandise—maybe not as great need as he had hoped, but total sales' records from time to time convinced him that the bottom had not altogether dropped

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.

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

ANOTHER principle applying to

PRINCIPLE SHIRTS

is that the **MATERIALS** shall **ALWAYS** be clean, even woven and of **DEPENDABLE** quality.

That is another reason why **YOU** will like them.

Daniel T. Patton & Company

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

Laces and Embroideries

A line of beautiful goods at astonishing prices. It has been several years since it has been possible to show such patterns and values.

Be sure and see these when our salesman calls.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

out of business. Now, as time has gone along, everybody in the trade has become more tranquil, more hopeful. And this mental attitude of the men in the trade has had, and more and more is going to have, a stabilizing influence on prices.

Forward, Not Backward.

From all of which we may safely conclude this is a time to go forward, not backward.

The retailer should buck up and take courage. Many are holding back, halting between two opinions, not able to decide whether to buy now or wait until later.

Wholesalers complain that many dealers are extremely dilatory about placing their spring orders, and others who have been assailed by fears that maybe they have been a little too hasty. Yet there is nothing to indicate that better prices are just around the corner. How can they be when raw cotton, wool and silk all are higher and firmer?

Mills and manufacturers certainly are not fostering these doubtful hopes of a lower market. They frequently quote advanced prices on certain items. Instead of its being a doubtful procedure to order now, it may very well prove a distinct advantage to the retailer to order his spring merchandise now. Of course he should order judiciously. One can over-buy, but that is never to be encouraged.

The milk in the coconut is simply this: The dealers that have the merchandise are the dealers that are going to capture the trade. And the time to stock up is when stocks are available. The policy of procrastination is often suicidal. If the movements of trade in dry goods channels had become jammed through abnormal conditions and the whole tide of liquidation had been held up, the situation now would be different. But this isn't the situation. Liquidation has gone on here perhaps as much as anywhere else.

Always it is the policy with a certain amount of aggressiveness in it that wins. Too much caution is a handicap; gone-to-seed conservatism is inhibitive. The man who goes straight ahead on the basis of present price levels will have little to regret in the end. Frank Fenwick.

Contentment can be cultivated just as flowers and grain. If you have the soil of fair play and the seed of friendship, you can have a fine crop of contentment.

Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.

We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

Bell M 797

Citizens 4261

PRICES CURRENT ON STAPLE DRY GOODS.

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

| | | | | | |
|----------------------------------|--------|---------------------------------|--------|---------------------------------|----------|
| Bleached Muslins. | | | | | |
| Auto | 16 1/2 | Columbia, Darks | 16 1/2 | 42x36 Meadowbrook | 2 75 |
| Fruit of the Loom | 19 1/2 | Columbia, Lt. Shorts | 14 | 42x36 Lenox | 3 00 |
| Bravo | 15 1/2 | Columbia, Dk. Shorts | 15 1/2 | 42x36 Standard | 3 15 |
| Cabot | 16 | Am. Prints, Greys | 10 | | |
| 44 in. Indian Hd. S.F. | 25 | Am. Prints, Indigo | 10 1/2 | Wool Goods. | |
| Big Injun | 13 1/2 | Manchester 80x80 Lt. | 13 1/2 | 36 in. Hamilton, All | |
| Lonsdale | 18 | Manchester 80x80 Dk. | 19 1/2 | Wool Storm Serge | 57 1/2 |
| Hope | 15 | Scout, 64x60, Lights | 14 | No. 75, 50 in. Storm | |
| 36 in. Indian Head | 20 | Scout, 64x60, Darks | 15 1/2 | Serge | 87 1/2 |
| 33 in. Indian Head | 18 1/2 | Shirtings | 09 | No. 4040, 50 in. Storm | |
| 54 in. Ind. Head L.F. | 32 1/2 | Reds | 11 | Serge | 1 10 |
| | | | | 40 in. Julliards Pla. | 1 32 1/2 |
| Unbleached Muslins. | | Outings and Cantons. | | 50 in. Julliards Pla. | 2 00 |
| Plaza | 09 1/2 | Cashmere Twill | 15 | 6120, 50 in. French | |
| 96A 36 in. | 12 1/2 | 27 in. Unble. Canton | 14 | Serge | 1 50 |
| Black Hawk | 13 1/2 | 100 Flannelette | 12 1/2 | K S, 36 in. Storm | 37 1/2 |
| Giant | 12 1/2 | 1931 Outing Lights | 13 1/2 | 2215, 50 in. Storm | |
| 40 in. Exposition | 14 1/2 | 1921 Light Outings | 12 1/2 | Serge | 1 22 1/2 |
| 40 in. 96A | 12 1/2 | Applefleece Shaker | 14 1/2 | 56 in. Silvertone | |
| | | Scotchdown Shaker | 16 | Coating | 2 00 |
| Wide Sheetings. | | Appledown Shaker | 16 | D R N Tricotone | 1 65 |
| Pepperell Unblea. | Blea. | 24 in. White Shaker | 11 1/2 | | |
| 10-4 | 53 | 26 in. White Shaker | 12 1/2 | Carpet Warp. | |
| 9-4 | 49 | Daisy Cloth | 15 | Peerless, White | 46 |
| 8-4 | 44 | 1931 Dark Outings | 15 | Peerless, Colors | 50 |
| 7-4 | 40 | | | | |
| Less 5 per cent. | | Draperies and Cretonnes. | | Diaper Cloth. | |
| Pequot Unblea. | Blea. | Hamilton Twill | 16 | 18 in. | 1 15 |
| 10-4 | 60 | Dresden Twill | 18 | 20 in. | 1 25 |
| 9-4 | 55 | Tudor P'ry Drapery | 20 | 22 in. | 1 35 |
| 8-4 | 50 | Nu. Dupe | 25 | 24 in. | 1 45 |
| 7-4 | 44 | Westmoreland Creto. | 16 | 27 in. | 1 60 |
| Less 5 per cent. | | Fancy Silkline | 16 1/2 | 30 in. | 1 75 |
| Pillow Tubing. | | Straford Cretonne | 16 | | |
| 42 in. Seneca | 32 1/2 | 3544 D. B. Scrim | 13 1/2 | Blankets. | |
| 45 in. Seneca | 34 1/2 | 8177 Curtain Net | 35 | Nashua Cotton Felted. | |
| 45 in. Pepperell | 32 1/2 | 8342 Curtain Net | 62 1/2 | 54x74, G. W. T. | 1 50 |
| 45 in. Pepperell | 33 1/2 | 4039 Marquisette | 20 | 60x76, G. W. T. | 1 55 |
| 36 in. Edwards | 26 1/2 | Dragon Drapery | 30 | 64x76, G. W. T. | 1 60 |
| 42 in. Indian Head | 30 | 36 in. Art Cretonne | 25 | 68x80, G. W. T. | 2 00 |
| 42 in. Cabot | 31 1/2 | 36 in. Elco Tapestry | 30 | 72x80, G. W. T. | 2 15 |
| 45 in. Cabot | 33 1/2 | | | 72x84, G. W. T. | 2 30 |
| 42 in. Pequot | 38 | Linings and Cambrics. | | Catlin Cotton Felted. | |
| 45 in. Pequot | 40 | Tico D Satine | 30 | 54x74, G. W. T. | 1 32 1/2 |
| 40 in. Quinebaug | 30 | No. 40 Blk. Satine | 16 1/2 | 60x76, G. W. T. | 1 42 1/2 |
| | | No. 1 White Satine | 14 1/2 | 64x76, G. W. T. | 1 50 |
| Denims, Drills and Ticks. | | No. 50 Percaline | 16 1/2 | 64x80, G. W. T. | 1 60 |
| 220 Blue Denim | 18 1/2 | DD Black Satine | 25 | 70x80, G. W. T. | 1 90 |
| 240 Blue Denim | 17 | Satin Finished Satine | 37 1/2 | | |
| 260 Blue Denim | 16 | Raldant Bloomer Sat. | 42 1/2 | Notions. | |
| Stefels Drill | 17 1/2 | 36 in. Printed Satine | 60 | 1225-F Boston Garters | 2 25 |
| 8 oz. Canvas | 17 1/2 | Windsor Cambric | 09 | Rubber Fly Swatters | 90 |
| Armour, ACA Tick, | | Parkwood Wash Sat. | 57 1/2 | | |
| 8 oz. | 28 1/2 | | | Roberts Needles | 2 50 |
| 8 oz. ACA Tick | 25 | Meritas Oil Cloth. | | Stork Needles | 1 00 |
| Warren Fancy Tick | 35 | 5-4 White | 3 10 | Steel Pins, S. C. | 300 45 |
| Thorndyke Fy. Sat. | 37 1/2 | 5-4 Mossaics | 2 95 | Steel Pins, M. C. | 300 45 |
| Amoskeag, ACA | 28 1/2 | 5-4 Blue Figure | 3 10 | Brass Pins, S. C. | 300 75 |
| | | 5-4 White | 4 10 | Brass Pins, M. C. | 300 85 |
| Cambrics and Longcloths. | | All oil cloth sold net cash, | | | |
| Berkley, 60 Cambric | 21 1/2 | no discount. | | Flags. | |
| Berkley, 60 Nainsook | 21 1/2 | | | 16x24 in. Spearheads | 1 32 1/2 |
| Berkley 100 Nainsook | 30 | | | 18x30 in. Spearheads | 1 90 |
| Old Glory, 60 Cambr. | 18 1/2 | | | 24x36 in. Spearheads | 2 95 |
| Old Glory, 60 Nain. | 18 1/2 | | | | |
| Diamond Hill, Nain. | 16 1/2 | | | 3x5 ft. Reliance | 70 |
| Diamond Hill, Camb. | 16 1/2 | | | 4x6 ft. Reliance | 1 30 |
| 77 Longcloth | 13 1/2 | | | 5x8 ft. Reliance | 1 90 |
| 81 Longcloth | 16 | | | 6x9 ft. Reliance | 2 90 |
| 84 Longcloth | 17 1/2 | | | 8x12 ft. Reliance | 4 25 |
| 7001 Longcloth | 15 | | | 4x6 ft. Defiance | 2 00 |
| 7002 Longcloth | 16 1/2 | | | 5x8 ft. Defiance | 2 75 |
| 7003 Longcloth | 19 1/2 | | | 6x9 ft. Defiance | 3 60 |
| 7004 Longcloth | 24 1/2 | | | 8x12 ft. Defiance | 5 20 |
| | | | | 10x15 ft. Defiance | 8 00 |
| Ginghams. | | | | 6x9 ft. Sterling | 7 50 |
| A. F. C. | 17 | | | 8x12 ft. Sterling | 11 50 |
| Toile du Nord | 20 | | | | |
| Red Rose | 17 1/2 | | | Sheets and Pillow Cases. | |
| Dan River | 17 1/2 | | | 63x90 Pequot | 15 85 |
| Everett Classics | 15 | | | 63x95 Pequot | 17 35 |
| Amoskeag Staples | 13 | | | 72x90 Pequot | 17 35 |
| Haynes Staples | 13 | | | 72x90 Pequot | 19 00 |
| Lowe Chevots, 32 in. | 15 | | | 81x90 Pequot | 18 85 |
| Bates 32 in. | 02 1/2 | | | | |
| Treffan 32 in. | 27 1/2 | | | Less 5% | |
| B. M. C. Seersucker | 18 1/2 | | | 81x90 Standard | 15 00 |
| Kalburnie 32 in. | 22 1/2 | | | 42x38 1/2 Utica | 4 15 |
| Jacquelin, 32 in. | 40 | | | 42x36 Pequot | 4 32 |
| Gilbrae, 32 in. | 45 | | | 45x36 Pequot | 4 56 |
| 32 in. Tissue | 42 1/2 | | | 42x36 Pequot | 5 32 |
| Manville Chambray | 16 1/2 | | | 45x36 Pequot | 5 56 |
| Red Seal Zephyr | 18 1/2 | | | | |
| | | | | Prints and Percal. | |
| | | | | Columbia, Lights | 15 |

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

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

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

| | |
|---|------|
| Ladies' 220 needle combed yarn | |
| hose, seamed back | 2 50 |
| Ladies' 220 needle merc. hose with | |
| 440 needle rib. top fashion seam | 5 25 |
| in back | 2 25 |
| Ladies' fleeced hose, hem top | |
| Ladies' fleeced hose, rib. top | 3 00 |
| Ladies' fleeced hose, rib. top | |
| Ladies' fleeced hose, rib. top | 3 25 |

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

| | |
|---|---------------------------|
| Infants Hosiery. | |
| Cashmere, Silk Heel and Toe, | |
| 60 per cent. Wool | 4 12 1/2 |
| Infants' Cotton Hose 1x1 Rib | 1 00 |
| Infants' Mercerized 1x1 Rib | 2 00 |
| Infants' Fibre and Wool Hose | 6 50 |
| Boys', Misses and Ladies' Hosiery. | |
| Misses 1x1 Cotton Ribbed Hose | \$1.25 on 7 P. & F. 5c |
| Boys' 2x1 Cotton Ribbed Hose | \$2.25 on 8 R. 10c, F. 5c |

Men's Sweaters.

| | |
|--------------------------------------|--------------|
| Heavy all wool rope or shaker knit | 4 00 |
| for men | 2 50 |
| Wool slip overs for men (respun) | 2 50 |
| Men's fashioned all wool shakers | 5 00 |
| Men's 1/2 Cardigan stitch, according | |
| to quality, each | 3 00 to 4 50 |

Ladies' Sweaters.

Style entering into price, it is impossible to give specific quotations, but sweaters that may readily be sold can be had in a variety of styles and combinations from \$3.00 to \$5.00 each.

Bathing Suits for Spring Delivery.

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

Athletic Underwear For Spring.

| | |
|-------------------------------------|--------------|
| B.V.D.'s, No. 01, Men's union suits | 12 62 1/2 |
| Seal Pax, No. 10, union suits | 10 50 |
| Men's 72x80 Nainsooks, may be | |
| had at | 7 25 to 9 00 |
| Men's Soisettes, highly mercerized | 12 50 |
| at | |
| 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 | |
| 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 | \$ 4 50 |
| and Drawers | |
| Men's Egypt Balbriggan Union | 7 50 |
| Suits | |
| Men's Egypt Ribbed Union Suits | 8 00 |
| Lawrence Balbriggan Shirts and | |
| Drawers | 7 50 |
| Men's Cotton Ribbed Union | |
| Suits, Egypt | 8 50 |
| Men's Combed Yarn Cotton Union | |
| Suits, Egypt | 12 00 |
| Boys' Balbriggan Union Suits, | |
| Egypt | 4 50 |

Men's Dress Furnishings.

| | |
|---------------------------------------|----------------|
| Slidewell collars, linen or soft | 1 60 |
| Neckwear 2 10, 3 75, 4 50, 6 00, 7 50 | 9 00 |
| Flannel night shirts | 10 50 |
| Dress pants | 22 50 to 48 00 |
| Mufflers | 12 00 to 19 50 |
| Dress shirts | 8 00 to 48 00 |
| Laundried stiff cuff shirts, 80 sq. | 16 50 |
| percale | |
| President and Shirley suspenders | 4 50 |

Men's Work Furnishings.

| | |
|------------------------------------|----------------|
| Mackinaws | 7 00 to 15 00 |
| Duck coats | 3 00 |
| Sheep coats | 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 |
| Coverall 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.

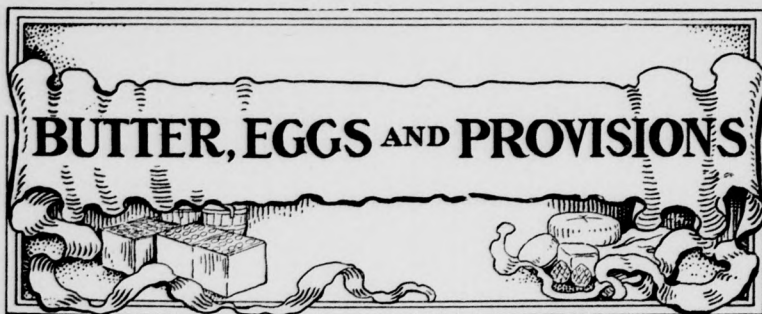
| | |
|-------------------------------|---------------|
| Knickerbockers | 6 00 to 15 00 |
| Mackinaws | 4 25 to 8 50 |
| Overalls, Brownies, etc. | 6 50 to 9 00 |
| Youths' Wabash stripe overall | 10 25 |
| Coverall | 16 50 |
| Standard flannel shirts | 16 50 |
| 68x72 dress shirts | 8 50 |

Caps and Umbrellas.

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

Ladies' Furnishings.

| | | |
|-----|------------------------------------|----------------|
| 50 | Middy Blouses, red, green, or navy | 4 00 |
| 30 | wool flannel, each | 3 50 |
| 20 | Serge middy blouses, each | 15 00 |
| 50 | Voile waists, doz. | 9 00 to 15 00 |
| | Georgette waists, each | 3 25 |
| | Crep. De Chine waists, each | 3 25 |
| | Tricollotte waists, each | 3 25 |
| | Bungalow percale aprons, dz. | 7 50 to 9 50 |
| 1/2 | Bungalow Gingham aprons, doz. | 13 50 |
| 00 | Gingham house dresses, dz. | 24 00 to 48 00 |
| 50 | Best sateen petticoats, doz. | 9 00 to 13 50 |
| | Petticoaters, doz. | 9 00 |
| | Bandeaux, doz. | 2 25 to 12 00 |
| 5c | Brassiers, doz. | 3 25 to 13 50 |
| | Silk and cot. Env. Chem, dz. | 6 00 to 19 50 |
| 5c | Outing gowns, | 8 50 to 13 50 |



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

Canned Foods To Be Surveyed Monthly.

A plan has been suggested by canners by which stocks on hand of canned foods, can be definitely known on the first day of each month the year round. The plan is to have all canners report their holdings to the secretary of the National Canners Association each month and for all wholesale grocers to report their stocks of canned foods on hand at the same dates. Then the information could be exchanged between canners and grocers, and everyone would know what the situation was and how to do their buying or selling. Stocks in retailers' hands would be ignored because it would be an almost impossible task to collect the information from the 350,000 retailers.

There are only about 3,500 wholesale grocers and about 4,000 canners, and the amount of their stocks could be promptly collected and compiled. This would shed more light on what the canning industry needs and at present canners and dealers are groping blindly in the dark as to the visible supply of the goods they make and deal in. The information, accurately collected and reported, would be invaluable in stabilizing the market and fixing a definite basis of supply and demand upon which to base sales and production.

Other lines of business have such methods of information—grain, steel, sugar, flour, provisions, cotton, rice, cheese, beans and many other lines have the market supply and distribution statistics; why not canned foods?

A number of attempts to compile stocks in first hands have been made, but that information is not sufficient. All stocks ready for wholesale distribution in either first or second hands should be known for comparison.

I recently stated that the volume of sales in canned foods was unknown for comparative use and that the number of brokers in that line had so multiplied that their comments on business were pessimistic as but few of them were selling enough canned foods to justify their keeping in the business, and that they were generally so reporting; and yet wholesale grocers were stating generally that their distribution of canned foods was good and somewhat better than normal. The adoption of the plan which the canners and wholesale grocers practically agreed would do away with all such

guessing as to the visible supply and put the canning industry upon a plane with other great business lines.

John A. Lee.

Lighted Match Hit Knot-Hole.

The Bunting and Hill Co., Cincinnati, had a hay and grain shed at 2177 Western avenue. A small knot-hole was in one of the siding boards.

Two small boys came along playing with matches. One of them threw one from him. Of course it hit that small knot-hole, certainly it did not go out. They never do when there is a chance to burn something that is not intended they should burn.

The match landed in the hay inside; the boys ran as fast as their legs would carry them.

The property loss was \$20,000.

No one would have known how the fire started had not one of the boys told that he knew the cause.

The culprit was taken to juvenile court. Whether he has had his lesson remains to be seen.

"If he worked for \$1 an hour," says the Cincinnati Post in commenting on the occurrence, "eight hours a day, it would take him eight years to earn the sum he wiped out with the flip of a match!"

Farewell To the Old Flour Sack.

Before long the housewife will be able to buy flour at the grocer's in five pound cartons. The big millers have taken up the idea, thinking it a good one.

Nearly everything else in the way of dry foodstuffs is sold in cartons nowadays; so why not flour? An objection offered is that the housewife usually wants more than five pounds for current supply. True. So likewise does she want more than one cake of soap; and therefore she buys several cakes at a time. On the same principle, she could buy several cartons of flour.

Flour in cartons would be more convenient to handle. The paper boxes would be vermin-proof. Flat-dwellers would welcome such packages, if only for the reason that their flour supply would occupy a minimum of storage space.

Delays Will Cost Money.

It is a common thing to hear canned food operators here talk along this line of thought: "The buyer who neglects the market now will have to pay more money for canned foods before very long. No matter what economic and industrial conditions may be this spring, they are more than counterbalanced by a shortage in supplies. In my judgment there is nothing to prevent a healthy movement at a higher range of prices."

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

MAKES
 THE



IDEAL
 BREAD

ASK YOUR GROCER FOR

MAKES
 THE



IDEAL
 SPREAD

JUST ARRIVED CARLOAD NEW CROP JAPAN TEAS.
 SAMPLES AND PRICES MAILED UPON REQUEST.

KENT STORAGE COMPANY
 GRAND RAPIDS - BATTLE CREEK
 Wholesale Distributors

Pioneer Merchandising Days on the Muskegon River.

Grandville, Jan. 31—Early day storekeeping was of a more strenuous nature than are the methods of to-day.

The store in the woods received its supplies from a distant town, all the goods supplied by team and wagon, over an indifferent roadbed. A ton was the average load and twenty miles the shortest route.

Stores farther up the river received their supplies from fifty miles away. The freight charge on a twenty mile drive was 50 cents per hundred pounds. Grand Rapids and Muskegon were headquarters for all the supplies going into the lumber woods and teams were continually on the road conveying the needed provisions for the accommodation of the woods folk.

A weekly mail was the first luxury enjoyed by a people long isolated from the doings of the outside world.

Men driving up and down the river usually were conveyors of mail before the first star route was established. Sometime in the fifties the first weekly mail route was established on the Muskegon. A tall, lanky Southerner was the original carrier, and during the exciting days just preceding the Civil War he was very profuse and emphatic in his denunciation of the "Lincoln Government" in its efforts to save the Union.

Postoffices were established in out of the way places soon after the advent of Lincoln. At our small village a Buchanan man held the office for at least a year after the Republicans came into power in the Nation.

Although the mail was long a weekly affair, Greeley's Tribune circulated pretty freely throughout the lumbering region. As a boy I had the reading of the semi-weekly Tribune and, no doubt, imbibed some of its anti-slavery teachings. The Kansas war, before the Nation got into the struggle, held a large space in the news columns of the paper. One news headline read: "Eleven Free State Men Murdered in Cold Blood." This was in Kansas where, then or soon after, old John Brown won his spurs as the champion of liberty and assistant toward the liberation of the slaves.

Brown lost one or more sons in his Kansas struggle, which may have embittered him still more against the tyranny of Southern slavery. At any rate it was not long after his Kansas battles for liberty that he made his Harper's Ferry raid, startling the whole Nation and aiding, no doubt, in firing the Southern heart against the Union.

Harriet Beecher Stowe, with her book on slavery, "Uncle Tom's Cabin," together with the attitude of Brown, undoubtedly hastened the crisis which precipitated the war known all over Christendom as "The Great Rebellion."

It was a great rebellion, indeed, the greatest as well as the most causeless the world had ever seen. The outbreak cut short the running on the underground railway and served in the end to give freedom to the slave.

Two general stores served the public at our small village. Two lumber mills, afterward a shingle mill, made up the manufacturing.

Although the people were, many of them rough and uncouth, there was little outlawry carried on. The woods were more or less made stamping ground for jail birds and draft evaders from states to the South and now and then a capital crime was committed, but on the whole the North woods of those days would compare favorably with conditions as they exist to-day.

To-day the pistol is in evidence in all manner of crime. Then there was no such resort to deadly weapons. If one man owed another a grudge, he met him in a square fight with bare fists, settling in a far better manner than shooting could have done.

"I can lick any man on the Muskegon River," blared a stage passenger, as he stumbled into one of the stores, filled to the neck with Muskegon rot-

gut whisky. Instantly a dead hush fell over the inmates of the store. Irish Jim was seen to slide off his seat on the grocery counter as the challenger flung his hat on the floor. The merchant seized an axe helve and moved toward the opening in the counter as the blatant individual wound up his defiant challenge with: "Not at this present moment; but at some future time."

"That will do, Jim," spoke the merchant. "Let him alone."

No fight occurred, since even fiery Irish Jim realized the man was helplessly drunk, and it would be no credit to mop the floor with his carcass.

There were numerous barroom brawls at the larger towns and frequent settoes between muscular loggers who considered themselves "the best man." Few murders or robberies were committed and there were no holdups such as disgrace our modern civilization.

As a boy I have carried large sums of money at various times from Muskegon to up-river lumbermen and never met with any mishap. There was a report of one or more holdups during many years, but nothing of a really serious nature ever came to pass. Rough and ready citizens, though they were, the denizens of the backwoods in that early day, would compare favorably with any equal number of citizens in any state in the Union.

There was a considerable population of Indians, with all the proverbial red man's propensity for lifting things not his own, and yet no real robbery of consequence was ever fastened upon those children of nature.

The woods stores were open to them as to their white brothers and a fair share of the redskins were honest—at least on a par with their white fellow citizens.

The Methodist circuit rider brought religious teaching into the wilderness and founded Sunday schools and churches, which are existing to the present day. Old Timer.

Annual Meeting of Cadillac Merchants Association.

Cadillac, Feb. 7—A meeting of the Cadillac Merchants Association was held last evening, commencing with a banquet at a local hotel, when forty retail merchants sat down to a sumptuous and well-prepared dinner.

The meeting was called to order by Mayor James Johnston and the regular work was gone through with and reports made on the work of the past year's activities.

While the reports and comments made by many public officials and statements in the press would indicate that enormous profits were being taken by grocers, it was brought out in two cases cited that the profit in one business amounted to only .0548 per cent., while in another case the profit was only .0567 per cent. When one considers the service ordinarily rendered by a retail grocer, it would seem that a profit of this size could, with very little inefficiency or inattention to detail, be turned into a loss.

One of the pleasing features of the evening was an address on salesmanship by John Affeldt, Jr., Lansing, President of the Retail Grocers and General Merchants Association of Michigan. Mr. Affeldt, by efficient methods in his own business has attained success as a retailer. He brought out in a clear manner the real thought and close attention that must be given a retail business if success is to be met.

The election of officers for the ensuing year resulted as follows:
President—E. Gus Johnson.
Vice-President—Charles Osterberg.
Secretary—Ray Johnston.
Treasurer—John W. Johnson.
Credit Secretary—J. M. Bothwell.
Delegate to State convention at Bay City—Ray W. Jaques.

J. M. Bothwell.

Sealdsweet Grapefruit

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

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

The Vinkemulder Company
GRAND RAPIDS MICHIGAN

You Make
Satisfied Customers
when you sell
"SUNSHINE"
FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Watson-Higgins Mlg. 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



**HERE
Are Three
Reasons Why It Will
Pay You to Handle Our
Importations!**



Write us about
our SOLE AGENCY

**CHASE
&
SANBORN
CHICAGO**



A YEAR OF PROGRESS.

Hardware Trade of Michigan in Healthy Condition.*

This has been an unusual year for all of us and the new conditions which we have been called upon to meet have required our best thought and effort in order to maintain our economic position and entrench the business in which we are engaged against emergencies.

We have all suffered considerable loss during the past year, and rightly so, because of declines in almost all lines of hardware. From my observation most dealers have followed these declines as they occurred and have remarked their goods on the basis of market values. In some lines the declines have been rapid; in other lines they have come slowly, which has worked to our advantage.

My advice in buying would be the same as given in my report last year: "Keep a well assorted stock and buy often in small quantities, always keeping in mind that 'A lost sale is a lost profit.' It is necessary for you to have the goods when called for, if you are to serve your community. If you are not in a position to serve it, the trade will go elsewhere."

We should place our business on a basis just as near to the cash system as possible. Some of us feel that we can not operate strictly upon a cash basis, but we can all of us reduce our open accounts and enable us to have the use of our capital in order to comply with the credit terms of those from whom we buy. Jobbers and manufacturers are drawing the lines closer on credits and if we adjust our business accordingly, it will eventually place the entire hardware trade upon a better basis.

The record of our Association since our last convention shows very gratifying progress in all departments. We have achieved a number of important accomplishments in the interest of the hardware trade and the membership, as a whole, has displayed a greater degree of active interest than ever before.

We have made another very fine showing in the matter of membership, and in spite of the large number of business changes that have occurred, we can show a large gain for the year.

Last year we boasted of the largest retail association in the United States. This year we can boast of the largest single state retail hardware association in the United States. The Pennsylvania and Atlantic Seaboard Association, which comprises five states, passed us last June. Our Association can not grow much larger for the reason that we have about reached our limit as most of the hardware dealers of the State are now members.

Our membership at the time of the last convention was 1516.

Resigned, gone out of business, or dropped for non-payment of dues, 104.

Old members still on our membership list, 1412.

New members taken in since last convention, 178.

Our present membership, 1590.

Net gain for the year, 74.

*Annual report of Secretary Arthur J. Scott delivered at the twenty-eighth annual convention of the Michigan Retail Hardware Association.

Our influence in matters of State legislation has been very clearly shown during the past year and too much credit can not be given our Legislative Committee for the splendid work accomplished in behalf of the hardware dealers of the State. Their report was mailed to you shortly after the adjournment of the State Legislature, so you were fully advised of the excellent work that was done by this committee.

The twenty-second annual Congress of the National Retail Hardware Association was held in Louisville last June and it went down in history as the greatest gathering of retail hardware dealers ever held. The meetings were called to order promptly. The roll was called at each meeting and at the close of the session Michigan stood 100 per cent. present, not a delegate being absent or tardy at any one of the several meetings. A very complete report was published in the July issue of the Bulletin, so it is unnecessary to make a report at this time.

I wish to bring to your attention the service that is now being rendered by the National through the State Association. This service is divided into three distinct departments, with an expert in charge of each. Service 1: Field Service Department, with Samuel R. Miles as manager. Gives to our members a simplified accounting system, designed especially for the retail hardware business; furnishes standard store and fixture plans, gives personal assistance with store problems of any nature. This is a service that means increased sales and profits.

Service 2: Information Bureau, with Irwin E. Douglas as manager. Furnishes information of every nature regarding fake schemes, sources of supply for new lines or departments and repairs for new or obsolete goods. With the most complete file of hardware information in existence, this department is in a position to give valuable information without cost.

Service 3: Sales Promotion Department, with Perry F. Nichols as manager. Helps dealers individually with preparation of store papers, newspaper advertising, circular letters, mailing lists. Supplies two advertising services, consisting of cuts and suggestive copy, plans for stock reduction sales and for sales campaigns on specific lines when requested.

A card recently sent to you shows nineteen different services that the State and National Associations are rendering to Michigan members and it is hoped that more of our members will avail themselves of this service during the coming year.

The matter of insurance is of vital importance to all of us and I am pleased to report that Michigan is better off in this respect than any State in the Union, for the reason that we now have five hardware mutual fire insurance companies authorized and licensed to do business in the State, and any ordinary stock can be entirely covered by these companies. For several years they have returned to the assured from 40 to 50 per cent. of the premiums, which is certainly a very creditable showing. In the face of these large returns they have built

up their surpluses, so that their assets for every \$1,000 of insurance in force are greater than that of the old line or stock companies. Personally I cannot understand why every hardware dealer in the State does not take full advantage of this great saving. Michigan has been unfortunate during the past year in the matter of fire losses. Two of our larger hardware mutuals report a loss rate of 36 and 39 per cent., our average being 26 and 25 per cent., so you can see that in 1921 we were above the average. I mention this fact, for while none of us would intentionally do anything calculated to increase our percentage of fire loss, we are probably more or less careless in the matter of adopting precautionary measures against fire. It is hoped that we can succeed in cutting down the fire losses in Michigan during 1922.

I am very enthusiastic about group meetings. Thirty were held during the past year, practically covering the entire State. Every meeting was a success. They were well attended and our members were, in every instance, desirous of having them continued.

The Association movement in gen-

eral has received the loyal support of the trade journals during the past year and I believe that we all should read as many of these publications as we can.

The National Hardware Bulletin has been steadily improved and every member of the Association should watch every issue, not only for the helpful trade ideas which are contained therein, but also that we may at all times be familiar with the progress of the Association movement Nationally and in the different States.

In closing my report, I wish to take advantage of this opportunity to thank the officers, members of committees and members, for the splendid support given me and I hope that we will enter upon the new year with an enthusiastic determination to increase the prestige of our Association.

Good Verse.

A young fellow, who is given to verseifying, recently asked his fiancée: "Dearie, did you like the poem I sent you? Did it seem too sweetly tender?"

"Oh," she said, "it was lovely. I got \$3.50 for it at the church fair."



Just slip your customers a word about HEBE

Tell 'em what a wonderful help HEBE is in cooking—what delicious dishes it makes and how it can be used as a cooking liquid in nearly everything they cook or bake. And tell 'em how economical it is, too. Once they try HEBE, they'll thank you for the tip.

Tell 'em just what HEBE is—pure skimmed milk evaporated to double strength enriched with vegetable fat. Sell it for just that and recommend it for cooking and baking and it won't cut into your sales on evaporated milk. It will make its own separate profit, because it isn't a substitute for any other article in your store.



HEBE is a nationally advertised product. Your customers are reading the HEBE advertisements appearing every month in the women's magazines. Attractive window hangers, wall posters, counter cards, leaflets, etc., to tie up your store with this advertising, will be sent on request. Address 2238 Consumers Bldg., Chicago.

THE HEBE COMPANY

Chicago

New York

Seattle

Will the Soldiers Wreck Their Own Country?

There appears to be no doubt that Congress will enact a soldier bonus measure at the present session. It seems clear also that a cash bonus will be provided for. Even though other plans may be given in the bill, no one expects that much attention will be paid to them. There is a difference of opinion as to how much money will be required to meet the cash feature of the bonus bill, but estimates are that at least one billion seven hundred and fifty million will be required and possibly several billion dollars.

It was first suggested that the money to meet this payment might be raised through the interest on the foreign debt. A protest was raised, however, on the grounds that the method was uncertain and that it would not be fair to enact legislation providing for a bonus with no certainty of payment. Great Britain has indicated that it will begin payment of this interest at the rate of two hundred and fifty million dollars a year, but even this is not an absolute certainty as yet.

It is obvious that if Congress enacts a bonus bill it must also provide a method of taxation which will raise the money. The method which is under consideration is a sales tax, and it is highly probable that such a plan will be included. Here is a situation of the most extreme importance confronting the country at the present time. Those who advocate the sales tax appear to forget that when the taxation bill was before Congress every effort was made to limit it to the raising of four billion dollars, that being as much as the country could stand. The sales tax was opposed for various reasons but now it may be approved as an additional tax. If we could only stand the amount of taxation provided in the general revenue bill, how are we to stand an additional tax, no matter how levied, which will raise an additional two billions of dollars?

The fact of the matter is that the country cannot stand the additional tax which would entail an additional burden upon industry and would delay the return of prosperity indefinitely. All arguments to the contrary are political sophistry. The question is an economic one of supreme importance. It is not one into which politics should be injected but which should be considered from the point of view of the financial and economic condition of the United States to-day. Will such consideration be given?

There is no use in beating about the bush and plain speaking is necessary. We wonder if under present financial and economic conditions, and at a time when the country is slowly struggling to get back to normal, at a time when taxes are oppressive and restrictive, there would have been so much insistence by political leaders on the payment of this cash bonus if an election were not impending. The man in the street who knows something of political maneuvering will tell you that the bonus bill is purely political. The amount which each service man will receive will be inconsequen-

tial. It will neither help him materially nor promote the best interests of the country. It will saddle on the country an enormous additional burden. It will be resented by many right thinking ex-service men. It will fall into the hands of some who will use it for purposes not wholly helpful. The effect on the cost of living, for example will mean that those who receive payments will be much worse off eventually because of these payments than they would have been if they had not received them.

But in political years nothing counts but votes and clamor is always productive of legislation. Legislation which is the result of clamor is almost invariably bad. Let those who are now vociferously advocating the bonus bill as it is being forced through under the whiplash of the American Legion, recall how the Adamson Law was forced through in 1916 under the threat and whiplash of the Brotherhoods. That was a political year, and it was the impending election in November that made possible the enactment of the legislation which was the forerunner of all the trouble which has beset the railroads.

The Government is spending about five hundred million dollars per annum for the care of the wounded and disabled and dependents. While this is fair and right in principle, it is a well known fact that this money has not been either well or wisely spent, and it is appalling that from the pulpits of churches appeals should be made to members of the congregations to send to the Red Cross old clothing for the use of service men in Government hospitals. Are the United States not great enough to take care of these, its wards, to the extent of sufficient clothing? Shall these helpless heroes be dependent on the charity and the bounty of church members and others for clothing fit to wear? If this Government is not able to care properly for its wounded soldiers, certainly it cannot afford to spend nearly several billions on healthy ex-service men because they have a vote.

The whole situation is ridiculous. The eternal play of politics in the United States is becoming too serious, and the public will some day rise up and cheer the man in public life who eschews politics and tries to do right without an eye on the ballot boxes.

What we mean, precisely, is that the bonus bill is a political trap, baited with billions of dollars extorted from the taxpayers of the United States to secure the political continuance of so-called friends of the ex-service men.

It is three years since Theodore Roosevelt died, and there is no lessening of his fame nor of the affection which a people holds for him. On the contrary, day by day his influence is felt in that when thinking of Roosevelt men think of what might have been if he lived to continue his war on shams and keep up the fight for clean politics, true Americanism and loyalty to the ideals of the constitution.

There were those who said that Theodore Roosevelt was a consummate politician. That is true, because the consummate politician is the man who either in his own wisdom and

experience, or in his own belief and faith, recognizes that the good of the whole people is what should be sought and that he will do more for himself by promoting the good of the whole people than by any other way. It is the picayune politician who plays false to part of the people, fast and loose with some of them, toadies to classes and organizations, deceives when it serves his purposes and lauds himself always as a friend of the people.

If this be politics then let us have more of the Roosevelt brand, more thinking of the whole people, more honesty and sincerity, more square dealing and less of contemptible truckling to classes that may be momentarily useful. We need Theodore Roosevelt to-day.

William H. Barr.
President of the National Founders' Society.

If you fail by reason of antiquated methods and poor stock do not lay the failure to your luck.

TWO PROFITS

Every sale of Van Duzer's Extracts brings you two profits—an immediate profit and another in the form of good-will and increased patronage.



Van Duzer's
CERTIFIED
Flavoring Extracts

are unexcelled for purity and strength. Discriminating housewives know they can always rely on Van Duzer's—that there are no better extracts made.

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

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. 54 for Meat Markets
No. 75 for Florist Shops

McCray Refrigerator Co.
2244 Lake St., Kendallville, Ind.

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

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

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

Veteran Traveler Insists Buyers Have a Human Side.

Saginaw, Feb. 4.—Stopping at the Bancroft Hotel here, for several days I came in contact with an army of salesmen, who, one evening, were indulging in reminiscences of their careers. Naturally the subject of approaching prospective customers was discussed, pro and con, and during the session a veteran traveler, with a record of forty years of successful salesmanship, entertained the boys with the relation of many interesting episodes during his career, which were instructive as well.

"I have been on the pay roll of the house I now represent," he said, "for upwards of a quarter of a century. Have been offered several inside positions of responsibility and trust during that period, but it is hard to teach an old dog new tricks, and as I have always enjoyed a road life, I expect to be in the harness when the final summons come to me.

"Several years ago, after having covered an interesting territory in Wisconsin for fifteen years, where I knew every one of my customers by his given name, and perhaps had settled down to an ordinary order taken though presumably with profit to the house I represent, I was called in to headquarters in Chicago and advised that I was considered too valuable to spend my time in the limited field I covered, and the sales manager advised me that I had been selected from among many others to visit periodically several large cities in the East at an attractive increase of salary.

"I demurred somewhat at the proposed change, as I had formed many lifelong acquaintances in my present territory, felt that I was giving my people satisfactory service and was somewhat in doubt as to whether I could make good in the more important territory. In fact, to be honest about it, I was, though I did not tell them so, somewhat afraid of the cars. In other words, I was doubtful if my personality, which had been so useful in the smaller field, would be as much of an asset in the new.

"However, on the promise of my manager that he would only give out my old territory with the proviso that if I did not relish the new one I could have it back, I reluctantly consented.

"Well do I remember the misgivings that were present in my mind in my journey to Pittsburg, which was to be my first stop. I fought out the battle and came to the decision that everyone had a human side and no matter what might be his station in life, he must have a vulnerable point and I would try to discover it.

"I registered at the old Seventh Avenue Hotel, refreshed my memory from the dope sheets supplied me and ventured out.

"Ross & Stevenson were to be my maiden victims. Mr. Ross was the manager. After some maneuvering I secured access to his office and presented my card, which he immediately destroyed and deposited in the waste basket, coupled with the remark that 'there was nothing in my line he wanted.' This was my first jolt, but I decided here was where I was to make my first fight.

"Mr. Ross," I said, "I understand you have quite a force of road men. Am I right?"

"He informed me he had twenty men so employed.

"How would you figure it out that they could ever make a showing if prospective customers froze up on them the same as you have with me?"

"Ross looked at me quizzically, reached over in his basket, rescued the fragments of my card, spread them out on his desk and said: 'I beg your pardon, Mr. Read,' explaining he had been somewhat perplexed over a business problem just prior to my arrival and was in reality taking it out on me, the result being that he called in and introduced his buyer with the remark that he 'would like to give me an order if possible.'

"That evening when I returned to my hotel the clerk advised me that

Ross & Stevenson had called up and asked me not to send in their order until I had seen them again.

"Next morning, with visions of a countermand ahead, I again called but my reception was somewhat different from the day before, when Mr. Ross informed me they had decided while I was on the spot to have a more general sorting up and I really secured a worth-while order.

"I may say that during subsequent visits to Pittsburg, I was on more than one occasion delightfully entertained by Mr. Ross at the Duquesne Club, and he is to-day one of the staunchest friends I have in my territory, and I had become convinced that all men have a human side.

"I had remembered that at a National Democratic convention, in Chicago, a Mr. J. C. Blair, of Huntington, Pa., had been turned over to me for entertainment by my house. Mr. Blair so evidently appreciated the courtesies shown him that he assured me that if I ever came within reach of his city, he was desirous of reciprocating. As Huntington was on my way en route to Philadelphia, I decided to stop off a train and renew the acquaintance.

"On arriving at the institution which bore his name, I asked to see Mr. Blair. Much to my astonishment, I was informed that he had passed away several months previously. You can well imagine my disappointment and embarrassment, but I recovered my equilibrium, and was finally admitted to the presence of Mr. Africa, his successor, in the plea that I had been a personal business friend of Mr. Blair.

"As soon as my wants were ascertained, Mr. Africa politely informed me that he had tried for some time to trade with my house, but that our prices were in the clouds and he could do nothing for me, accompanying his explanation with the display of an estimate of goods which he had really wanted to buy from us. I explained to him that my call was primarily for the purpose of having a visit with his predecessor, but that it occurred to me that even if our prices did not suit him, we had a few specialties which he would find useful and I hardly thought the slight difference in price would defer him from buying something that would prove valuable to him. He was keen enough to look over my samples and finally gave me a small order; again expressing his regret that he could not give me the much larger order he had spoken of, owing to difference in discounts.

"I knew the goods I sold were of a superior quality and I made my fight on quality alone. I could see that he was interested and finally he proposed the giving to me of this order, if I would shade the price slightly. 'You know your people will fill the order at this price if you will send it in.' 'Most certainly they would, but they would not have the same high opinion of my selling ability if I did so. Mr. Africa, my house sent me out to sell goods at a profit. Anyone can sell goods at a cut price, but I am out for the purpose of selling on the merits of the goods alone, and not to give them away.' I thanked him for the smaller order already booked and was about to leave him when he called me back, and I had the satisfaction of adding one more scalp to my belt.

"Further than this, I was placed in touch with another institution in which the Blair people were interested and gathered in another order.

"When I finally made my departure, Mr. Africa informed me that I had been so firm in my stand for prices that he admired me and that if I had finally made the concession he had craved, he would have ceased to respect me; that he had many traveling salesmen and his one great fight with them was to prevent their giving away all the profits in business.

"I had learned my lesson, discovered that the big fellows were really human, when rightly approached, and I never went back to the Wisconsin territory." Frank S. Verbeck.

3 Short Blocks from Union Depot and Business Center

HOTEL BROWNING

MOST MODERN AND NEWEST IN
GRAND RAPIDS

ROOMS with Duplex Bath \$2.00; With Private Bath \$2.50 or \$3.00

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST



CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

The Newest in Grand Rapids Well Known for Comfort and Courtesy

HOTEL BROWNING

Three Short Blocks From Union Depot
Grand Rapids, Mich.

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

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED

Rates \$1.00 and up
EDWARD R. SWETT, Mgr.
Muskegon :: Michigan



HOTEL RICKMAN

KALAMAZOO

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

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

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

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.



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

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

Catalog—to merchants

Wilmarth Show Case Company

1542 Jefferson Avenue

Grand Rapids, Michigan

Made In Grand Rapids

MADE GENERAL MANAGER.

Edward Kruisenga Reaches Apex of His Ambition.

Twenty-five years ago yesterday Edward Kruisenga sought and obtained employment with the Musselman Grocer Company here as office boy at a salary of \$5 per week.

Yesterday he received a letter from President Letts, of the National Grocer Company, stating that he had been appointed General Manager of the National Grocer Company, to succeed B. B. Cushman, who has been compelled to relinquish the duties and responsibilities of that position on account of ill health. Mr. Kruisenga will wind up his connection with the local house Saturday of this week. Next Monday will see him installed in his new position in Detroit with the hearty good wishes of his friends and associates, all of whom will do their level best to make his new connection a pleasant one for him and a profitable one for his employers.

Edward Kruisenga was born at Holland, Aug. 4, 1876. His father was a native of Holland. His mother was of Irish descent. His father, John K. Kruisenga, was engaged in general trade at Holland for about forty years and Edward was initiated into the mysteries of the mercantile business at an early age.

It was in Holland that Mr. Kruisenga spent his school years and reached that period in the life of every youth when much thought is given as to what vocation or profession shall be chosen as his path to a niche in the hall of fame. Many thought Edward would follow in the footsteps of his father and become a retail merchant, but it developed that he had different plans for the trend of a life's career.

Just before graduating from the high school he took a commercial course at the Holland Business College. February 7, 1897, he entered the employ of the Musselman Grocer Company, of this city, as office boy. He was promoted from one position to another until he became assistant to General Manager Elgin. Dec. 16, 1910, he was promoted to the management of the Cadillac branch, where he remained until August 1, 1913, when he became Manager of the local branch, succeeding M. D. Elgin, who retired to engage in other business.

Mr. Kruisenga was married Nov. 25, 1903, to Miss Inez Hadden, of Holland. They have one daughter—Marian—now 9 years old. They reside at 238 Barclay street.

Mr. Kruisenga is a member of all of the Masonic orders up to the Shrine. He is also an Elk and a Woodman. He is a member of the Highland Golf Club. He is also an enthusiastic baseballist and is exceptionally well versed in the rudiments of the game.

Mr. Kruisenga attributes his success to hard work. He considers his ability in this line to be his greatest asset. He goes to his new position full of the hope and courage which are the sheet anchors of success.

Mr. Kruisenga's successor as manager of the Grand Rapids house will be Roy A. Clark, who started with the local branch as book-keeper twelve years ago. He subsequently served as city and house salesman, dividing his time between the two occupations. Nine years ago he went on the road for the house, continuing in that capacity seven years. Two years ago he was called in to take the position of chief buyer, which work he has continued to perform up to the present time.

Late News From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 7—The Manhattan restaurant, one of our leading eating places, changed hands last week, James Molinaro purchasing the interest of his partner, Spiros Sas-

that it is time for a change and that new timber should be selected for the best interests of the organization. He has decided to devote his entire time to his private business, which has been neglected during his faithful years of service.

The Soo Hiker Association, composed of our good business men, were entertained by George Bailey, the well-known shoe man, at his summer home on Sugar Island yesterday. The hike was made via Canada, skis and snowshoes being the means of transportation. It was, indeed, surprising to know the talent some of our business men possessed, as it was not known that the cashier of the Central Savings Bank was an expert chef, while the cashier of the Sault Savings Bank acquitted himself in a very able manner at the arrangement of the tables and foods and seating the party. Mr. Hall, our prosperous druggist, gave a reading on the mining proposition, which would be a credit to

the ground last Wednesday. The only thing they are thankful for was that it burned the night before the big game. As it was, all of the skaters had time to make their escape while the large crowd that would have been there the next night would undoubtedly have met with serious mishap.

If every day was a holiday when would we rest up?

David Eliashoff, manager of the Leader Department store left last week for New York on a purchasing trip.

W. S. Edward, of the Great Lakes Dredging Co., accompanied by his wife, left Tuesday for California, where they expect to spend the balance of the winter.

An income is what you can't live without or within.

D. K. Booth, of the Booth-Newton Company, who has been undergoing treatment at the Ford hospital, in Detroit, for the past few weeks, has returned to his home here much improved in health.

In spite of all these expert predictions that business will get better, it will.

This is a good time for further talk of tunneling the Straits of Mackinaw. Our United States Senator, Charles E. Townsend, will never have a better argument than he has since the complete tie-up by the ice in the last two weeks.

William G. Tapert.

Canner Claims Profiteering in Selling Canned Goods.

Noblesville, Ind., Feb. 7—In olden days canned foods were considered staple articles and sold on a profit by retailers of 20 or 25 per cent. But with many retailers now they have been put in the luxury list and a profit of 50 to 100 per cent. demanded. This has greatly reduced the sale of such goods. People will not pay 15c or 20c for a can of corn or tomatoes that ought to sell at 10c or 12c. As to food value and compared with other like foods, it is not worth 15c or 20c. Such foods as rice, beans, potatoes and hominy are much cheaper in comparison. Farmers formerly bought many canned foods, especially corn, but now, instead of paying 15c or 20c for a can of corn, they can take 20c worth of white field corn and make a bushel of lye hominy—a mighty toothsome food. And that is what is happening.

It is a Godsend to canners that there was only a half-crop of corn and tomatoes in 1921. Had there been a normal crop, with the reduced consumption by reason of the profiteers, bankruptcy would have been the fate of half the canners of the country. Such conditions should cause the canners to stop and think.

There is danger of an overproduction in 1922. Many canners whose factories were closed last year will want to get in the running this year. Others will want to increase their acreage. Therein lies the danger. Conservatism should be the policy. The outlook for the revival of business and industry is not rosy. Readjustment is not half accomplished. The purchasing power of the farmer is reduced more than half—other lines of industry are out of joint. It will take a long time to get back to normal.

In my judgment, if 12,000,000 cases each of corn and tomatoes—an average of the last ten years—are packed this year somebody will have to 'hold the bag.' It will not be the jobber or retailer, as we well know, but the canner. The jobber will pursue his policy of squeeze and "watchful waiting." The canner will not only have to be packer, but banker and warehouse man. The salvation of the business is another short pack—just as a short crop of cotton saved the South last year.

Canners should exercise thrift and economy and put their goods in the 10c seller class. If not, they will not go into consumption. Better a small pack and a little profit than a big pack and a loss.

Will H. Craig.



Edward Kruisenga.

salos. Mr. Molinaro is one of the best restaurant men in Cloverland, with several years' experience, and is known as the chef that put O. K. in cook. He is making numerous improvements in the line of redecorating, getting ready for the spring rush which will come with the new industries recently added to the community.

We are informed that a New York firm wishes to purchase between 3,000 and 8,000 acres of land in Michigan, near a lake or river and close to a railroad, and it has made enquiries relative to the Upper Peninsula. Chippewa county can easily offer such advantages and no doubt some of the real estate dealers will get busy on the proposition at once.

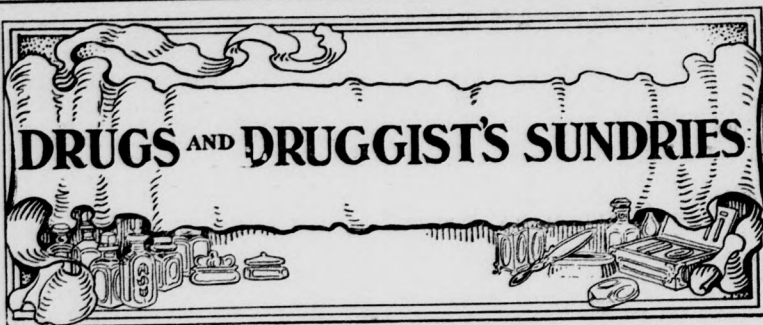
Charles E. Chipley, for the past six years the efficient Industrial Secretary of the Civic and Commercial Association, has resigned, leaving a record of which he may duly feel proud. He has been on the job every minute, losing no opportunity to boost our home town and always fishing for industries and everything that would develop Cloverland. It was largely due to his efforts that A. W. Dawson got started on bringing the last industry here. Mr. Chipley feels, however,

Henry Ford. Professor Malcolm tried to convince the hikers that "distance lends enchantment," but it was all he could do to get away with it, as most of the hikers argue that "distance lends fatigue." The return trip was made without mishap until one of our bankers, who was carrying the pack, slipped and fell on the main street of the Canadian Soo, in front of the Salvation Army band. He was helped to his feet by a bystander who, on looking at the heavy foot gear and listening to the rattle of the empty milk bottles which made a noise that is sometimes heard before crossing the river, remarked that he hoped the party would be able to get him safely across to this side. This, of course, added to the merriment of the party and after reaching American soil mine host Bailey was given a rousing cheer for his hospitality.

Practice makes perfect—be careful what you practice.

The Soo bakers have had a change of heart last week, dropping the price of bread to 10c. This will enable us to continue taking in one movie during the week.

Our hockey fans received a severe blow when the large rink burned to



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.

Some Salient Features of the New Tax Law.

The time is at hand when all persons whose income during the year 1921 was more than \$1,000 must make returns to the Federal Government for income, taxes, etc. The execution of such reports by the industrial institutions, wholesalers, and large dealers throughout the country is now largely intrusted to experts who make a business of this class of work. The question naturally arises as to why this is necessary, and there are several important answers to the question.

In the first place, the requirements and ramifications under the law are numerous and varied. We can safely say that no calendar month passes over our heads, but what the department at Washington makes one or more rulings which have a bearing upon the income tax law. Every year brings us report blanks in different form, which is necessitated from the fact that new rulings necessitate a change in forms. Institutions of considerable magnitude have learned during the last two or three years especially that it is almost impossible for the regular officers of any operating institution to be cognizant of and to keep an account of correctly, not only the requirements of the law, but the new rulings that constantly occur.

The returns which are to be made during the months of January and February are to quite a large extent based upon the same requirements as one year ago, but when these returns are made one year from now the requirements will be entirely different and therefore, the danger in making reports. The complications referred to, and the dangers incurred, grow out of the fact that the law is complicated and that under the pressure of war, surtaxes and excess profits were necessary to raise quick money in large amounts, and to force it from such people as were able to pay it at the time. The income tax, itself, has come into our law and business throughout the country, and we believe to stay in all the years of the future. The excess profits and surtaxes and many of the so-called rulings must gradually fade away.

In the first place, the debt of the country should be so distributed as not to be an immediate embarrassment upon the business of the country, and in the next place incomes should

be taxed so that our regular taxes and a fair graduated income tax should be the sum total of our burdens.

A few of our greatest financiers of the country have stated clearly in written articles of late that it matters not how profitable a business may be, if the present mode of taxation is continued, it will put large business out of existence. The processes of business accumulate property, if the businesses are profitable. The Government, however, requires cash, and in many instances it is not possible for large property holders to liquidate the property sufficiently to pay the Federal taxes. Such operators must at once resort to banking privileges, and in a short time the loaning power of the banks is absorbed. We must, therefore, look in the very near future for a modification of these Federal taxes, so that business will not be obliged to default. We are inclined to say after the above statements, that the retailers throughout the country who find that they have made reasonable profits, should be very careful in making their reports to the Federal Government upon income taxes, etc. Just lately there have been new rulings in regard to losses sustained by merchants and manufacturers, and by that we mean losses other than the decline in the price of merchandise. A man may have an investment in another business and it is a failure. A man may lose property by shipwreck or something of that kind, and there is a new ruling that such a loss can be brought to the attention of the Commissioner and decided upon as to whether it can be deducted from income or not. Then, there is a new ruling in regard to bad debts, and to such an extent that a retailer may deduct from his income the loss by bad debts which is sustained, and he may even deduct a part of a debt which he knows will be ultimately a loss, and he can do this by making proper affidavit to the Commissioner.

There are other rulings which we will not take space or time to mention, and our reason for referring to these is that in the making of returns, every person should be sure that if they have sustained losses, other than a decline in merchandise, that they have what might be called deductible losses, when presented properly to the Federal Government. There is, therefore, no other safety than to refer such matters to men who make it a business to keep an account of every change in the income tax laws and every new ruling that is made by the department.

The Federal Government will be very much disappointed in the returns made by the industrial and commercial

houses as the result of the year 1921 and this very thing will bring the Congress of the United States to a further consideration of what kind of taxation will not only bring the necessary funds for the expenses of the Government and the debts of the past, but be just to all parties concerned.

Lee M. Hutchins.

A Business Building Letter.

Schloss Bros. Co., Indianapolis, wanted to find out why their inactive accounts were inactive, so they designed a special letter to use for that purpose. This letter, copy of which is shown herewith, was mailed out with a return postal to the names on the books which had been inactive for from eight months to two years. Naturally, there was a return of about 4 per cent. from this list of names, due to the great activity of the people since the war. There has been far more moving, according to records, than in pre-war days with results that mailing lists are not so accurate today as in former times. Out of about 3,000 letters, which stayed in the mail, Schloss Bros. received replies from more than 50 per cent. within a few weeks following the mailing of the letter, and they say "replies are still trickling in." Of the number who replied, less than one-half per cent had complaints regarding service or merchandise. Part of these have already been straightened out and the rest are being diligently looked after. It is particularly interesting to note that 4 per cent. of the inactive accounts have already been made active accounts within two weeks from the time of mailing. In other words, 4 per cent. of the inactive customers who had not been in the store at least eight months, came in to buy merchandise within two weeks from the time the "inactive account" letter was sent out.

Why Is a Possible Sale Not a Sale?
 A lot of midnight oil is being burned by salesmen these days. The

problem which they are wrestling is: "Why is a possible sale not a sale?" First, of course because it isn't. Secondly, also "of course," because the salesmen aren't selling. That means there's something wrong—something lacking in the attack. Thirdly, that something which is lacking is very often a lack of just plain courage. A lack of that simple, fearless determination which begets exactly what it itself creates. A lot of prospects have corns—they have boils, carbuncles, stiff necks. The salesman may be a perfectly lovely gentleman, courteous, thoughtful and intelligent. But he can carry to extremes the respect and the diffidence which he has for the corns, the boils, the carbuncles, the stiff neck of the man he thinks he is trying to sell. When you are trying to sell a man, you've got to get under his skin first—that is common knowledge. But to get under his skin, you've got to cut away the boil, rip out the corn, get the venom out of the carbuncle, and twist the stiff neck to limber it up. That means to step on his toes if you have to. If your man is stubborn, if he is sensitive through a sense of personal vanity he needs to be cured. Remember, you are there to get his order—nothing else. Which, understand, please, does not mean, "by fair means or foul," but simply to fight for what you want and not be afraid to dig in—provided you know you're right.

Bijou Cleaning Fluid.

| | |
|--|---------|
| Menthyl salicylate | 4 Cc. |
| Chloroform | 8 Cc. |
| Ether | 4 Cc. |
| Benzine, a sufficient quantity to make | 500 Cc. |

Thoroughly brush the garment to be cleaned. Saturate a cloth (if possible of like material as the garment) with the cleaning fluid; apply and rub with a circular movement.

The saving grease of common sense lubricates the squeaking wheels of daily life.

Putnam's

A COUGH DROP
OF EXCEPTIONAL
MERIT

Order Direct of Us
or Your Jobber

MENTHOL-HOREHOUND
COUGH DROPS



Manufactured by NATIONAL CANDY CO., INC.
PUTNAM FACTORY

GRAND RAPIDS

MICHIGAN

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

| | | | | | |
|---------------------------|--|--|--|-------------------------------|--|
| Acids | | Almonds, Sweet, | | Tinctures | |
| Boric (Powd.) -- 17½@ 25 | | Amber, crude ----- 2 00@2 25 | | Aconite ----- @1 85 | |
| Boric (Xtal) ---- 17½@ 25 | | Amber, rectified --- 2 25@2 50 | | Aloes ----- @1 55 | |
| Carbolic ----- 30@ 36 | | Anise ----- 1 25@1 50 | | Arnica ----- @2 90 | |
| Citric ----- 65@ 70 | | Bergamont ----- 8 00@8 25 | | Asafetida ----- @1 35 | |
| Muriatic ----- 3½@ 8 | | Cajeput ----- 1 50@1 75 | | Belladonna ----- @2 40 | |
| Nitric ----- 9@ 15 | | Cassia ----- 2 25@2 50 | | Benzoil ----- @3 15 | |
| Oxalic ----- 25@ 30 | | Castor ----- 1 32@1 56 | | Benzin Comp'd ----- @3 15 | |
| Sulphuric ----- 3½@ 8 | | Cedar Leaf ----- 1 50@1 75 | | Buchu ----- @3 00 | |
| Tartaric ----- 40@ 50 | | Citronella ----- 65@1 00 | | Capsicum ----- @2 30 | |
| | | Cloves ----- 3 25@3 50 | | Catechu ----- @1 50 | |
| | | Cocunut ----- 30@ 40 | | Cinchona ----- @3 10 | |
| | | Cod Liver ----- 1 15@1 25 | | Colchicum ----- @3 00 | |
| | | Croton ----- 2 25@2 50 | | Cubebs ----- @3 00 | |
| | | Cotton Seed ----- 1 10@1 20 | | Digitalis ----- @1 80 | |
| | | Cubebes ----- 9 50@9 75 | | Gentian ----- @1 40 | |
| | | Elaeagnus ----- 5 00@5 25 | | Ginger, D. S. ----- @1 80 | |
| | | Eucalyptus ----- 75@1 00 | | Guaiac ----- @2 80 | |
| | | Hemlock, pure ----- 1 50@1 75 | | Guaiac, Ammon. ----- @3 50 | |
| | | Juniper Berries ----- 3 25@3 50 | | Iodine ----- @2 95 | |
| | | Juniper Wood ----- 1 50@1 75 | | Iodine, Colorless ----- @1 50 | |
| | | Lard, extra ----- 1 25@1 45 | | Iron, clo. ----- @1 50 | |
| | | Lard, No. 1 ----- 1 10@1 20 | | Kino ----- @1 40 | |
| | | Lavender Flow ----- 6 00@6 25 | | Myrrh ----- @2 50 | |
| | | Lavender Gar'n ----- 1 75@2 00 | | Nux Vomica ----- @1 50 | |
| | | Lemon ----- 1 50@1 75 | | Opium ----- @3 50 | |
| | | Linseed Boiled bbl. ----- @ 87 | | Opium, Camp. ----- @ 85 | |
| | | Linseed bld less ----- 94@1 02 | | Opium, Deodorz'd ----- @3 50 | |
| | | Linseed, raw, bbl. ----- @ 85 | | Rhubarb ----- @2 00 | |
| | | Linseed, raw, less ----- 92@1 00 | | | |
| | | Mustard, true oz. ----- @ 75 | | | |
| | | Mustard, artifil, oz. ----- @ 50 | | | |
| | | Neatsfoot ----- 1 15@1 30 | | | |
| | | Olive, pure ----- 3 75@4 75 | | | |
| | | Olive, Malaga, yellow ----- 2 75@3 00 | | | |
| | | Olive, Malaga, green ----- 2 75@3 00 | | | |
| | | Orange, Sweet ----- 5 00@5 25 | | | |
| | | Organum, pure ----- @ 50 | | | |
| | | Organum, com'l ----- 1 00@1 20 | | | |
| | | Pennyroyal ----- 2 50@2 75 | | | |
| | | Peppermint ----- 3 75@4 00 | | | |
| | | Rose, pure ----- 12 00@15 00 | | | |
| | | Rosemary Flows ----- 1 50@1 75 | | | |
| | | Sandalwood, E. ----- 10 50@10 75 | | | |
| | | Sassafras, true ----- 1 75@2 00 | | | |
| | | Sassafras, art'il ----- 1 00@1 25 | | | |
| | | Spearmint ----- 4 50@4 75 | | | |
| | | Sperm ----- 2 40@2 60 | | | |
| | | Tansy ----- 10 50@10 75 | | | |
| | | Tar, USP ----- 50@ 65 | | | |
| | | Turpentine, bbl. ----- @96¼ | | | |
| | | Turpentine, less ----- 1 03@1 10 | | | |
| | | Wintergreen, leaf ----- 7 00@7 25 | | | |
| | | Wintergreen, sweet birch ----- 3 75@4 00 | | | |
| | | Wintergreen art ----- 80@1 10 | | | |
| | | Wormseed ----- 6 50@6 75 | | | |
| | | Wormwood ----- 18 00@18 25 | | | |
| | | | | | |
| | | Potassium | | | |
| | | Bicarbonate ----- 35@ 40 | | | |
| | | Bichromate ----- 15@ 25 | | | |
| | | Bromide ----- 35@ 45 | | | |
| | | Carbonate ----- 30@ 35 | | | |
| | | Chlorate, gran'r or xtal ----- 18@ 25 | | | |
| | | Chlorate, powd. ----- 13@ 20 | | | |
| | | Cyanide ----- 35@ 50 | | | |
| | | Iodide ----- 3 56@3 72 | | | |
| | | Permanganate ----- 35@ 55 | | | |
| | | Prussiate, yellow ----- 45@ 55 | | | |
| | | Prussiate, red ----- 65@ 75 | | | |
| | | Sulphate ----- 40@ 50 | | | |
| | | | | | |
| | | Roots | | | |
| | | Alkanet ----- @ 50 | | | |
| | | Blood, powdered ----- 40@ 50 | | | |
| | | Calamus ----- 35@ 75 | | | |
| | | Elecampene, pwd ----- 25@ 30 | | | |
| | | Gentian, powd. ----- 20@ 30 | | | |
| | | Ginger, African, powdered ----- 23@ 30 | | | |
| | | Ginger, Jamaica ----- 52@ 60 | | | |
| | | Ginger, Jamaica, powdered ----- 42@ 50 | | | |
| | | Goldenseal, pow. ----- 6 25@6 40 | | | |
| | | Ipecac, powd. ----- 2 75@3 00 | | | |
| | | Licorice ----- 25@ 30 | | | |

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 Blue Berries
Evaporated Apples
Pelts
Flour
Wheat
Corn
Mutton
Lard

DECLINED

Cocoonut
Carnation Milk
Hebe Milk
Pet Milk
Broken Rice
Salsoda
Lamb

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton,
per doz. 1 75
1 X L, 3 doz., 12 oz. 4 50
Parsons, 3 doz. small 6 30
Parsons, 2 doz. med. 5 00
Parsons, 2 doz., lge. 6 70

AXLE GREASE



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

BAKING POWDERS

Calumet, 4 oz., doz. 97 1/2
Calumet, 8 oz., doz. 1 95
Calumet, 16 oz., doz. 3 35
Calumet, 5 lb., doz. 12 75
Calumet, 10 lb., doz. 19 00
K. C., 10c, doz. 95
K. C., 20c, doz. 1 85
K. C., 25c, doz. 2 35
K. C., 5 lb., doz. 7 00
Queen Flake, 6 oz. 1 35
Queen Flake, 50s, kegs 13
Queen Flake, 100s, 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
Rumford, 10 lb., doz. 21 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 Rice 5 45
Quaker Puffed Wheat 4 30
Quaker Brfst Biscuit 1 90
Quaker Corn Flakes 2 80
Ralston Purina 4 00
Ralston Branzen 2 70
Ralston Food, large 3 60
Ralston Food, small 2 90
Saxon Wheat Food 4 80
Shred. Wheat Biscuit 4 35

Post's Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Postum Cereal, 12s 2 25
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85

BROOMS

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

BRUSHES

Solid Back, 8 in. 1 50
Solid Back, 11 in. 1 75
Pointed Ends 1 25

Stove

No. 1 1 10
No. 2 1 25

Shoe

No. 1 1 25
No. 2 1 50
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. 12.3
Paraffine, 6s 14.4
Paraffine, 12s 14.4
Wicking 40

CANNED FRUIT.

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

CANNED FISH.

Clam Chder, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 75
Clams, Minced, No. 1 2 50
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 35
Shrimp, No. 1, dry 2 10
Cove Oysters, 5 oz. 1 35
Lobsters, No. 1/2, Star 4 50
Lobster, No. 3/4, Star 2 75
Shrimp, No. 1, wet 2 10
Shrimp, No. 1 1/2, dry 4 00
Sardines, 1/4 Oil, K. 4 25@4 75
Sardines, 1/4 Oil, Kless 3 75
Sardines, 1/4 Mus. 3 75@4 75
Salmon, Warrens, 1/2 2 75
Salmon, Warrens, 1 lb 4 00
Salmon, Red Alaska 2 85
Salmond, 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 2 50
Bacon, Large, Erie 3 00
Beef, No. 1, Corned 2 70
Beef, No. 1, Roast 2 70
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, ls 3 35
Chili Con Ca., ls 1 35@1 45
Deviled Ham, 1/4 2 20
Deviled Ham, 1/2 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 40
Potted Meat, 1/2 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 85
Potted Ham, Gen. 1/2 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, 1/2 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. 3 15
Boneless Pigs Feet, qt. 5 50
Sandwich Spread, 1/2 2 25

Baked Beans.

Beechnut, 16 oz. 1 35
Campbells 1 15
Climatic Gem, 1 8oz. 90
Fremont, No. 2 1 15
Snider, No. 1 1 10
Snider, No. 2 1 55
Van Camp, Small 1 00
Van Camp, Med. 1 30

CANNED VEGETABLES.

Asparagus, No. 1, 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, 2s 1 60@4 75
Green Beans, No. 10 6 00
Lima Beans, No. 2 Gr. 2 00
Lima Beans, 2s, Soaked 95
Red Kid., No. 2 1 30@1 55
Beets, No. 2, wh. 1 60@2 40
Beets, No. 2, cut 1 25@1 75
Beets, No. 3, cut 1 40@2 10
Corn, No. 2, St. 1 10@1 35
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 7 25
Hominy, No. 3 1 15@1 35
Okra, No. 2, whole 1 90
Okra, No. 2, cut 1 60
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 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
June 1 90@2 10
Peas, No. 2, Ex. Sift. 1 90@2 10
E. J. 1 90@2 10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1 60
Pumpkin, No. 10 3 75
Pimientos, 1/4, each 15@18
Pimientos, 1/2, each 27
Sautkraut, No. 3 1 80
Succotash, No. 2 21 60@2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 1 35
Spinach, No. 2 1 45@1 75
Spinach, No. 3 2 10@2 85
Spinach, No. 10 8 00
Tomatoes, No. 2 1 40@1 65
Tomatoes, No. 3 1 85@2 25
Tomatoes, No. 2, glass 2 85
Tomatoes, No. 10 6 00

CATSUP.

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

CHILI SAUCE.

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

OYSTER COCKTAIL.

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

CHEESE.

Roquefort 90
Kraft Small tins 1 40
Kraft American 2 75
Chili, small tins 1 40
Pimiento, small tins 1 40
Roquefort, small tins 2 25
Camembert, small tins 2 25
Bric 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
Doubtment 65
Juicy Fruit 65
Spearmint, Wrigleys 65
Zeno 65
Wrigley's P-K 65
Sapota Gum 1 25

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 32
Baker, Premium, 1/4s 35
Baker, Premium, 1/2s 32
Baker, Premium, 1/4s 35
Hersheys, Premium, 1/4s 36
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s 36
Runkle, Premium, 1/2s 36
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
Bunte, 1 lb. 32
Droste's Dutch, 1 lb. 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Herseys, 1/4s 33
Herseys, 1/2s 23
Huyler, 1/4s 38
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

COCOA BUT

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

CLOTHES LINE

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

COFFEE ROASTED

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

McLaughlin's XXXX

McLaughlin's XXXX pack-
age coffee is sold to retail-
ers 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 35
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, 48s 4 50
Oatman's baby, 96s 4 40
Pet, Tall 5 00
Pet, Baby 3 65
Silver Cow, Tall 5 00
Silver Cow, Baby 4 80
Van Camp, Tall 5 00
Van Camp, Baby 3 70
White House, Tall 4 40
White House, Baby 4 15

CIGARS

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

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

Garcia & Vega—Clear

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

Starlight Bros.

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

Rosenthals Bros.

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

Union Made Brands

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

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 5 50
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 75
Sweet Caporal, 20, pl. 7 75
Windsor Castle, 20 8 00
Chesterfield, 10 & 20, Pl. 7 50
Piedmont, 10 & 20, Pl. 7 50
Spur, 20, Plain 7 50
Sweet Tips, 20, Plain 7 50
Idle Hour, 20, Plain 7 50
Omar, 20, Plain 9 50
Falks Havana, 20, Pl. 9 50
Richm'd S Cut, 20, pl. 10 00
Richm'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, Tarryon, 20 12 25
Egyptian Star, 10 ck. 12 00
Murad, 20, Plain 15 50
Murad, 10, Plain 16 00
Murad, 10, cork or pl. 16 00
Murad, 20, cork or pl. 16 00
Luxury 10, cork 16 00
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
Delites, 10 21 00
Condex, 10 22 00
Philips Morris, 10 20 00
Brening Own, 10, Pl. 23 00
Ambassador, 10 23 00
Old 76, 10 or 50 37 50
Benson & Hedges
Tubettes 55 00

R. J. Reynolds Tobacco Co.

Apple, 5 lb. Butt, lb. 72
Caramel Twist, per lb. 80
Gravelly Superior, 10c 80
Humburg, per lb. 1 32
Kismet, per lb. 1 05
Liberty Bell, per lb. 1 55
Maritana, 15c Foil, dz. 1 44
Mickey Twist, per lb. 72

John J. Bagley & Co.

Maple Dip, per plug 55

SMOKING TOBACCO.

American Tobacco Co.

Banner, L. C., 10c, dz. 96
Banner, L. C., 40c, dz. 3 84
Blue Boar, 25c Foil 2 28
Blue Boar, 30c Vac tin 2 76
Bob White, gran., 10c 96
Bull Durham, 10c, dz. 96
Drum, Gran., 10c, dz. 96
Five Bros., 10c, doz. 96
Giant, L. C., 10c, dz. 96
Giant, L. C., 30c, dz. 2 88
Giant, L. C., Pails, dz. 6 84
Garriack, 30c Foil, dz. 2 70
Imperial Cube Cut, 30c 2 88
Lucky Strike, R. Cut 1 53
Myrtle Navy Plug Cut 96
Myrtle Navy, 15c Po. 1 44
Navy, G. & A., 10c 96
Nigger Hair, 10c, doz. 96
Nigger Hair, Pails, dz. 8 40
Nigger Head, P. C. 10c 96
Old English, C. C. 10c 1 53
Peerless, L. C., 10c. 96
Peerless, L. C., 35c dz. 3 36
Peerless, L. C., Pails 7 44
Rob Roy, L. C., 10c 96
Rob Roy, L. C., 40c 3 84
Rob Roy, L. C., Pails 3 40
Sweet Maple Scrap, 96
Soldier Boy, L. C., 10c 96
Soldier Boy, L. C., Pail 7 32
Tuxedo, Gran. 15c foil 1 44
Tuxedo, Gran., 17c, dz 1 53
Tuxedo, Gran. Cut
plugs, 8 oz. tins 6 72
Yale Mix., 15c vac. tin 1 44

Ligett & Myers Brands.

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

Scotten Dillon & Co. Brand

Dan Patch, 10c, doz. 96
Dan Patch, 16 oz., dz. 7 70
Ojibwa, 10c, doz. 96
Ojibwa, 8 oz., doz. 3 85
Ojibwa, 95c, doz. 8 50
Ojibwa, 90c, doz. 8 00
Sweet Mist, 10c, doz. 96
Uncle Daniel, 10c, doz. 96
Uncle Daniel, 16 oz. 10 20

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

J. J. Bagley & Co. Brands.

Mayflower, 16 oz., dn. 15 00

P. Lorillard Brands.

Pioneer, 10

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

P. Lorillard's Brands.
Beechnut Scrap, doz. 96
Buzz, L. C., 10c, doz. 96
Buzz, L. C., 35c, doz. 3 30
Buzz, L. C., 80c, doz. 7 90
Chips, P. C., 10c, doz. 96
Honest Scrap, doz. 96
Stag, Cut P., 10c, doz. 96
Union Leader, 10c tin 96
Union Leader, 50c tin 4 80
Union Leader, 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 90
G. O. P., 10c, doz. 96
Loredo, 10c, doz. 96
Peachy, Do. Cut, 10c 96
Peachy Scrap, 10c, dz. 96
Peninsular, 10c, doz. 96
Peninsular, 8 oz., dz. 3 00
Reel Cut Plug, 10c, dz. 96
Union Workman Scrap, 10c, doz. 96
Way Up, 10c, doz. 96
Way Up, 8 oz., doz. 3 25
Way Up, 16 oz., doz. 7 10
Way Up, 16 oz. pails 7 60
Yankee Girl Scrap, 10c 96

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

J. J. Bagley & Co. Brands.
Broadleaf, 10c 96
Buckingham, 10c, doz. 96
Buckingham, 15c tins 1 44
Gold Shore, 15c, doz. 1 44
Hazel Nut, 10c, doz. 96
Kleeko, 25c, doz. 2 40
Old Colony, Pl. C. 17c 1 53
Old Crop, 50c, doz. 4 80
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. 6 72
Prince Albert, 8 oz. 6 72
Prince Albert, 16 oz. 12 96
Prince Albert, 5c, doz. 48
Whale, 16 oz., doz. 4 80

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

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

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

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

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

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

CONFECTIONERY Stick Candy
Standard 14 Pails
Jumbo Wrapped 16
Pure Sugar Stick, 600's 4 20

Mixed Candy
Kindergarten 17 Pails
Leader 14
X. L. O. 14
French Creams 16
Cameo 18
Grocers 11

Fancy Chocolates.
5 lb. Boxes
Bittersweets, Ass'ted 1 75
Choc Marshmallow Dp 1 55
Milk Chocolate A A 2 00
Nibble Sticks 1 20
Primrose Choc. 1 60
No. 12 Choc. 1 60
Chocolate Nut Rolls 1 80

Gum Drops
Anise 17 Pails
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 Pails
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 3/4
6s and 4s.
Less than 5 cases 18 1/4
Five cases 17 1/4
Ten cases 17 1/4
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, specially printed front cover is furnished without charge.

CREAM OF TARTAR
6 lb. boxes 46

DRIED FRUITS
Apples
Evap'd Choice, blk. 18
Apricots
Evaporated, Choice 29
Evaporated, Fancy 34
Evaporated, Slab 25
Citron
10 lb. box 40
Currants
Package, 15 oz. 18
Boxes, Bulk, per lb. 18

Peaches
Evap. Choice, Unpeeled 16
Evap. Fancy, Unpeeled 18
Evap. Fancy, Peeled 20
Bakers' Special 15
Peel
Lemon, American 26
Orange, American 27
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 1/2

Hominy
Pearl, 100 lb. sack 5 25

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

Line 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 30
No. 8, per gross 3 75
No. 9, per gross 5 20
No. 10, per gross 6 75

FLAVORING EXTRACTS
Jennings
Pure Vanilla
Turnerless
Pure Lemon

Per Doz.
7 Dram 1 35
1 1/4 Ounce 1 75
2 Ounce 2 75
2 1/4 Ounce 3 00
3 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 50
Harvest Queen, 2 1/2 8 50
Light Loaf Spring Wheat, 2 1/2 9 00
Roller Champion, 2 1/2 7 00
Snow Flake, 2 1/2 3 40
Graham 25 lb per cwt 3 40
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, 1/8s 7 80

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

Wheat
No. 1 Red 1 22
No. 1 White 1 19

Oats
Carlots 44
Less than Carlots 48

Corn
Carlots 60
Less than Carlots 65

Hay
Carlots 19 00
Less than Carlots 22 00

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

FRUIT JARS

Mason, pts., per gross 8 80
Mason, qts., pr gross 10 10
Mason, 1/2 gal., gross 14 35
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. 4 04
Knox's Sparkling, doz. 2 25
Knox's Acid'd, doz. 2 25
Minute, 3 doz. 4 05
Nelson's 1 50
Oxford 75
Plymouth, White 1 40
Waukesha 1 35

GRANULATED LYE.
Wanders.
Single cases 5 15
2 1/2 cases 5 04
5 1/2 cases 4 95
10 cases 4 87
1/2 cases, 24 to case 2 60

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

HIDES AND PELTS
Hides
Green, No. 2 08
Green, No. 2 07
Cured, No. 1 08 1/2
Cured, No. 2 07 1/2
Calfskin, green, No. 1 12
Calfskin, green, No. 2 10 1/2
Calfskin, cured, No. 1 13
Calfskin, cured, No. 2 11 1/2
Horse, No. 1 3 00
Horse, No. 2 2 00

Pelts
Old Wool 50@ 75
Lambs 50@ 75
Shearlings 100@ 75

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., 2 doz. 4 25
O. B., 15 oz., per doz. 2 40

JELLY GLASSES
8 oz., per doz. 44

MATCHES.
Blue Ribbon, 144 box. 7 55
Searchlight, 144 box. 8 00
Safe Home, 100 boxes 5 80
Old Pal, 144 boxes 8 00
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
Fancy Open Kettle 60
Choice 48
Good 36
Fair 30
Stock 25

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., 12, 5 lb. 5 25
Duffs, 6, 10, Screw C. 6 50
Duffs, 36, 2 lb. Wh. L. 6 30
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 70
Palmetto, 24, 2 1/2 lb. 4 50

NUTS.

Almonds, Terregonia 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 27
Walnuts, Manchurian 35
Walnuts, Sorento 35

Salted Peanuts
Fancy, No. 1 10
Jumbo 21

Shelled
Almonds, Spanish, 125 lb. bags 08 1/2
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, Stuf., doz. 3 50
9 oz. Jar, Stuffed, dz 4 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 LIQUID GLOSS
Sendac, 12 pt. cans 3 10
Sendac, 12 qt. cans 4 50

PICKLES
Medium Sour
Barrel, 1,200 count 17 50
Half bbls., 1300 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@1 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 06

Veal.
Top 14
Good 13
Medium 11

Lamb.
Good 26
Medium 24
Poor 22

Mutton.
Good 16
Medium 14
Poor 12

Heavy hogs 09
Medium hogs 12
Light hogs 12
Sows and stags 9
Loins 17
Butts 15
Shoulders 16
Hams 22
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 1/4 advance 1/4
Pure in tierces 12 @12 1/2
Compound Lard 12 @12 1/2
60 lb. tubs 1/4 advance 1/4
50 lb. tubs 1/4 advance 1/4
20 lb. pails 1/4 advance 1/4
10 lb. pails 1/4 advance 1/4
3 lb. pails 1/4 advance 1/4

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

Smoked Meats
Hams, 14-16, lb. 23 @27
Hams, 16-8, lb. 23 @27
Ham, dried beef 38 @39
California Hams 15 @16
Picnic Boiled 30 @32
Boiled Hams 40 @44
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 15
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
1/4 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

Lamb.

Good 26
Medium 24
Poor 22

Mutton.
Good 16
Medium 14
Poor 12

Heavy hogs 09
Medium hogs 12
Light hogs 12
Sows and stags 9

| SALT | |
|--------------------------|------|
| Med. No. 1, Bbls. | 2 70 |
| Med. No. 1, 100 lb. bg | 90 |
| Farmer Spec., 70 lb. | 92 |
| Packers, 56 lb. | 56 |
| Blocks, 50 lb. | 52 |
| Butter Salt, 280 lb bbl. | 4 50 |
| Baker Salt, 280 lb. bbl. | 4 25 |
| 100, 3 lb. Table | 6 30 |
| 60, 5 lb. Table | 5 80 |
| 30, 10 lb. Table | 5 55 |
| 28 lb. bags, butter | 50 |



Per case, 24 2 lbs. -- 2 40
Five case lots -- 2 30

| SEEDS. | |
|------------------------|--------|
| Anise | 23 |
| Caraway | 14 |
| Canary, Smyrna | 09 |
| Cardamon, Malabar | 1 20 |
| Celery | 24 |
| Hemp, Russian | 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 35 |
| Dri-Foot, doz. | 2 00 |
| Bixbys, Doz. | 1 35 |
| Shinola, doz. | 85 |

| STOVE POLISH. | |
|------------------------|------|
| Blackino, 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 85 |
| 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. | 2 40 |
| Grand Pa Tar, 50 Lge | 4 10 |
| Fairbank Tar, 100 bx | 4 80 |
| Trilby, 100, 12c | 8 00 |
| 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 |

Tradesman Brand.
Black Hawk, one box 4 50
Black Hawk, five bxs 4 25
Black Hawk, ten bxs 4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.

| WASHING POWDERS. | |
|-------------------------------|------|
| Bon Ami Pd., 3 dz. bx | 3 75 |
| Bon Ami Cake, 3 dz. | 3 25 |
| Climaline, 4 doz. | 4 20 |
| Grandma, 100, 5c | 3 90 |
| Grandma, 24 Large | 4 00 |
| Gold Dust, 100s | 4 00 |
| Gold Dust, 20 Large | 4 30 |
| Golden Rod, 24 | 4 25 |
| Jinx, 3 doz. | 4 50 |
| La France Laun, 4 dz. | 3 70 |
| Luster Box, 54 | 3 75 |
| Miracle Cm, 4 oz. 3 dz. | 4 00 |
| Miracle C., 16 oz., 1 dz. | 4 00 |
| Old Dutch Clean, 4 dz. | 4 75 |
| Queen Ann, 60 oz. | 2 40 |
| Rinso, 100 oz. | 6 40 |
| Rub No More, 100, 10 oz. | 4 06 |
| Rub No More, 100, 14 oz. | 5 75 |
| Rub No More, 18 Lg. | 4 50 |
| Spotless Cleanser, 48, 20 oz. | 4 00 |
| Sani Flush, 1 doz. | 2 25 |

| | |
|----------------------|------|
| Sapallo, 3 doz. | 3 15 |
| Soapine, 100, 12 oz. | 6 40 |
| Snowboy, 100, 10 oz. | 3 90 |
| Snowboy, 24 Large | 5 60 |
| Snowboy Large 1 free | 5 |
| Speedee, 3 doz. | 7 20 |
| Sunbrite, 72 doz. | 4 00 |
| Wyandotte, 48 | 5 50 |

CLEANSERS.

KITCHEN CLEANER



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, Cochir | @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 | @20 |
| Pepper, White | @29 |
| Pepper, Cayenne | @32 |
| Paprika, Spanish | @42 |
| Seasoning | |
| Chili Powder, 15c | 1 35 |
| Celery Salt, 3 oz. | 95 |
| Sage, 2 oz. | 1 30 |
| Onion Salt | 1 35 |
| Garlic | 1 35 |
| Ponely, 3 1/2 oz. | 3 25 |
| Kitchen Bouquet | 3 25 |
| Laurel Leaves | 20 |
| Marjoram, 1 oz. | 90 |
| Savory, 1 oz. | 90 |
| Thyme, 1 oz. | 90 |
| Tumeric, 2 1/2 oz. | 90 |

| STARCH | |
|----------------------|--------|
| Corn | |
| Kingsford, 40 lbs. | 11 1/4 |
| Powdered, bags | 03 |
| Argo, 48 1 lb. pkgs. | 3 75 |
| Cream, 48-1 | 4 80 |
| Quaker, 40 1 | 6 |

| Gloss | |
|----------------------|--------|
| Argo, 48 1 lb. pkgs. | 3 75 |
| Argo, 12 3 lb. pkgs. | 2 74 |
| Argo, 8 5 lb. pkgs. | 3 10 |
| Silver Gloss, 48 1s | 11 1/4 |
| Elastic, 64 pkgs. | 5 35 |
| Tiger, 48-1 | 2 85 |
| Tiger, 50 lbs. | 05 1/2 |

| SYRUPS | |
|------------------------|------|
| Corn | |
| Blue Karo, No. 1 1/2, | |
| 2 doz. | 1 73 |
| Blue Karo, No. 5, 1 dz | 2 25 |
| Blue Karo, No. 10, | |
| 1/2 doz. | 2 00 |
| Red Karo, No. 1 1/2, 1 | |
| 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 |

| Sugar Syrup. | |
|------------------------|------|
| Domino, 40 10 lb. cans | 3 00 |
| Domino, 6 5 lb. cans | 2 50 |
| Bbls., bulk, per gal. | 30 |

| TABLE SAUCES. | |
|----------------------|------|
| Lea & Perrin, large. | 5 75 |
| Lea & Perrin, small. | 3 35 |
| Pepper | 1 60 |
| Royal Mint | 2 40 |
| Tobasco | 3 75 |

| | |
|----------------------|------|
| Sho You, 9 oz., doz. | 2 70 |
| A-1, large | 5 75 |
| A-1, small | 3 60 |
| Capers | 1 80 |

TEA.

| Japan. | |
|---------------------|-------|
| Medium | 32@35 |
| Choice | 37@43 |
| Fancy | 54@57 |
| No. 1 Nibbs | 58 |
| 1 lb. pkg. Siftings | 14 |

| Gunpowder | |
|-----------|-------|
| Choice | 28 |
| Fancy | 38@40 |

| Ceylon | |
|----------------|----|
| Pekoe, medium | 33 |
| Melrose, fancy | 56 |

| English Breakfast | |
|-------------------|-------|
| Congou, Medium | 28 |
| Congou, Choice | 35@38 |
| 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 |
| Peckless Rolls, per doz. | 45 |
| Rochester, No. 2, doz. | 50 |
| Rochester, No. 3, doz. | 2 00 |
| Rayo, per doz. | 90 |

| WOODENWARE | |
|-----------------------|------|
| Baskets | |
| Bushels, narrow band, | |
| wire handles | 1 75 |
| Bushels, narrow band, | |
| wood handles | 1 85 |
| Bushels, wide band | 1 90 |
| Marked, drop handle | 80 |
| Market, single handle | 1 35 |
| Market, extra | 9 00 |
| Splint, large | 8 50 |
| Splint, medium | 7 00 |
| Splint, small | 7 00 |

| Churns | |
|-----------------------|------|
| Barrel, 5 gal., each | 2 40 |
| Barrel, 10 gal., each | 2 55 |
| 3 to 6 gal., per gal. | 16 |

| Egg Cases | |
|-----------------------|-------|
| No. 1, Star Carrier | 5 00 |
| No. 2, Star Carrier | 10 00 |
| No. 1, Star Egg Trays | 4 50 |
| No. 2, Star Egg Tray | 9 00 |

| Mop Sticks | |
|------------------------|------|
| Trojan spring | 2 00 |
| Eclipse patent spring | 2 00 |
| No. 2, pat. brush hold | 2 00 |
| Ideal, No. 7 | 1 90 |
| 9 lb. Cot. Mop Heads | 1 40 |
| 12 lb. Cot. Mop Heads | 1 80 |

| Pails | |
|-------------------------|------|
| 10 qt. Galvanized | 2 40 |
| 12 qt. Galvanized | 2 60 |
| 14 qt. Galvanized | 3 00 |
| 12 qt. Flaring Gal. Ir. | 6 75 |
| 10 qt. Tin Dairy | 5 00 |
| 12 qt. Tin Dairy | 5 50 |

| Traps | |
|----------------------|------|
| Mouse, wood, 4 holes | 60 |
| Mouse, wood, 6 holes | 70 |
| Mouse, tin, 5 holes | 65 |
| Rat, wood | 1 00 |
| Rat, spring | 1 00 |
| Mouse, spring | 30 |

| Tubs | |
|-------------------|------|
| Large Galvanized | 8 50 |
| Medium Galvanized | 7 00 |
| Small Galvanized | 6 50 |

| Washboards | |
|-----------------|------|
| Banner Globe | 5 75 |
| Brass, Single | 6 75 |
| Glass, Single | 7 00 |
| Double Peerless | 8 25 |
| Single Peerless | 7 50 |
| Northern Queen | 6 25 |
| Universal | 7 50 |

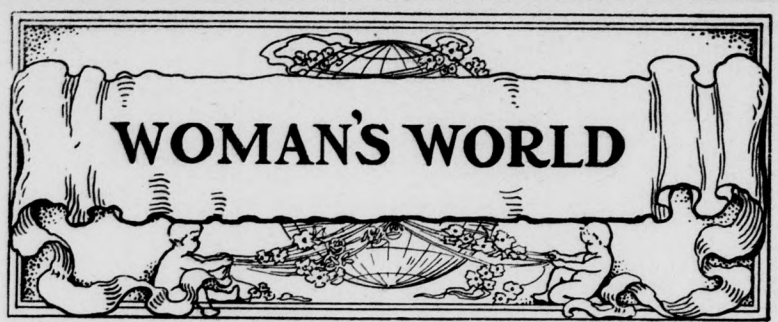
| Window Cleaners | |
|-----------------|------|
| 12 in. | 1 65 |
| 14 in. | 1 85 |
| 16 in. | 2 30 |

| Wood Bowls | |
|---------------|-------|
| 13 in. Butter | 5 00 |
| 15 in. Butter | 9 00 |
| 17 in. Butter | 18 00 |
| 19 in. Butter | 25 00 |

| WRAPPING PAPER | |
|----------------------|--------|
| Fibre, Manila, white | 05 1/2 |
| No. 1 Fibre | 07 1/2 |
| Butchers Manila | 06 |
| Kraft | 09 |

| YEAST CAKE | |
|------------------------|------|
| Magic, 3 doz. | 2 70 |
| Sunlight, 3 doz. | 2 70 |
| Sunlight, 1 1/2 doz. | 1 35 |
| Yeast Foam, 3 doz. | 2 70 |
| Yeast Foam, 1 1/2 doz. | 1 35 |

| YEAST-COMPRESSED | |
|----------------------|----|
| Fleischman, per doz. | 28 |



Scars on Little Souls Inflict Lasting Damage.

Written for the Tradesman.

Do you remember some time when you were a very small child, at home or in school, when you suffered a terrible fright or humiliation and nobody gave you any sympathy or seemed to realize how dreadful the thing was to you? When "they" made you stop crying right away, called you silly, and acted just as if you were a grown person who ought to understand all about everything? Almost everybody has one or more of those experiences, buried down in the depths of memory or perhaps indeed quite "forgotten," which to this day, even after the head is wise and gray, bring painful associations and even reproduce something of the old reactions of fear and panic and suffering.

We grown-ups little realize the damage that we do to little folks by harsh words, by ridiculing their efforts, their ideas, their childish mistakes. We punish out of all proportion to the "crime;" we make scars on little souls that last often to the latest day of life. Sometimes serious mental and even physical disorders, with which doctors wrestle in vain with talk and drugs and surgical operations, have their roots in just such things, suffered in childhood at the hands and tongues of ignorant and thoughtless grown people.

I know a man forty years old who has much to tell the world of wide travel and keen thinking; he is exceedingly well educated and talks with vigor and brilliancy; but he simply cannot write. Put a pen in his hand, or even let him try to dictate with the knowledge that his story is to take written form, and forthwith his remarkable gift of expression is paralyzed; his vocabulary is dumb; an absurd "stage-fright" overtakes him. Only with the utmost difficulty can he get a word on paper. Even the writing of a letter is a task of great difficulty.

The other day he told me that he had traced out the cause of all this, and that his understanding of it was helping him to freedom from it.

"When I was a little boy," he said "I wanted very much to be a writer. I had a gift for story-telling, and until I went to school I used to write little stories. I don't know how good they were from any literary point of view—none of them is now is extant—but I got great pleasure from them.

"My first teacher, for some reason that I cannot imagine, pounced upon this notion of mine and did all she could to discourage it. At least, that is the way it looked to me. Every time she got hold of one of my bits of

writing—even when it was a composition required in school—she would take delight in holding it up to ridicule; made fun of my handwriting, my spelling, my forms of expression; everything about it. Particularly she would not tolerate anything in the form of fiction. Unless it was literally 'true' she called it 'a lie.'

"The result was that I got a sense of guilt about it and did my writing secretly, and hid the stuff, so that no one should know that I was writing these 'falsehoods', as she called them. Once when she found me out she punished me severely. I did not dare to tell about it at home, because my father, who was pretty stern and severe, had told me that if I were punished at school I would be punished again when I got home.

"So it came about that I lost, in the fear and humiliation, all the pleasure that I had had in writing. The required composition became the merest drudgery; I carefully avoided anything that might seem to be individual. The whole thing became a terror to me. And when I passed from the control of that teacher I took mighty good pains not to let any other teacher know that I ever had had the sinful desire.

"From that day to this, although until lately I have not suspected the real reason for it, writing of any kind has been a painful business for me. I know now that the cloud of fear has hung over my efforts to write. Like an undiscovered fracture of a bone, activity in that respect has hurt me. Now that I understand what it is that has paralyzed my writing hand all these years, I am getting over it. Something like facility is returning to me. I even have a desire to turn my hand to some of the old 'lies' in the way of fiction that used to arouse that teacher's ire. But I find myself rather glad that that old teacher is dead!"

I wonder how many of us who find the writing of letters irksome could trace the fact back to some well-meaning supervision in the years long forgotten; to some person who would not allow us to send away a letter full of childish exuberance and spontaneous self-expression because there was a misspelled word or two in it; to frequent instances in which we were compelled to rewrite the whole thing in order that it might be "correct," destroying all the fun of it and chilling the enthusiasm which inspired the first writing.

What if somebody with a school-master's switch had stood over Shakespeare when he was writing the Sonnets and thrashed him for misspelled words! From the point of view of strictest orthography Shakespeare was

one of the worst spellers in the history of the English language!

The frights and humiliations and punishments of childhood leave scars that the years cannot remove, cause much mysterious suffering, and deprive the world of many beautiful and wonderful things.

Prudence Bradish.
(Copyrighted, 1922.)

The Coming Business Man.

He is busy somewhere. The germ of his promise lies in that fact. A business man, in embryo or in maturity, is busy. Business has no place for the idler at any time. So when we look for him in the haunts of business we shall find him sweeping out the store, packing or unpacking goods in warehouses or basement, keeping stock in order, marking prices on merchandise and arranging it on the shelves, poring over business records in an office, or in some such employment—always working, always keen to learn, always asking questions, studying qualities, considering styles.

A little more advanced we find him studying markets, reading trade papers, familiarizing himself with the technical details of buying and selling and always seeking information about the particular branch of trade in which he is most interested. If it is shoes, he studies leathers, styles, qualities, until he knows them on sight. If dry goods, he is after facts about cottons, linens, woollens and silks. He learns their beginnings on the plantations, the farms, and in the cocoons. He follows them to the factories and through all the processes they go through before they get on sale in the stores—their weaving, spinning, coloring and knitting.

This is merely saying that the coming business man is learning his business in every way available to him as clerk, stockkeeper, salesman and buyer. He wants to know. If he did not have this desire to learn he would not be a coming business man either in manufacturing, trading or conducting any sort of business. And while there are certain things we may be sure he is doing, there are other things he is not doing. He is not perfecting his billiard or bridge game. He does not turn first to the sport page in a newspaper. He is not shining in society or thinking more of keeping his clothes immaculate than of the interests of his employer. Else he would not be a coming business man. He would be a going one—going out to take the air with somebody else on his job.

A Grocer's Tribute To Lincoln.

Written for the Tradesman.

One year ago it was the privilege of the writer to listen to a sermon at a mission church in Lansing, which, having no settled pastor, was supplied for that day by a grocer whose store was just a little distance away. His name was Baughman and his subject was "The Mind of Christ."

It being February 13, he devoted a portion of his time to consideration of the character of "Lincoln, the Greatest American," showing that in the elements of his character, in his great love and sympathy for his fellowmen, in all his endeavor to serve

humanity he exemplified the mind of Christ. He portrayed a scale of humanity with Eugene V. Debs at the lowest point and Abraham Lincoln at the top. He described how, twenty-five years previously, while pastor of a church in a certain city in Illinois, he had sat for three days opposite Debs and fought for a righteous adjustment of a difficulty between laboring men and their employers, and how it was settled so satisfactorily that in all the years since there had been in that city only one slight disturbance between labor and capital. He would say this for Debs, that at one time in his life he was really seeking the good of working men, but the opportunities which came through this work led to ambition for leadership, for domination, for self-aggrandisement.

The opportunities which came to Lincoln only made him more humble, more anxious to serve his country and his fellowmen, because in him was the mind of Christ. E. E. Whitney.

Corporations Wound Up.

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

Industrial Construction Co., Flint.
Bennett-Sustick Co., Detroit.
Glaser Realty Co., Detroit.
Soule Delivery Co., Saginaw.
Damon-Pantlind Co., Grand Rapids.
C. A. S. Products Co. of Michigan, Detroit.
Peterson, Dean & Maison, Grand Rapids.
Butcher-Black Co., Battle Creek.
Mansur Tool Co., Detroit.
Russian Consultation Bureau, Detroit.
Gillespie Garage Co., Detroit.
Frigidaire Corp., Detroit.
Central Forge Co., Detroit.
Weston-Mott Co., Flint.
Central Products Co., Detroit.
Michigan-Salmon Mining Co., Grand Rapids.
E. H. Leonard Co., Detroit.
Youghiogheny Gas Coal Co., Detroit.
Grand Rapids Realty Co., Grand Rapids.
Auto Finance Co., Detroit.
Lake Orion Groves Co., Pontiac.
Michigan Humus and Chemical Co., Chassell.
Monroe Butter & Cheese Factory, Monroe.
Shaler Hardware Co., Bellevue.
Apperson Detroit Co., Detroit.
Vander Werp-Cedarquist Publishing Co., Fremont.
F. H. Lantz & Co., Laurium.
Moore Container Co., Detroit.
Hastings Cabinet Co., Hastings.
Motor Credits Co., Grand Rapids.
Wolverine Glove Co., Saginaw.
Cash Furniture and Rug Co., Grand Rapids.
Johnson Drug Co., Traverse City.
Borgman-Wright Homes Corp., Detroit.
Hugh Shutt Co., Detroit.
Michigan Produce Corp., Muskegon.
Advance Publishing Co., Rogers.
Cooley Realty Co., Detroit.
Roseville City Land Co., Detroit.
El Cajon Portland Cement Co., of Alameda, Mich., Detroit.
Wisconsin Chemical Co., Detroit.
Midland Construction Co., Midland.
Peoples Window Cleaning Co., Inc., Detroit.
Clyde Park Mercantile Co., Grand Rapids.
Detroit Cream Cheese Co., Inc., Detroit.
S. & M. Shoe Co., Detroit.
Emery Hall Co., Romulus.

Not Among the Rings of Talkers.

Not among
The rings of talkers,
On the corners
Of our marts,
Would I stand in conversation,
(Easiest of all the arts.)
But far out
Upon the hillside,
Where the farmer
Guides his plow,
On the scaffolds
With the workers,
Where the weavers
Bend and bow.

Place me with
The living doers,
Men of brains
And men of hearts;
Not among
The rings of talkers
On the corners
Of our marts.

We can't have everything we wish,
but we can make the most of what we have.

BUSINESS WANTS DEPARTMENT

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

For Sale—A \$5,000 stock of groceries, crockery and fixtures. Location most desirable in live Michigan town of 1200. Always a money maker and considered best store in town. Address No. 646, Care Tradesman. 646

For Sale or Rent—Store in brick block, finely located for business, good town. Suitable for drug or clothing store. Address No. 647, Care Tradesman. 647

For Sale—Manufacturing building at Portland, Mich. 12,000 square feet floor space. \$2,500 cash. Write A. A. Meeth, Portland, Mich. 648

For Sale—30 lb. capacity scale, practically new. \$100. Dickery Dick, Muskegon, Mich. 649

Want to hear from established retail shoe business FOR SALE in town of 3000 up. Might consider half interest with right parties. Confidential. Address No. 650, Care Tradesman. 650

DRUGGISTS ATTENTION—For quick sale lease and good will of CITY DRUG STORE established thirty-five years in same building, which is one of the best down town locations in BATTLE CREEK, MICHIGAN. Nearly new Grand Haven iceless soda fountain, back bar carbonator, etc. Complete. Electric sign, electric fixtures, outside show cases. O. E. Kewley Co., 231 West Main St., Battle Creek, Mich. 651

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—A stock of hardware, furniture and undertaker's supplies and little 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

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

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

Salesmen—Profitable side line. Carry samples in pocket. Address Copper Journal, Hancock, Mich. 574

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

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

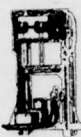
Wanted—To hear from party wishing to purchase good fruit farm located in Berrien county. Produces more grapes and small fruit, also has more macadam road than any county in the state. Address Box 45, Bridgman, Mich. 637

How to Purchase Real Estate Intelligently—Write for pamphlet of instruction. Address Box 27, Bridgman, Mich. 638

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

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

A. B. KNOWLSON CO.
Grand Rapids Michigan



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

Sand Lime Brick

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

Brick is Everlasting

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

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.

THE MILK IN THE COCOANUT.

Where the United Buyers Association Profit Comes In.

Considering the apparently low prices the United Buyers Association quote on some staple goods to the consumer—especially granulated sugar at 3c per pound in combination with other orders—it is a little difficult at first to detect where the profit on the scheme comes in. Of course, there has to be a profit somewhere, because it costs money to handle staple groceries, pack and ship small orders and conduct the correspondence incident to transactions of this character. Careful study of the scheme discloses that the most profitable feature is the sale of territory and supplies to agents, who are assigned certain localities providing they purchase \$50 or \$100 outfits. The \$50 outfit comprises the following assortment of printed matter, which can probably be obtained in the quantities purchased by the Association for about \$15:

Special Offer.

The United Buyers Association, Inc., Grand Rapids:

Enclosed please find the sum of \$50 for which send me your complete Mail Order Outfit for operating the Membership Plan by mail, outfit consisting of the following:

- 500 Large Circulars (like sample enclosed).
- 500 Application Blanks (to go with circulars).
- 500 Envelopes for Mailing Literature.
- 500 Return Envelopes.
- Also Members Confidential Price Lists of Groceries, Dry Goods, Cigars and Tobacco.
- 500 Names and Addresses of Mail Order Buyers living in my Territory.

We will call special attention to these names and addresses, we do not give the same list of names to any two people, so that you will practically have a virgin field.

Also 250 Yearly Memberships (Value \$2) Each these when sold by you will bring in \$500, making a profit of \$450.

More Memberships will be sold you at 20 cents each when bought in lots of ten or more at a time.

We will furnish you with as many Mail Order Outfits as needed at the same rates and conditions as above stated, so that you can have a permanent business. All literature, envelopes, etc., will be printed with your name and address, giving you a Mail Order Outfit same as the largest Mail Order Houses.

Here, evidently, is the "milk in the coconut"—the sure and steady income which enables the concern to get up and send out its illustrated price lists, meet the expenses of rent, wages of clerks and stenographers and pay the salaries of the men who are manipulating the questionable undertaking. Of course, the agents who make these contributions to the "common cause" recoup themselves by reselling the 250 membership certificates they receive with a \$50 outfit for \$500, thus netting \$450 profit on a \$50 investment. Not so bad, especially when it is remembered that many of these agents are making from \$25 to \$40 per day selling little pieces of paper at \$2 per.

Grocers need have no fear from any competition that will be put up by The United Buyers Association.

Economic laws are not to be trifled with. Consumers are not all fools. No consumer in his right senses believes that there is any system on the face of the earth that can sell groceries for half the price charged by the old reliable grocer on the corner. Investigations by Government officials have proved beyond any question that grocers as a class follow the markets quicker, than any other class of merchants. The recent survey of the Joint Commission of Agricultural Inquiry has established that.

However, a scheme like The United Buyers Association, which on the face of it is a promotion pure and simple, should afford another occasion for grocers to demonstrate that they are business men. Where the Association is pulling off any particularly strong propaganda, the grocer's advertisements should include an educational editorial designed to show consumers how hopeless it is for them to buy their groceries for "almost half" and therefore they are just throwing their money away by paying \$2 for a yearly membership fee.

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—The market remains steady to firm, with quotations ranging about the same as last week. There is an adequate supply of fresh creamery at this time to meet the present demand and the make is about normal for the time of year. Local jobbers hold extra creamery at 34c in 63 lb. tubs for fresh and 31c for cold storage; 35c for fresh in 40 lb. tubs. Prints 42c per lb. Jobbers pay 15c for packing stock.

Cabbage—\$4 for home grown; California, \$3.25 per crate of about 75 lbs.

Carrots—\$1 per bu.

Celery—\$3 per box for home grown; California, \$11.50 per crate of 6 to 7 doz.; Jumbo, \$1.20 per doz. stalks; Florida, \$5 per crate of 4 to 6 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 market remains very uncertain, due to the extreme weather conditions. The egg situation this time of year depends very largely on the weather. The storage egg situation is about the same. There is a large supply at this time on the market, but a light demand. Local dealers are paying 35c for fresh. Cold storage are selling on the following basis:

Firsts ----- 29c

Firsts in cartons ----- 31c

Seconds ----- 25c

Checks ----- 23c

Grape Fruit—The demand for Flor-

ida 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. Contrary to expectations the market has not sustained further advances. 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—California's 1922 freeze will go down in history as the hardest ever known to the California citrus fruit industry—four nights of record low temperatures. At this writing the most conservative judges who have personally covered the larger citrus districts and have sampled hundreds of oranges, agree that practically 50 per cent. of the crop is ruined, 25 per cent. may be classed as "doubtful" while another 25 per cent. may be regarded as practically unhurt. This condition, however, assures the trade that there will be plenty of fruit to go around—fruit which can be offered without apologies. It is generally agreed that the fruit to go forward between now and next September will net the growers as much total money, perhaps more, than if the entire crop on the trees on Dec. 1 had been shipped. Fancy California Navels now sell as follows:

90 and 100 ----- \$6.50

150, 176 and 200 ----- 6.50

216 ----- 6.50

252 ----- 6.50

288 ----- 6.00

324 ----- 5.50

Parsley—60c per doz. bunches.

Peppers—Florida, \$1.25 per basket.

Pineapple—\$9 per crate for Cu-

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—\$1.75 for 6 lb. basket from California.

F. A. Hunter, dealer in dry goods and groceries at Morley, renews his subscription to the Tradesman and says: "I must have it, cannot do without it."

Minutes Grocers and Meat Dealers Meeting.

Grand Rapids, Feb. 8.—At the regular meeting of the Grand Rapids Retail Grocers and Meat Dealers' Association, held last evening, the minutes of the Executive Board meeting Jan. 24, incorporating the resolution to regulate manufacturers who distribute food commodities at cost in order to maintain their low wage scale was read; also the reply to same of Lee H. Bierce, Secretary of the Chamber of Commerce. The matter was referred to the Furniture Manufacturers Association, as suggested by Mr. Bierce.

Nine applications for membership were read and referred to the next meeting for action.

Mr. Williams, of Rochester, N. Y., gave an introductory talk on Riverside oleo, a Danish product which is to be distributed through Dark & Son.

The Executive Board was delegated to attend the State convention and the Secretary was authorized to appoint any member of the Association desiring to attend in place of any member of the Executive Board who would be unable to attend.

Secretary Hanson spoke on Cooperation and presented the following resolution, which was supported by L. F. Hartman and carried unanimously.

Whereas—Because of the loyal cooperation of Mr. E. A. Stowe, editor of the Michigan Tradesman, to our Association from the time of its inception; therefore be it

Resolved—That the Grand Rapids Retail Grocers and Meat Dealers' Protective Association in meeting assembled, Feb. 7, 1922, do hereby adopt Mr. E. A. Stowe as the Godfather of this organization, and that he be officially informed of this resolution and a copy spread upon the records.

President Gezon talked on Book-keeping and its value to the retailer. He also explained the simple system used in connection with his business and its gratifying results.

Mr. Prendergast, of the Worden Grocer Company, gave a very elaborate "Visitation" talk, as he called it, calling the attention of retailers to the relation of jobbers to retailers. Mr. Prendergast urged the retailers to pay more attention to politics, stating it was about time the jobbers and retailers got together and put the cards on the table face up with the consumer and put a stop to the everlasting accusation of cheap politicians who commercialize propaganda accusing jobbers and retailers of profiteering. Mr. Prendergast also stated there was not another business that rendered so much service for the small margins received as the retail grocer and meat dealer.

Mr. Douma, of the Fleischmann Yeast Co., gave a short complimentary talk with a little humor added.

The meeting was very pleasant and profitable, inspired by the luxurious aroma of a box of Harvester cigars.

Herman Hanson, Sec'y.

Henry J. Vinkemulder and wife have returned from the South, where they devoted two or three weeks to attending conventions and inspecting the farming properties in which they are interested. Mr. Vinkemulder confidently expects to see oil developed on the 19,000 acre tract of the Michigan-Texas Land & Orchard Co., in which company he is a large stockholder.

Munising—A. T. Chase has sold his grocery stock and store fixtures to Hankin & Co., who will consolidate it with their own stock of groceries and meats.

Ishpeming—Charles Andrews has engaged in the cigar manufacturing business at 115 Vine street.

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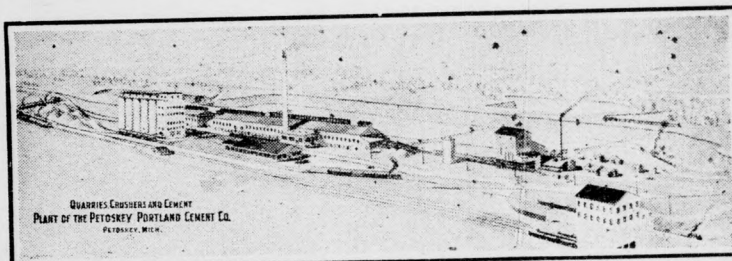
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