

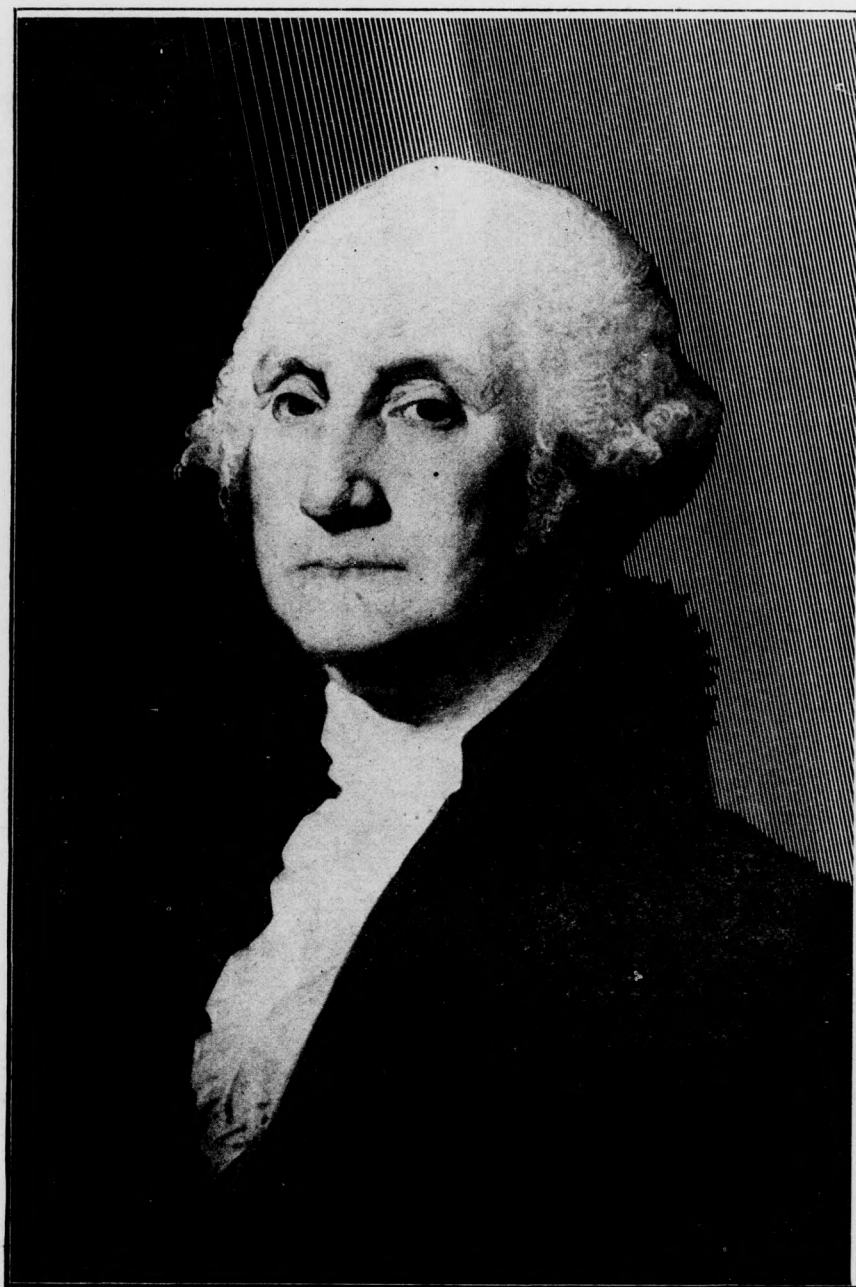
MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 22, 1922

Number 2005



Soldier and statesman, rarest unison;
High-poised example of great duties done
Simply as breathing, a world's honor worn
As life's indifferent gifts to all men born;
Dumb for himself unless it were to God,
But for his barefoot soldiers eloquent,
Tramping the snow to coral where they trod,
Held by his awe in hollow-eyed content;

Modest, yet firm as Nature's self; unblamed,
Save by the men his nobler temper shamed;
Not honored then or now because he wooed
The popular voice, but that he still withstood.
Broad minded, higher souled, there is but one,
Who was all this, and ours, and all men's
Washington!

James Russell Lowell.

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.

Citizens Long Distance Service



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

19,000 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

PROTECTION—

Your customers look to you to protect them from mistake.

When they seek to build up their health and vitality by yeast-eating, it is part of your duty to see that they get what they need—fresh yeast—Fleischmann's—

Not some questionable yeast-preparation, largely composed of habit-forming drugs.

The Fleischmann Company

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



MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 22, 1922

Number 2005

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.

SALES TAX INEXPEDIENT.

Business leaders are now agreed that the revival of trade depends chiefly on the ability of producers and distributors to bring prices to a level corresponding to the diminished purchasing power of consumers. Efforts are accordingly being made to reduce the costs of production and distribution to a point which will permit dealers to sell goods in normal volume at prices that will bring them a reasonable profit. As one means towards this end the country's taxes must be substantially lowered by every practical economy in government. A tax on sales will prove a formidable obstacle to the work of rebuilding the country's prosperity. It will bring on a rise in retail prices without a corresponding improvement in the consumers purchasing power. For this reason alone the tax would be objectionable, even if it were an equitable and easily administered method of raising revenue. It is neither.

Only those persons will welcome a sales tax who want a bonus at any cost, or who, for reasons satisfactory to themselves, desire that a tax on consumption should be brought into the revenue system as a means of eventually supplanting the present forms of direct taxation.

The best case formerly made for the sales tax was that it should be introduced as a substitute for the excess profits tax and for the higher surtaxes on income. As a device to provide funds for the bonus the sales tax would be not a substitute but an addition to existing tax burdens. When President Harding addressed Congress last April he stated that he was not seeking to effect a shifting but a lifting of these tax burdens. His suggestions in his letter to Chairman Fordney last Thursday are not altogether consistent with his position last spring.

There are members of Congress who cynically regard the sales tax as the least objectionable method of

raising the funds to satisfy the clamors of the illy-advised ex-service man, because the people will pay this tax without knowing it. Even if this were true, such an expedient would not be in the interests of economy and efficiency. The present methods of taxation, with all their defects, have at least the virtue of making a citizen painfully aware of the cost of government and insistent upon the curtailment of needless expenditure. It will be a sad day for the Republic if Congress ever succeeds in inventing fiscal devices that will effectively chloroform the taxpayers.

The best interests of the country's business and of the short sighted ex-service men themselves demand that Congress accept President Harding's alternative and postpone action on the bonus question for the remainder of this session. By the time another Congress convenes there is the promise that the whole nauseating campaign for a soldiers' gratuity will be silenced by stern popular disapproval.

Better quotations for farm products this week indicate a continuation of the process by which the price levels of different commodity groups are working back into a more normal relation. After the holiday lull at the beginning of the week the grain markets opened unusually strong, as a result of the advances in London and Liverpool while our domestic exchanges were closed, and wheat for May delivery made a net gain of 5½ cents, while corn also was about 1½ cents higher. Cotton on the same day registered an advance of about half a cent. With this showing of strength in the markets for primary commodities, it is worth noting that the prices of many finished products, particularly clothing, dry goods, and house furnishings, are tending to still lower levels, and this, in spite of the repeated declarations of manufacturers that the next movement must be upward. The February sales staged by department stores throughout the country are meeting with a good response, and tend further to establish the fact that there is much latent buying power among consumers, and that they will buy freely "at a price." Often these prices represent no more than cost to the dealers and the latter are coming to realize the need of bringing down costs of production and distribution to a point where a price that will attract buyers will also bring reasonable profits.

Don't get impatient with the people who insist upon looking around a good deal before buying. Folks who are slow to buy are also slow to bring back their purchase.

THE SUREST HOPE.

Two sales by dry goods jobbers during the last week—one at Cleveland and the other at Detroit—had a little more than ordinary significance. The staple of the offerings was a variety of cotton goods. They were priced in most instances at about the selling agents' figures, but, in others, below them. The sales were intended to stimulate buying on the part of Middle West retailers by the offer of real bargains in branded and other standard merchandise, and the response was immediate and pronounced. An odd result was somewhat reciprocal action in the primary markets, but the principal significance was in emphasizing the fact that meritorious goods can be sold in quantity at a price. Every such instance helps to confirm the belief that the greatest stumbling block to a larger volume of business is the general impression that prices have not yet got down to the proper levels. This applies to all manner of commodities, aside from a few of the foodstuffs, and is especially pertinent as regards the cost of building materials and construction upon which so much of industrial activity depends. In view of these circumstances the expectation of another inflation of prices expressed in certain quarters recently is seen to be not only futile but absurd. The surest hope for better business and in larger volume lies in getting down to bed-rock prices.

WHAT IS MATTER WITH SILK?

Not only the manufacturers of silk goods but the merchants who deal in them would like to know how things stand with regard to the raw material which enters into such merchandise. The great bulk of raw silk used here comes from Japan. Nearly all of the output of that country is sold here. When the slump in prices occurred in 1920, raw silk was one of the first of the commodities to be hard hit. Values dropped suddenly from the artificial levels they had reached through speculation, and banks and mercantile institutions in Japan went to the wall. To avoid a catastrophe, the Japanese government came to the aid of the speculators and holders of raw silk and helped keep up a minimum price. A lot of the material was stored, and only sufficient was placed on the market to supply actual needs at the "pegged" price. This worked well for a time, but it could not be kept up. The financial strain was too much, especially when the demand for silk goods began to slacken because of hard times. Subsequently, things improved a little, and the Japanese syndicate disposed of some of its hoarded raw silk to its individual members. At-

tempts since to keep up prices have not been very successful. A mere rumor of a boycott by American buyers recently closed the bourse at Yokohama and set prices toppling. The sensitiveness shown gives color to the belief which some entertain that supplies of raw silk are very much larger than the official reports indicate and that it is going to be increasingly difficult to keep up prices to the inflated levels artificially set by the Japanese combination.

THE SOURCE OF OUR LINEN.

Linen is scarce and high in price these days, mainly because Russia, the great flax-growing country, is no longer furnishing the raw material.

The American housewife wonders why it is necessary to send abroad to get good linen. Our grandmothers were expert with spinning-wheel and cottage loom, yet in this generation we have no such linen as is made by the Scottish, Irish, Belgians and French.

Cotton is the chief reason why. Prolific production of that vegetable fiber made cotton king, and flax "lost out" in the competition. Another reason is that in our country labor costs too much to make flax-growing profitable.

For a very long time Scotland and Ireland have produced most of the linen used by the English-speaking world. The moist climate of those regions is favorable for bleaching. In former days the Irish and Scotch raised their own flax, but in recent years they have imported it in enormous quantities from Russia (until that source of supply was cut off) and from Belgium. Some German linens wear like iron, but in finish and pattern the Irish and Scotch are far superior. To be a linen designer demands an artistic skill not inferior to that required of a designer of laces. One thousand dollars was the price paid not long ago for a tablecloth and twenty-four napkins in the pattern of which the Rape of Proserpine was depicted.

The French and Belgians are famous for their fine damask linens, which when finished in silk are called "silk damask." That kind of weave gets its name from an ancient cloth of Damascus. The designs are exquisite; and in convents and schools children study art-lettering for napkins, tablecloths, etc.

Jerry Thibert, grocer at Iron Mountain, writes as follows: "As a subscriber to the Tradesman, I have read and enjoyed your paper very much and would not be without it. It is a great help to all merchants. No merchant should be without it."

The mark is now worth about a half cent. And the Germans sadly reflect that the mills of the cent grind slowly.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 21—Lloyd Max Mills, who covered Western Michigan territory about a quarter of a century for the Hazeltine & Perkins Drug Co., is now on the road in Western Washington for the Luckel, King & Oake Soap Co., of Portland, Oregon. He makes his headquarters at Tacoma, but continues to reside at Linnton, Oregon.

R. H. Randall, representing the James Bayne Company, is on an extensive business trip which will take him through a portion of Iowa, Tennessee and Kentucky. The James Bayne Company is but one of several Grand Rapids catalogue building building houses with a National reputation for high class printing.

Michigan's summer visitors come up from the Southland in all-steel trains and Pullman cars of the latest type, but winter travelers who are forced to patronize sleeping cars on the Petoskey division are not so fortunate. A Grand Rapids salesman, when asked what route he had taken to Petoskey, said he had arrived on one of the "Roosevelts," using that term because they were such rough-riders.

Some fresh air fiend opened a window of the Park Hotel at Sault Ste. Marie, Wednesday night and water pipes were frozen as a result. The office downstairs was flooded and damages to the extent of some \$50 was charged up to profit and loss.

Passengers on the South Shore line for the West spent Wednesday night at Soo Junction. The train was thirteen hours late, due to a freight car slipping into a snow bank. Twelve men and one woman were unable to secure accommodations at the little hotel and made the best of it at the depot. While the thermometer registered 17 below outside the crowd was made as comfortable as possible by a very accommodating ticket agent. Patrons of the line have hinted that this fellow was hard-boiled, but like many others proved himself a gentleman and in the emergency he was also quite diplomatic, keeping the bunch in good spirits and happy in spite of their disappointments at missing connections. By the way, don't pass up the eating house across the tracks at Soo Junction. It is all done over and the fare is fine and the proprietors have the "know-how."

B. S. Hanson, of the Challenge Machinery Co., Grand Haven, started this week on a trip through the Northwest to Winnipeg, Vancouver, Seattle and down to Los Angeles. He will return the latter part of March by way of New Orleans and St. Louis. Mr. Hanson's objective is a visit to all dealers in printers supplies and machinery and to push sales of the Lee two-revolution press and Diamond power paper cutters. He will accept carload orders.

The Belding Hotel announces reduced prices on meals from 75 cents to 50 cents, beginning with breakfast on Feb. 13. No complaints have been registered regarding the quality of food at the Belding. While the portions are ridiculously small, it is understood by all old timers that a second helping is cheerfully supplied for the asking. This price reduction comes as a pleasant surprise to the traveling fraternity.

William I. Millar, representing the Mueller Furniture Co., started on Feb. 14 for an extended trip through the Southern states. Mrs. Millar will accompany him. They plan to spend some time in Atlanta, Ga., and other places of interest in the South, returning by way of New York City, Philadelphia and Pittsburgh. Mr. Millar, prior to last January, spent ten years in the employ of the Grand Rapids branch of the National Candy Co.

Business conditions at Newberry are not as good as usual. The mills have been closed for about eighteen months and work in the woods is almost at a standstill. A better bunch of busi-

ness men would be hard to find, but they seem to be marking time—always optimistic, always boosting for their town and each other. Newberry is a pretty little place, with wide paved streets, boulevard lighting and surrounded by a good farming country. Under ordinary conditions the traveler who passes up this hustling town is making an error for which he should offer no excuse to his house.

D. J. O'Connell, manager of the Newberry Hotel, says he would like to reduce the rates at his house, but it would not let him get by, since Newberry is a four-day town and it is seldom travelers remain over Sunday. Meals are 75 cents and rooms \$1.25 and \$1.75. Mr. O'Connell himself seemed to be the only one complaining about the price or service. The rooms are very good and the beds clean.

Charles Rogers, for several years a farmer, has purchased the Hotel Otsego, at Gaylord. He expects to put in a serve-self restaurant and refurbish the office and rooms, throughout William Noirot, who will retire after fifteen years as proprietor of the Otsego, has made no permanent plans for the future.

"Scribe" Olney received a 12 pound pike from his old friend and fishing partner, D. E. Matheson, of Roscom-

lage, yet teeming with interest, for it held a prominent place in making Michigan's history and in the advancement of civilization from the North. St. Ignace, but eight miles beyond, is even more historic and older by many years. The country roundabout is wonderful because of the abundance of rocks, rugged shore lines and numerous islands, in strange contrast to the sand plains, cedar swamps and jack pines which surround its sister city to the South. Wonderful roadways built of rock, stone, cement or gravel lead in three ways from St. Ignace, the most traveled being that one which leads to the Soo locks and canals by way of the Snow Islands, Detour and Hay Lake.

Saint Marys River, with its myriads of small islands along the North shore, is even more beautiful than the Hudson with all its grandeur and it is the opinion of the writer who has made both trips that a cruise of the Saint Marys in a motor boat is far more wonderful than that of the Thousand Islands along the St. Lawrence. Except in the main channel, the St. Marys is somewhat sluggish and, perhaps lacking in thrills which make the St. Lawrence so fascinating, but its quiet and peaceful waters, rocky shores and sandy beaches are soothing

In Appreciation of the Michigan Tradesman.

If you want to play the game
With a fair untarnished name,
And be square in all your dealings;
You can learn the way to do it,
If you're willing to pursue it,
Prompted by your better feelings—
From the Tradesman.

Would you see all sham suppressed,
Would you learn to do your best
As you live from day to day;
If your footsteps you would guide
With a sense of honest pride,
In the straight and narrow way,
Read the Tradesman.

If you'd keep up with the times,
And accumulate the dimes,
In your business be the head one—
If you want your trade to thrive,
If you want to keep alive,
And don't want to be a dead one—
Take the Tradesman.

Reuben Hatch.

mon. The fish was taken at Houghton Lake, where ice fishing is unusually good at this season.

Greater need for a bridge spanning the Straits of Mackinac was never more realized than during the present season. Heavy ice floes have blocked the passage of that wonderful car ferry, Chief Wawatam, equipped as it is with all the modern tools for defying the wrath of the elements or the whims of wind and wave. Passenger and freight traffic have been halted for days at a time. Service between the two Peninsulas is slow at best, but especially so during the winter season. Modern though this ferry is, nevertheless it is primitive and inadequate when we consider the vast expanse of country it is attempting to link, the Lower and Upper Peninsulas, either of which equal an average size State in area. Either would be self-supporting if separated from the other or segregated completely, but united they constitute the greatest State in the Union in diversity of commercial activity, farming, mining and manufacturing.

As a playground for summer visitors Michigan excels all other states. Yet the many tourists whose pilgrimages have taken them to Mackinaw City have not yet begun the most delightful, interesting and pleasurable voyage. Mackinaw City is a modest vil-

lage, yet teeming with interest, for it held a prominent place in making Michigan's history and in the advancement of civilization from the North. St. Ignace, but eight miles beyond, is even more historic and older by many years. The country roundabout is wonderful because of the abundance of rocks, rugged shore lines and numerous islands, in strange contrast to the sand plains, cedar swamps and jack pines which surround its sister city to the South. Wonderful roadways built of rock, stone, cement or gravel lead in three ways from St. Ignace, the most traveled being that one which leads to the Soo locks and canals by way of the Snow Islands, Detour and Hay Lake.

By good fortune the writer sent a portion of September some years ago on this River, cruising among the islands and camping at night on the mainland or some rocky point, fishing at will and taking pictures or roaming about fancy free. It was an experience never to be forgotten and one no man can take without being better for having done so—better physically and mentally and with a reverence for God and His wonderful gifts to His people.

To the West of St. Ignace a good road may be traveled for many miles along the shore. Side trips into the wild and uncut are fascinating, but hazardous. It is now possible to make almost a complete circuit of the Northern Peninsula West from St. Ignace to the manufacturing town of Manistique and thence over wild lands, swamps and farming country to Escanaba, located on a river of the same name made famous by Longfellow in his Hiawatha. This highway is mostly cement with some gravel and the

going is good to Iron Mountain and Iron River. Then there is a long trail Westward to Ironwood and Bessemer, through forests uncut and past lakes untouched by man, or so to speak. From Ironwood the trail Northward is at the foothills of the Porcupine Mountains to the West of which is Lake Superior. Yes, Lake Superior is on the West of Michigan in this Northland. No better farm lands can be found outdoors than those of Ontonagon county, where small grain and potatoes grow so luxuriously that we of the Southern Peninsula are unbelievers. It is rightly called "Cloverland." Most of the land under cultivation in these parts is owned by Fins. There are over forty thousand of them on farms North of the Straits and they do not advertise. Higher graded live stock is raised in that country, as a whole, than in the Lower State and prize winning dairy cows are everywhere to be found.

Mining deposits in the iron districts are sufficient to supply the world for a thousand years and the copper mines of the extreme North are inexhaustible. Michigan has the only mines in the world where native copper grading 98 per cent. is found in great lodes. Solid copper nuggets of a ton or more have been raised at a single draft. While the mines of the copper country are even now very deep and the veins have been followed for miles below the bottom of Lake Superior, ways are being developed for pursuing them still further.

While copper is the principal product of what is known as the copper country of Michigan, great quantities of silver are reclaimed by the electrolytic process, and bar silver to the value of thousands of dollars are shipped out to the mints almost monthly. From the copper district of Calumet, Hancock and Houghton, the travel by automobile is good over a new road to Marquette, Munising and Newberry. From the latter city Eastward to the Soo there is a new road in building by way of Soo Junction. The Soo has been so well advertised it is not necessary to mention it here. It might be well to add that Chippewa and Luce counties have well developed farm lands. So it is that car ferries between the two Peninsulas are inadequate or would be if they could be brought in closer touch with each other and business developed, as it will be some day. But the car ferry is comparatively new.

The Algoma, now in passenger service between Mackinaw City and Mackinac Island, was first used to tow barges laden with freight cars back in the early '80's. About 1884 the City of St. Ignace was put into service as the first boat to carry both freight and passenger cars. As an ice-fighter she was about the best of any because she was short and could turn almost within her own length. After a few years traffic increased beyond her carrying capacity and the Sainte Marie was built. The St. Ignace was sent to Port Arthur, where she kept the lake open to winter traffic until some years ago, when she was destroyed by fire. The Sainte Marie was a staunch boat but she, too, soon passed into the auxiliary class and the big Chief Wawatam was built in recent years. The Sainte Marie is now used only as necessity demands and several times during the present winter has been called into service.

A bridge crossing the Straits of Mackinaw is not impossible, although a tunnel would probably cost less money and would meet with greater favor by the railway people. The shortest distance is probably six miles, but the channel is two miles wide and in places over two hundred feet in depth. On the North shore in calm weather it is possible to wade out a mile or more over beautiful white sands. Water on the South bank is shallow for a similar distance. The current, however, reaches a speed of six miles an hour and even greater

during a Western gale, and these things have got to be reckoned with in bridge building. Besides the Government would demand an open waterway, making necessary a bridge of dizzy heights and a single span some two miles in length.

For the enlightenment of those who have traveled the Northern Peninsula by rail it should be said that all railroads, for the most part like those in the Lower State, were built primarily as logging roads and traversed the lumbering districts where possible. Not the best of the Northland can be seen from car windows.

A great drawback to the development of the Upper Peninsula is propaganda on the part of that army of deer hunters who go from the Southern section each fall and early winter in quest of game. They have no further interest, seek the wildest of wild places and see the country clothed in snow and ice many days before winter comes to their Southern homes. To them it is a desolate land, useful only for the one purpose, a place to pursue game. If successful they take all the law allows and hike for home at the earliest opportunity, glad to return to civilization. If luck is against them, they go away cursing the country and all that it holds. What is more they go North with a supply of provisions, a home-procured license, home-bought ammunition and home-gathered duffle. Except for carfare they spend little or no money on the entire trip. Once in a great while some magnanimous politician from South of the Straits will send the game warden the price of a bale of hay to keep the deer from starving during the heavy snows, but this is indeed rare.

Another matter that has retarded the development of the Upper Peninsula and its settlement by families South of it is the lack of instruction in our public schools. Geography of our own State should lead all else, yet we depend on road maps and garages to direct us and these are comparatively recent. If in your own family there is an eighth grader or a high school student, ask him the direction or the distance to some important town in your own State. His lack of knowledge on the subject is pathetic, to say the least. While it is true that most any youngster can tell of the earth's formation, draw a rough map of China and possibly locate within a thousand miles the South Sea Islands, he has little or no conception of the location of his own home town and its relation to other cities in his own State, unless his "old man" is fortunate in having a car and has taken him outside the county on occasional trips. The writer has often discussed this subject with teachers and pupils alike and feels quite safe in saying that the average tourist from Indiana knows more about Michigan than most of those who have lived here all their lives. In closing, permit us to suggest that we get out the map of this grand old State of Michigan and proceed to cultivate an acquaintance with our neighbors across the Straits of Mackinac.

John B. Olney.

McMullen Bros., Cumberland, Md., recently held a sale. They advertised it extensively and were rewarded by very good business, although the sale was conducted on a strictly cash basis. As Cumberland is a railroad town and as the railroad situation was rather unsettled, the store decided to sacrifice some business rather than take on any more credit. This policy seems to be a wise one to follow at the present, with so much frozen credit still on hand. Some merchants have the idea that volume of business is all that matters. However, volume counts for nothing if it is necessary to wait months before collecting.

Loafing Merchandise

If you found an employee loafing on the job, you certainly wouldn't offer to pay his room-rent and then furnish him heat and light as well.

But do you know that a great many dealers are doing almost the same thing with certain lines of their merchandise that are no more profitable than the loafing employee?

A clerk is engaged for no other purpose than to earn new profits. You certainly don't keep him just for ornament, no matter how well groomed he may be. It is the profits you are after.

Just stop to think for a moment. How much difference is there between a shelf filled with slowly moving stock, or stock that does not move at all, and the clerk who is loafing on the job? Both were brought into your store to earn profits and both have refused to do it. Is there really any difference between the two—so far as their money-value to you is concerned?

You would take quick action with the loafing employee. But how about the shirking merchandise—the shelf-warmers that are resting so comfortably about your store? You are paying rent for the space they occupy. So, also, you are paying for the insurance that protects them from loss by fire. Other items of expense you can trace to them. Why, then, shouldn't these shelf-warmers be given the same summary treatment that you would mete out to the loafing clerk?

The keen and successful business-man would dismiss the loafing clerk just the same as would you. But he also would round up the loafing merchandise—mark it down even below cost if necessary—and send it kiting out of the door!

He soon would have in place of the shirking clerk one who was worthy of his hire—one who would be willing to earn the profits. In place of the loafing merchandise, he also would fill his shelves with that which was in real demand—the merchandise that made quick profits and really was worthy of the space it occupied.

So you see that there really isn't very much difference between the loafing clerk and the shelf-warming merchandise. One should be disposed of just as quickly as the other, if you want to get all the profits that are coming to you.

This is the whole story in a nut shell. This is why the buyer of good merchandise is getting the business, while the buyer of cheap merchandise is complaining.

This is why our Company has insisted all of these years that the contents of the package should be the best of its kind that money could buy.

This is why Worden's goods — Quaker Brands, Nedrow Brands and our other lines are found on the shelves of successful merchants and are trade builders.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers

MOVEMENT OF MERCHANTS.

Flint—Weiner & Kroll, boots and shoes, has filed a petition in bankruptcy.

Detroit—The Castle Shoe Co. has filed a petition in bankruptcy it is reported.

Kalamazoo—A. Lipman will open a women's ready-to-wear store early in March.

Detroit—Halpering Bros., boots and shoes, is reported to have filed a petition in bankruptcy.

Adrian—The Tecumseh Mutual Oil Co. has increased its capital stock from \$15,000 to \$30,000.

Negaunee—Arneith Bros. are remodeling their drug store and installing new fixtures, shelving, etc.

Grand Rapids—F. L. McIntyre & Sons recently opened a sales office. Their headquarters are at Pine Bluff, Ark.

Leroy—L. R. Eastway has purchased the Shingletown store in Rose Lake township giving his farm in exchange for it.

Detroit—Nathan Kaplan, dealer in shoes, etc., at 1009 Westminster avenue, has filed a petition in bankruptcy.

Kalamazoo—Oscar Gumbinsky & Bros., paper stock dealers, have sold their Kalamazoo plant to the Bryant Paper Co.

Bad Axe—The Atwater Farmers & Gleaners Co-Operative Elevator Co., has changed its name to the Atwater Grain Co.

Negaunee—The Fair (Johnson & Dubinsky), shoes and general merchandise, is offering to compromise at 30 per cent.

Royal Oak—The Mellen Wright Lumber Co. has opened a branch lumber yard at the corner of Beverly and Kenmore streets.

Kalamazoo—The clothing and men's furnishings goods stock of Vernon R. McFee has been sold at bankruptcy sale to Alexander Velleman.

Kalamazoo—Alfred Speyer, dealer in women's ready-to-wear clothing at 117 West Main street, has filed a voluntary petition in bankruptcy.

Greenville—Frank Nuciforo has purchased the Sugar Bowl Cafe, from Antonio Oliviero and will continue the business under the same style.

Camden—L. H. Kahle has traded his farm to W. H. Cook & Son for their store building and stock of hardware, taking immediate possession.

Hanover—Ben Levy, son-in-law of the late A. B. Sanderson, succeeds the A. B. Sanderson Co. in the general merchandise, produce, wool, fuel, etc., business.

Bear Lake—John Palmer, recently of Grand Rapids, has leased the West store in the Masonic Temple and will occupy it early in March with a restaurant and ice cream parlor.

Greenville—G. C. Williams has sold his interest in the optical business of Williams & Stromstra to his partner, I. W. Stromstra, who will continue the business under his own name.

Detroit—The American Importing Corporation, 212 Bowles building, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed, \$9,000 paid in in cash and \$2,300 in property.

Detroit—The Wolverine Trailer Sales Co., 8931 Greeley street, has increased its capital stock from \$5,000 to \$25,000 and changed its name to the Wolverine Trailer Equipment Co.

Plainwell—A. L. Reese has sold a half interest in the hardware stock of A. L. Reese & Co. to his head clerk, D. O. Brown and the business will be continued under the style of Reese & Brown.

Ludington—E. T. Morrison has purchased the interest of his partner, Frank J. Pierce, in the undertaking business of Pierce & Morrison and will continue the business under his own name.

Ludington—Phillip and William Rice have purchased the store building and grocery stock of H. G. Price, 308 West Ludington avenue, and will conduct the business under the style of Rice Bros.

Jones—The creditors of the Farmers & Merchants bank, privately owned, which closed its doors several months ago with assets of \$80,000 and liabilities of \$70,000, have named Frank Rockwell, Newberg, trustee.

Camden—L. M. Ware has purchased the interest of John Randal in the garage and automobile accessories stock of Stockwell and Randal and the business will be continued under the style of Stockwell & Ware.

Jackson—Maurice L. Griffin, recently of Watkins, New York, has purchased the grocery stock of T. C. Murray, 1050 Cooper street and will continue the business at the same location. Mr. Murray will retain his drug stock.

Ithaca—P. C. Wilson, son of J. H. Wilson, of the Wilson-Davy Co., dealer in general merchandise at Clare, has leased a store building which he will occupy with a stock of men's clothing, furnishings and women's and men's shoes about March 1.

Grand Haven—The Dyke-Sherk Auto Co. has been incorporated to deal in autos, accessories, parts and supplies, with an authorized capital stock of \$25,000, \$13,000 of which has been subscribed and paid in, \$3,000 in cash and \$10,000 in property.

Saginaw—The Three R. Sales Co. has been organized to deal in autos, and all vehicles propelled by mechanical power for use on land, water or air, with an authorized capital stock of \$45,000, \$22,500 of which has been subscribed and \$7,500 paid in in cash.

Saginaw—The C. K. Seymour Corporation has been incorporated to deal in autos, auto tools, accessories, parts and supplies, with an authorized capital stock of \$250,000 and 25,000 shares at \$10 per share, all of which has been subscribed and paid in, \$10,000 being in cash.

Albion—Robert C. Baker writes the Tradesman that the statement that Robert C. Baker & Co. has merged its grocery business into a stock company under the style of the Albion Wholesale Grocery Co. is incorrect. The latter house recently took over the business of the Albion Merchandise Co., but has no physical connection with Baker & Co., although Mr. Baker owns stock in both companies.

Allegan—William Peet, of Battle Creek, has purchased the L. J. Bressin

bankrupt stock of drugs from the trustee, E. T. Van Ostrand. Mr. Peet conducted one of the leading drug stores at Battle Creek for a number of years and, after looking for a location in California and other Western cities, as well as in Michigan, bought this stock as soon as he had looked it over and made up his mind Allegan was the best location in the State for an up-to-date drug store.

Lansing—Alfred A. Morse, 61, proprietor of the Butler house pharmacy for twenty-four years, died Sunday after an illness of several years. He had engaged in active business for thirty-six years when he retired in 1920 because of ill health. He was born in Ontario, Feb. 3 1861, and came to this State in 1886. He started in business as a druggist at St. Clair, under the guidance of Dr. G. J. Ward. From St. Clair he moved to Lansing in 1898 and was married to Miss Nellie Brennan, Jan. 19, 1904. Besides his wife he leaves five sisters and four brothers.

Manufacturing Matters.

Detroit—The Utility Compressor Co. has removed its business offices to Adrian.

Flint—The Champion Ignition Co. has changed its name to the AC Spark Plug Co.

Filer City—The Filer Fibre Co. has increased its capital stock from \$450,000 to \$1,000,000.

Kalamazoo—The Sutherland Paper Co. has increased its capital stock from \$1,000,000 to \$1,150,000.

Paw Paw—The Traver, Clover & Beattie Co. has changed its name to the Paw Paw Preserving Co.

Albion—The National Spring & Wire Co. has removed its business offices to Room 2-134 North 3044 West Grand Boulevard, Detroit.

Detroit—The Cass Manufacturing Co., 4725 Ellery street, manufacturer of tools, has changed its name to the Sterling Manufacturing Co.

Detroit—The New Egyptian Portland Cement Co., 408 West Fort street, has increased its capital stock from \$500,000 to \$1,000,000.

Hillsdale—Stock & Sons, will erect a modern addition to their flour mill, installing modern machinery, etc., at an estimated cost of \$100,000.

Sturgis—The Wilhelm Furniture Co. is building an addition to its plant at an estimated cost of \$50,000, which will be completed about July 1.

Reading—Frank Petit and Carl Roberts, of Fremont, have purchased the old creamery property and will convert it into an ice cream manufacturing plant.

Lansing—The Multitool Sales Co. has been incorporated with an authorized capital stock of \$20,000, \$8,750 of which has been subscribed and \$1,392.34 paid in in cash.

Ionia—The Michigan Porcelain Tile Works has been organized with an authorized capital stock of \$100,000, all of which has been subscribed and \$10,000 paid in in cash.

Menominee—The Menominee Valley Creamery Co., conducting a chain of creameries in this district, will open a creamery here the latter part of March. The plant will be equip-

ped with the most modern machinery obtainable at an estimated cost of \$3,500.

Three Rivers—The Pleasant Lake Marl Co. has been incorporated with an authorized capital stock of \$5,000, \$2,500 of which has been subscribed and paid in, \$500 in cash and \$2,000 in property.

Cedar Springs—The Eclipse Anti Signal Co., has been incorporated with an authorized capital stock of \$10,000, of which amount \$4,200 has been subscribed and paid in, \$2,100 in cash and \$2,100 in property.

Bay City—The Bay City Paper Box Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$12,000 has been subscribed and paid in, \$8,000 in cash and \$4,000 in property.

Detroit—Kadish & Meisner, Inc., 10 Gratiot avenue, has been incorporated to manufacture and sell jewelry novelties, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Algonac—The C. C. Smith Boat & Engine Co. has merged its business into a stock company under the style of the Chris Smith & Sons Boat Co., with an authorized capital stock of \$10,000, \$8,000 of which has been subscribed and paid in in cash.

Ferndale—The Hayes-Draprato, Inc., has been incorporated to manufacture and sell paints, varnishes, etc., with an authorized capital stock of \$25,000 common and \$25,000 preferred, of which amount \$25,000 has been subscribed, \$5,000 paid in in cash and \$2,000 in property.

Detroit—The Rex Advertising Novelties, Inc., has been incorporated to manufacture and sell advertising novelties, toys, toy balloons, etc., with an authorized capital stock of \$140,000 common and \$60,000 preferred, \$10,000 of which has been subscribed and \$1,000 paid in in cash.

Saginaw—A verdict of \$1,396.65 was handed down to the Bay State Milling Co., last week, against the Saginaw Baking Co. by a jury in Circuit Court before Judge E. A. Snow. The suit resulted from the purchase of 500 barrels of flour October 1, 1920 at \$12.20 per barrel. On the delivery date, March 1, 1921, the shipment was refused and the manufacturer, according to the testimony was forced to dispose of the flour at \$9 per barrel. The suit was to collect the difference in price.

Menominee—This city is developing a meat packing industry. Its plant, last year, produced 729,000 pounds of sausage, and its total sales of this and other products are reported to have amounted to some \$300,000, while it paid out to farmers for cattle, sheep and hogs some \$200,000. The animals slaughtered at the plant included 1,201 cattle, 2,215 calves, 2,668 hogs, and 291 sheep. Ham, bacon and lard are important products. The local market for live stock is regarded as of importance to the farmers of the territory.

Some store in town is getting the cream of the trade in your line, and if yours is not that store, why isn't it? Think it over.

Essential Features of the Grocery Staples.

One of the most delicious of fruits packed in cans and in glass is the fresh figs of Texas. B. F. Meixell, sales superintendent of the Gulf Coast Fig Orchards Association, is now visiting Michigan markets with samples of figs in syrup. Their orchards and cannery are located at League, Texas, on the Missouri, Kansas & Texas Railway, their offices being at Houston. These figs are prepared by removal of the tough skin by a special process and are packed in heavy syrup. They can be used as a confection out of the can or jar or served with cream, and there is no preserve that will compare with them. The supply of these figs has been so limited in the past that producers have always been oversold, but extensive orchards are now coming into production and the demand can at least be better taken care of.

Sugar—There has been no change in refined sugar during the week. All refiners are on the basis of 5c for granulated, with the exception of one New York refiner, who is asking 10 points more. The consumptive demand for sugar is about fair and the opinion seems to be equally divided as to whether sugar is going down or up. Most of the refiners have caught up with the demand and can now ship promptly. Raws are firm, with comparatively little offering. Local jobbers are asking 5.60c and 5.80c for granulated.

Tea—The market has not changed for the week. There has been some activity in green teas, which have been a little in the dumps for some time. All the Far Eastern markets for tea are firm and strong, particularly in Ceylon and India. Ceylon and India teas are selling in this country very much below the cost to replace. The general demand for tea is seasonably moderate.

Coffee—The market has shown some additional strength during the week. Milds are about unchanged for the week, with a fair demand. The available stock of milds in New York shows an increase over the week before and that, of course, has not helped the market any. As to Rio and Santos grades they are all about on a parity with last week, speaking now of actual coffee at jobbing prices. The option market has moved up a trifle during the week, but this has not affected to any extent the jobbing situation.

Canned Fruit—California packs on the spot are steady but are not in much larger demand than heretofore, the interest being for odd lots of the various grades. Prices still range below the Coast values, charges considered. With a light movement offerings here appear to be ample, but well posted observers declare that the available supplies are limited and will soon be exhausted. No radical changes in prices occurred. Hawaiian pineapple is firm and wanted, with stocks of sliced in sight limited. Apples are steady.

Canned Vegetables—Two short packs of canned foods are in prospect, judging by the reports of Cali-

fornia canners, who have been delayed several months by unfavorable weather in packing spinach, which may affect the production of asparagus. Cold, wet weather prevented spinach canning for December and January shipments and the February movement will be light. Contracts placed for early delivery have not been filled. Many of the canneries which produce spinach also turn out asparagus, and it seems likely that they will discontinue, or at least cut, their spinach pack during the asparagus season. Already independent asparagus packers are not willing to book contracts at discounts below opening prices of the larger canners. Some of this business has been written, but it is hard to place now. In other futures the market last week showed some buying of new pack peas of standard and fancy varieties from the West, up-State and in the South. While less than normal in volume, buyers are taking some stocks, although they want low prices, which the canner fails to grant but remains firm at his opening prices. Future tomatoes and corn are not in general demand, but the former is taken by some of the larger operators chiefly. The spot vegetable market last week showed a steady movement, but it was of a routine nature and did not greatly affect values, although the general tendency is toward higher levels with the advancing season and the growing shortage in supplies. Tomatoes from the South and from California are firm but not in more than ordinary demand. Standard peas hold firm and are scarce. Fancy lines are scarce. Extra standards are selling better. Corn is firm but not active in a large way, with the demand centered on standards.

Canned Fish—Sardines are quiet and Maine canners maintain their prices and let business pass where it means a cut in f. o. b. quotations. Spot sales are in moderate volume, dealers taking mostly small lots to keep them going, but there is little advance buying. California sardines show no change but remain neglected. Foreign sardines are affected by the exchange rate, which causes holders of spot stocks to carry them for the spring market. Salmon was steady on spot last week in all grades and firm on the Coast at former price levels. Buyers are still looking for 2½@5c discounts below Coast values, and when they cannot place business prefer to delay operations until they are in greater need of stocks. The tendency of the West is upward, which gives local dealers confidence. Lobster and crab meat were firm all week and sparingly offered. Tuna fish is steady but not active. Shrimp shows a little improvement.

Dried Fruits—Prunes have moved into a better position on the spot and there is not the strong pressure to sell noticeable until recently. The market, however, has not improved to the point that Coast buying for immediate shipment has increased, especially as stocks for March and April movement have already been contracted. In California further strength is shown, as independents

are following the lead of the association in withdrawing some sizes and grades. There steady domestic and foreign buying is reported. Many traders think that the weak point of the market has been passed and that from now on the market will be on the up grade as to prices, with a better jobbing and consuming movement. Oregon prunes on the spot are still quiet. Apricots are kept more or less inactive because of the shortage of the desired grades and the high prices demanded. Foreign stocks cannot be reshipped in volume at the present range of prices. Peaches are in better jobbing demand, showing that some buying for the spring is occurring. The consuming demand is also affected by the shortage of apricots and apples, which causes brokers to take more peaches. Apples also are firmer. Coast operators are buying up blocks in the East. Pears are quiet, with limited jobbing stocks being held. Figs are selling in fair volume, their low price being a strong appeal to buyers. Currants are weakened by spot offerings at less than the cost to import new purchases. This is confined to some of the weaker sellers, but the offerings more or less affect the whole market. Raisins went through a quiet week. Business was mostly on the spot and in moderate jobbing lots.

Syrup and Molasses—Compound syrup is firmer and slightly higher, but the demand keeps very fair. Sugar syrup is dull, as it has been for a long time, without any change in price. Molasses is in fair condition as far as strength is concerned, but with a rather poor demand.

Cheese—The market is very quiet, with a light consumptive demand at prices ranging about the same as last week. Stocks in storage are about the same as they were a year ago. In the absence of any export demand we are not likely to experience any change in price in the immediate future.

Provisions—Everything in smoked meat line is in fair consumptive demand at prices ranging from ½@¾c per pound over last week's quotations. Pure lard is firm at ½c advance and lard substitutes are firm at about ½c advance. Consumptive demand on both lines very small. Dried beef, canned meats and barreled pork are steady at prices ranging about 5 per cent. higher than they were a week ago.

Salt Fish—Mackerel is unchanged. The demand is not heavy, but neither are the available stocks and, therefore, everything remains about as it has been. There is a little better buying, which holders credit to the approach of Lent.

Makers of Underwear Adopt Standard Sizes.

At a meeting of athletic underwear manufacturers held in New York last week the International Association of Garment Manufacturers, group "A," athletic underwear manufacturers' division, was reorganized for the purpose of extending the use of the standard-size guaranteed trade-mark of the Association throughout the trade,

for the protection of consumer, retailer and jobber.

A standard scale of measurements was unanimously adopted as the minimum measurements for breast, seat, trunk, width of leg, in-seam, and body length for each size of union suit. Each member of the group is to submit promptly at headquarters, samples of his garments in each size. These samples will be carefully inspected by the license committee, which will have charge of issuing all permits for the use of the standard-size trademark.

Each member must sign an iron-clad contract with severe penalties for any misuse of the trademark. The trademark remains the property of the Association. It will appear on each garment made in accordance with the standard-size provisions, in the form of a red seal. These seals will be provided by the Association at a price slightly in excess of their cost, and the money thus obtained will be expended to promote the use of properly fitting garments identified by the label.

Any athletic underwear manufacturer who is prepared to live up to the rules governing the use of the trademark, and who will sign the contract which protects the public from any attempt at misrepresentation, will be admitted as a member. Letters announcing this fact are being sent to the trade, and it is expected that practically all manufacturers in the athletic underwear field who prefer to make garments that fit, will soon join this movement.

It was also decided to conduct an extensive National advertising campaign as soon as preliminary work is finished and sufficient funds have been collected.

Hide Market Quiet.

Country hides are in fair demand, but small dealers insist upon moving stock frequently, as they need the money, and a brief period of quiet business has a marked effect upon prices. Some good lots are already offered at less than last sale rates, and a decline of ½c or possibly a full cent would not be surprising.

Calfskins and kip are in fair demand and stocks are moving as fast as car lots are accumulated. City skins are still in better demand than country, although the latter can be sold at suitable reductions.

Horsehides are not moving very well and dealers have difficulty in selling anything but the very best lots. Odd lots are without friends.

Sheepskins continue in active demand and sales are limited by lack of supplies.

The Clean Record.

"I'm not quite sure about your washing machine. Will you demonstrate it again?"

"No, madam. We only do one week's washing."

In order to overcome a reluctance to buy you need to find out the cause of the reluctance, and that is where the ability to understand human nature comes in.

STATE BUREAU OF FOODS.

How the Eight Different Divisions Properly Function.*

Although I might be laboring under the pressure of stagefright, I want you to know I feel perfectly at home among you grocers of Michigan. It was my good fortune as a youngster to spend several summer vacations back of the retail grocery counter and on the delivery wagon, and after leaving school I worked for some time in a grocery store. I know of no line of endeavor where an observing youngster has a better opportunity to study human nature and lay a foundation for life work, whether as a merchant, manufacturer, professional man or other vocation, than in the grocery store. While my "boss" was teaching me the art of salesmanship, I became so proficient that I started right in trying to sell myself to his daughter. Perhaps I proved a greater success on this "specialty" than I did in moving "shelf-worn" or "feature" merchandise. In any event, I finally put over my sales arguments and eventually we were married.

In the vernacular of the street, "Them was the days." Mine was a small town of 7,000, comprised largely of retired farmers, in the heart of a rich agricultural region in central Ohio. I was the third highest paid clerk in town, drawing \$8 every Saturday night at 11:30. The highest paid clerk received \$12. I recall many of the common retail prices obtaining then, among them bread, six loaves for a quarter; flour 55c an eighth barrel sack; bacon, 3 pounds for 25c; lard, 3 pounds for 25c; eggs, around Easter time, 3 dozen for 25c; canned corn and tomatoes, 3 cans for 25c; potatoes, 50c to 80c per bushel; ham, 2 pounds for 25c; crackers, 3 pounds for 25c, and other prices for foodstuffs, wearing apparel, labor, rents, etc., running in about the same proportion. A spirited (?) horse, red running-gear, rubber-tired buggy could be hired at any of the several livery stables at \$1.50 to \$2 for the evening. In my apprenticeship at clerking, \$2 was half of my week's wage.

With all of the low prices, I am not sure that any of us would care to go back or have present day conditions reversed to the standards of twenty years ago. Whether or not the subject is debatable—and I am not here to discuss it—I am convinced of the absolute merits of one outstanding fact, and that is that we boys of that period were taught to work, to shoulder responsibility, to respect our elders and to obey the laws. The boys and girls then were encouraged to enjoy the benefits of the home fire-side, whereas to-day almost everything is done to educate them away from the home. We were made to realize that it was altogether honorable to earn an honest dollar, whether that meant clerking, cleaning cisterns, selling papers or running errands. To-day polished finger nails, fine clothes, membership in miscellaneous societies, dancing clubs, etc., are all

too engrossing to permit the youngster—with his or her "weekly allowance," backed by the influences of over-indulgent parents "who don't want their boy to have to work as his father did"—any time or desire to work and earn.

Now to my subject, "The relationship of the Bureau of Foods and Standards of the State Department of Agriculture to the Retailer." First, let me refer briefly to the new State Department of Agriculture, created by the last legislature. In this Department the activities of what had been some thirty odd commissions, boards and other groups were all brought together under one head. Within six months the personnel of the payroll was reduced 15 per cent. and the efficiency of every branch of the service substantially increased. There isn't a single unit of the organization to-day but that is forming a greater service than obtained twelve months ago. Governor Groesbeck's appointment of H. H. Halladay to head the Department was less a stroke of good fortune than one of keen judgment. The selection, when made, won instant approval throughout the State and I have no timidity, whatever, in saying that Commissioner Halladay's administration will yield the kind of results that the intelligent taxpayer naturally expects. Someone will be charging me with being Governor Groesbeck's messenger boy. All right. Let 'em. I am delighted to be guilty—to have the opportunity—of saying a word in support of any man, in any office, at any time, who strives as diligently—and who has been as successful in his desire—as Governor Groesbeck in delivering maximum service and results at a minimum cost.

The Department of Agriculture is divided into four Bureaus, namely:

Bureau of Agricultural Development
Bureau of Animal Industry
Bureau of Dairying
Bureau of Foods and Standards

In the Bureau of Foods and Standards, we have the

Division of Chemical Laboratories
Division of Food Inspection
Division of Weights and Measures
Division of Feeds and Fertilizers
Division of Insecticides and Fungicides

Division of Farm Seeds
Division of Carbonated Beverages
Division of Markets

Michigan was the second State in the Union to enact pure food laws. This in 1893, twenty-nine years ago. Since then the laws of many other states and municipalities have been modeled after ours. The results accomplished in Michigan and certain other states caused a Federal pure food law, enacted by Congress fourteen years after ours was in force. Many of our original laws have been amended and not a few of the laws as they now stand are in need of some relatively slight amendments to meet present day conditions.

There isn't a day but that the effect of one or more of our laws come into action to the direct pecuniary advantage of every one of you responsible retailers assembled here to-day.

Some merchants think of our work

only as they come in contact with one of our inspectors, who, in their case, demands that certain unsanitary conditions about the store be corrected or perhaps he condemns either because of adulteration, mislabeling or short weight some merchandise on the shelves which was purchased in good faith, or he may call attention to the law requiring "cold storage egg" labeling, the necessity of placing an oleomargarine sign or other regulations primarily intended to protect the purchaser, yet in the long run, giving a very tangible service to all reliable dealers by enforcing compliance with laws intended for the best interests of the public.

It is the avowed purpose of the Bureau at all times to work with and not against the manufacturer, the wholesaler and distributor, and the retailer. In other words, we seek to co-operate and never to antagonize only as in the latter case we are compelled to enforce compliance with the law. Our inspectors would far rather give only verbal instructions in relation to the observance of our sanitary laws than to issue an unsanitary notice or finally have to cause prosecution to obtain the desired results. We would much prefer to have the owner voluntarily destroy short weight or measure devices or damaged goods of any kind than to have to make a formal seizure and cause the proprietor worry, cost and frequently severe loss of trade by taking the matter into court.

In the case of foodstuffs, we are constantly mindful of the fact that the major function of our Bureau is to protect the health and lives of 3,366,000 people. Dirt and filth breeds disease. Spoiled foodstuffs, at best, are unwholesome and frequently harbor deadly poisons.

The inspection service of our Bureau includes: sanitary conditions, adulterations, misbranding, spoilage of green, dried or canned goods, weights and measures and other factors enter into the manufacture and sale of foodstuffs as found in factories, warehouses, slaughter houses, groceries, meat markets, bakeries, soft drink parlors, restaurants, hotels, candy kitchens and all other places where foodstuffs are prepared, stored or offered for sale. Our work is carried on in the closest co-operation with the Federal food authorities, and with active Boards of Health in various towns and cities.

Under the General Food Laws of 1895—

(C. L. 6475) Sec. 3. An article shall be deemed to be adulterated within the meaning of this act:

First, if any substance or substances have been mixed with it so as to lower or depreciate or injuriously affect its quality, strength or purity.

Second, if any inferior or cheaper substance or substances have been substituted wholly, or in part, for it.

Third, if any valuable or necessary constituent or ingredient has been wholly or in part abstracted from it.

Fourth, if it consists wholly or in part of a diseased, decomposed, putrid, infected, tainted, or rotten animal or vegetable substance or article, whether manufactured or not, or in the case of milk, if it is the product of a diseased animal.

Fifth, if it is colored, coated polish-

ed, bleached, or powdered whereby damage or inferiority is concealed, or if by any means it is made to appear better or of greater value than it really is.

Sixth, if it contains any added substance or ingredient which is poisonous or injurious to health. Provided that nothing in this act shall prevent the coloring of pure butter.

An article is misbranded when—(C. L., 6475) Section 3 (a).

First, if it is an imitation of or is offered for sale under the name of another article.

Second, if it is labeled or branded so as to deceive or mislead the purchaser, or purports to be a foreign product when not so, or if the contents of the package as originally put up shall have been removed in whole or in part and other contents shall have been placed in such package.

Third, if in package form every package, box, bottle, basket, or other container does not bear the true net weight, excluding the wrapper or container, which shall be stated in terms of pounds, ounces, and grains avoirdupois weight, or the true net measure which measure, in case of liquids, shall be in terms of gallons of two hundred and thirty-one cubic inches or fractions thereof, as quarts, pints, and ounces, or the true numerical count, as the case may be, expressed on the face of the principal label in plain English words or numerals, so that it can be plainly read: Provided, however, that reasonable variations shall be permitted and tolerances therefor and also exemptions as to small packages shall be established and promulgated by the Commissioner of Agriculture. The provisions of this subdivision shall not apply to beverages in glass containers.

Fourth, if the package containing it or its label shall bear any statement, design or device regarding the ingredients or the substances contained therein, which statement, design or device shall be false or misleading in any particular: Provided, That the provisions of this act shall not apply to mixtures or compounds recognized as ordinary articles or ingredients of articles of food, if each and every package sold or offered for sale bear the name and address of the manufacturer or jobber or retail merchant with an established business, and be distinctly labeled under its own distinctive name, and in a manner so as to plainly and correctly show that it is a mixture or compound and is not in violation of any of the foregoing provisions of this act. Every article of food as defined in the statutes of this State shall be sold by weight, measure or numerical count and as now generally recognized by trade custom, except where the parties otherwise agree, and shall be labeled in accordance with the provisions of the food and beverage laws of this State. Only those products shall be sold by numerical count which cannot well be sold by weight or measure. All foods not liquid, if sold by measure, shall be sold by standard dry measure, the quart of which contains sixty-seven twenty one-hundredths cubic inches, providing that the provisions of this section shall not apply to fresh fruit and vegetables.

Within the past thirty days we have condemned and seized many tons of candy, cookies, canned goods, meats and other foods, and in some cases prosecutions have been necessary where it was plainly evident that the vendor has been deliberately mislabeling, the merchandise spoiled and decayed, filthy from dust and other dirt, insect infested or otherwise unfit for human consumption. We are resolved to clean this stuff from the market and we propose prosecuting to the limit of every law available the wilful violators.

A man who knowingly sells spoiled food or camouflages damaged goods

*Paper read at annual meeting Retail Grocers and General Merchants' Association by W. P. Hartman, Director of the Bureau of Foods and Standards, Lansing.

under attractive pastry or otherwise conceals its unsoundness is engaged in an unscrupulous practice detrimental to every best interest of the public. He is a liability to the canning industry, the distributors and retailers of the State. In substance, he is little short of a potential murderer.

Every paragraph of Michigan's pure food laws is of ultimate advantage to you expressed in the protection of health and lives and in dollars and cents. In this audience there are merchants who have so expressed themselves to me within the past sixty days.

I am glad to see that you are going to give some attention to the study of the sugar industry in this country and particularly its relationship to Michigan during your sessions this afternoon and to-night. It is high time that the people of the State, generally, should take some notice of the American beet sugar industry. As a Nation, we only produce in continental United States 24 per cent. of our annual consumption of sugar. We import from non-contiguous countries—Porto Rico, the Philippines, Hawaii and the Virgin Islands, approximately 24 per cent. Fifty-two per cent. of our National consumption is imported from foreign countries. Here in Michigan we have seventeen of the 106 beet sugar factories in the United States. Michigan produces approximately 15 pounds of every 100 pounds of sugar produced in this country. The Michigan farmer received over \$13,000,000 for the sugar beet crop in 1920 and something over half that amount for the crop of the past year. The industry is mighty important to Michigan and to the Nation. Like in many other products of the farm and factory, we have the choice of one of two things: Either we are to be protected by adequate tariff on imports of cheaply produced foreign stuff, or we discontinue the production of that commodity in this country.

There is another important industry in Michigan which deserves more of your favorable consideration in the future than has been given to it in the past. That is our canning industry. We have eighty-three canning factories in the State, putting up thirty-five varieties of fruits and vegetables, a total of 48,000,000 cans last year, or fourteen cans per capita of the State's population, and it is planned to give even a closer inspection during 1922. The Michigan canner is doing his utmost to put up a product which is a credit to himself, his community and to the State. We produce better quality in fruits and vegetables in Michigan than is produced in any other State in the Union. I make this statement knowing that it cannot be successfully contradicted.

When I lived in Pittsburgh, our grocer delivered to us Michigan canned goods; here in Michigan, our grocer delivers Ohio, New York, Illinois, Indiana and California stuff. A little effort to boost Michigan and Michigan products will yield wonderful returns to every inhabitant of the State.

Age is nothing but decay. A man may be old at 20 or young at 70.

Late Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 13—On this day were received the order of reference and petition in the matter of Reed City Creamery Co., Bankrupt No. 2049. The matter has been referred to Benn M. Corwin as referee, who has also been appointed receiver. The bankrupt is a resident corporation of Reed City and operated a creamery at that place. The case is an involuntary one, so no date of first meeting can be fixed until the arrival of the schedules, at which time the date will be given here and the list of the creditors of the bankrupt given.

Feb. 13. In the matter of Tony Schloub, Bankrupt No. 2053, the funds having been furnished for the first meeting of creditors, the date for the same has been fixed by the court as March 6.

Feb. 14. On this day was received the schedules, order of reference and adjudication in the matter of Albert E. Croft, Bankrupt No. 2056. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and a laborer. The schedules of the bankrupt list assets in the sum of \$200, all of which are claimed as exempt to the bankrupt, and liabilities in the sum of \$787.43. The first meeting of creditors in this matter will be held on March 6. A list of the creditors of the bankrupt is as follows:

D. O. White, Grand Rapids	5.00
Steketee's Drug Store, Grand Rap.	5.38
Dr. John Pedden, Grand Rapids	150.00
Levandowski Bros., Grand Rapids	33.67
H. W. Lehnen, Grand Rapids	2.75
Norman Cosmer, Grand Rapids	16.03
O. N. Watson, Grand Rapids	8.90
K. Boersma, Grand Rapids	2.50
London Furniture Co., Grand Rap.	2.60
Klaas Kuiper, Grand Rapids	4.10
Dr. Henry Fyle, Grand Rapids	9.53
Harry Neuman, Grand Rapids	32.30
G. J. Hosselink, Grand Rapids	53.37
Liberal Clothing Co., Grand Rapids	23.73
Steve The Tailor, Grand Rapids	(amount not known)
Geo. E. Ellis, Grand Rapids	50.00
Brummeler Van Strien Co., Grand Rapids	(amount not known)
Rhodes Furnace Co., Grand Rap.	18.50
Donovan Credit Clothing Co., Grand Rapids	17.00
Roy Hunter, Morley	27.00
J. A. Van Zoeren, Grand Rapids	5.50
Dr. J. A. Baker, Grand Rapids	7.00
Chase Nursery Co., (address unknown)	6.00
De Krulff Drug Store, Grand Rap.	2.00
Dr. U. De Vries, Grand Rapids	20.00
Mr. Turner, Morley	24.75
Dr. Sevensma, Grand Rapids	3.00
Menter Clothing Co., Grand Rapids	31.50
Burton A. Spring Co., Grand Rapids	100.50
H. Galbraith, Grand Rapids	9.80
Dr. George Westrate, Grand Rapids	7.50
Dr. A. S. Cornell, Grand Rapids	37.00
E. J. Corkery, Grand Rapids	27.00
Mrs. Bennett, Grand Rapids	17.00
Mr. Dekker, Grand Rapids	13.80
W. E. Robertson, Grand Rapids	2.50
Mr. Stevens, Grand Rapids	5.20

Feb. 15. On this day were received the schedules in the matter of Irving E. Near, Bankrupt No. 2040, who conducted a bakery and grocery store at Hart. The schedules of the bankrupt list assets in the sum of \$2,877.69 and liabilities in the sum of \$4,572.08. The first meeting of creditors in this matter will be held at the office of the referee, March 6. A list of the creditors of the bankrupt is as follows:

Hart Loxonship (personal tax)	\$49.88
Woolson Spice Co., Toledo	179.69
S. A. Candy Co., Muskegon	26.75
Steindler Paper Co., Muskegon	159.50
Burrows Adding Machine Co., Grand Rapids	27.00
E. Storch, Muskegon	3.85
Schaner Grist Mill, Hart	13.00
Voigt Milling Co., Grand Rapids	86.90
Watson-Higgins Milling Co., Grand Rapids	136.30
Hart Rolling Mills, Hart	38.75
Lewellyn & Co., Grand Rapids	687.14
Ad. Sidell & Co., Chicago	70.67
Plankington Packing Co., Milwaukee	13.31
National Grocer Co., Grand Rapids	365.20
Peoples Milling Co., Muskegon	8.70
Fleischmann Co., Grand Rapids	58.66
E. Gallagher Co., Grand Rapids	50.53
Heckman Biscuit Co., Grand Rap.	68.99
Proctor & Gamble Co., Detroit	69.85
Chapman & Smith Co., Chicago	32.43
W. F. McLaughlin & Co., Chicago	58.25
Rosewell-Cook Co., Detroit	4.18
Widlar Co., Cleveland	294.40
E. J. Brach & Sons, Chicago	29.21
Kent Storage Co., Grand Rapids	23.50
Shelby Flour Mill, Shelby	164.10
State Savings Bank, Hart	1,000.00
Oceana Savings Bank, Hart	175.00
Levy-Cohn, Muskegon	93.25
Henry Meyer, Grand Rapids	15.27
Van Westenbrugge, Grand Rapids	50.00

Feb. 17. On this day was held the first meeting of creditors in the matter of Benjamin H. Bush, Bankrupt No. 2048. The bankrupt was present in person and by attorney, Louis G. Slaughter. Creditors were present in person. John H. Ter Avest was elected trustee and the amount of his bond fixed by the referee in the sum of \$500. Appraisers were appointed to appraise the property of the bankrupt. The meeting was then adjourned no date.

Feb. 18. On this day was held the first meeting of creditors in the matter of Andrew & Lizzie Pelon, Bankrupt No. 2046. The bankrupt was present in per-

son and by attorneys, Smedley, Linsey & Shivel. F. E. Wetmore was present for creditors. One claim was proved against the estate. The bankrupt was then sworn and examined by the referee without a reporter. H. R. Lattin, of Hart, was elected trustee, and the amount of his bond fixed by the referee at \$500. The first meeting was then adjourned no date.

Co-operative Store Which Is a Success.

Sault Ste. Marie, Feb. 21—I send you herewith copy of our annual statement for 1921.

As I note from time to time that you can take a pretty good rap at the co-operative movement, no doubt you would be willing to hear of their success as well as of their failures. I hope that you are also willing to be convinced that there are a few successful co-operatives in Michigan. I believe that you will agree with me that our last year's showing is very good, considering the declining markets. We have had chances to lose in our line, as we are conducting five stores, a very modern bakery with all the latest machinery, including an electric oven; also a meat market. We are looking for 1922 to be our banner year.

Leo LeLievre,

Manager Soo Co-Op. Merc. Ass'n.

Resources.	
Merchandise inventory	\$19,795.52
Furniture and Fixtures	10,283.13
Autos—3 trucks and 1 coupe	828.18
Real estate—main building	15,000.00
Cash on hand	2,806.43
Cash in banks	121.32
Treasurer's cash	75.47
Accounts receivable	18,574.71
Rents due	71.50
Insurance prepaid	342.48
	\$67,892.74
Liabilities.	
Capital stock	\$26,168.11
Balance due on main building	10,000.00
Notes payable	3,000.00
Accounts payable	5,393.33
Reserve	8,740.64
Surplus to be distributed to customers	14,590.66

Status of Trade Associations.

The status of trade associations following the recent decision of the Supreme Court will be rendered less uncertain by the publication of correspondence between Secretary Hoover and Attorney General Daugherty. For a time the views of these two Cabinet officers with regard to the legality of certain activities of these associations appeared contradictory, and this did not help to clear up the confusion in trade circles that came with the decision in the case of the Hardwood Manufacturers' Association. The exchange of opinions between the two

Cabinet members shows that on all important points they are in substantial agreement. The Attorney General, however, makes certain reservations, owing to the practical difficulty of determining whether a policy is legal until its results can be known. The correspondence brings out that most of the activities of trade associations, such as the standardization of trade phrases and trade names, qualities and grades of products, and of cost accounting, the co-operative placing of insurance and of advertising, the compilation of credit information, and the collection of statistics of production, consumption, and wages, are legitimate. Attorney General Daugherty notes the possibility of using uniform costs as to any one item of expense as a means of price-fixing and suggests that trade associations should be warned against such a practice. The crucial question is whether any co-operative activity results in fixing non-competitive prices. If it does not, the associations may have a free hand.

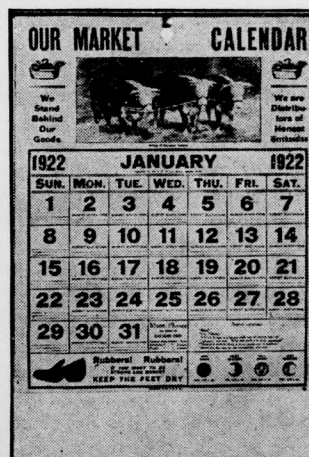
The Employed Married Woman.

Detroit, Feb. 21—I cannot refrain from expressing my opinion of the persons who persist in "knocking" the married women who work, and advocate taking their positions away from them to give to some man who is out of a job. I happen to be one of these women, having held my position for nine years. I was married to a widower six years ago. He has children, and although he has a good income it is not alone sufficient to support the children, educate them and also to buy a home. So I continued working in order that we might do these things.

Aside from the fact that I feel that I want to keep on working, would it not be preposterous for my employers to let me go, who has virtually grown up with the business, and put a man in my place who has no experience in this particular line, and if he had, would have to work here for a long time before he became fully acquainted with its details, and, what is more important, with the customers? Every business man knows that every time he changes help—that is, the more important help—he must spend time and money in breaking in some one who is new to his business.

So when we advocate "firing" old, trusted employees, even though they be women, it is well to look at the matter from all sides, and especially the side of the man who is hiring the help and who must stand the trouble and expense of breaking in the new man.

Married Woman Who Works.



Our Market Basket Calendar

Suitable for General Store Dealer.

Memorandum space under each date.

Simplified bookkeeping for the farmer.

Samples and prices upon application.

Grand Rapids Calendar Company

572-584 Division Ave. So.

Grand Rapids, Michigan

COST OF SERVICE RENDERED.

Certain of the problems which confront the retailers were discussed at the annual meeting of the National Retail Dry Goods Association, recently held in New York City. It cannot be said that any thing was disclosed in those discussions which was startlingly new. But this was simply because there isn't any such thing. The charge that retailers, as a body, are profiteers and that they resisted efforts to bring prices down to lower levels is not novel. The retailers have been able to make out a good case in their favor, although it is not denied that certain of their number have not been without fault in this respect. But the competitive character of their business and the absence of any possible price-fixing combinations among them are of themselves a refutation. The retailers are agreed, however, that the cost of doing business as it is carried on is altogether too high and makes necessary a larger mark-up than is desirable under existing conditions. Nor do they minimize the effect of certain evils for whose existence many of them are responsible. Among these is the tendency to cancel orders, on one pretext or another, if and when market prices drop. The resultant loss in such cases comes back to them in the higher prices which producers and wholesalers must demand in order to provide against this needless risk of doing business. A better code of ethics in this respect is called for, not only as a matter of honor, but also because it will ultimately prove a source of profit.

Aside, altogether from the larger expenses which the retailers now have to meet because of high rents, increased wages and burdensome taxation, they face a charge for service which is becoming more, rather than less, onerous. All these things enter into the matter of the prices which must be charged. At different times, in various portions of the country, efforts have been had to make a separate item of this charge for service. One price would be set for goods taken away by the purchaser and a higher one for such as were to be delivered. This practice has worked fairly well with a lot of chain stores, especially in smaller cities and where there is no return privilege. But it has not been successful in the larger centers except with regard to food-stuffs in what are called neighborhood stores. In the course of the last half century or so buyers have been educated up to the point of insisting on conveniences which their forbears never had or desired. One store would vie with another in inducements of this kind, each seeking to outdo the other. The carrying away of parcels, even small ones, became a lost art, and the abuses of the C. O. D. and return privileges were notorious. Within the stores themselves were also provided many personal services not at all necessary to the selling of goods. But all these things meant added expense, and the prices charged for merchandise had to be advanced correspondingly.

At any extra charge, when it is specified or clearly defined, the pub-

lic always demurs. Even when it is prescribed by law it causes dissatisfaction. A familiar instance is in the case of the war tax on chewing gum, sodas and theater tickets, which provoked more general wrath than did many of the income surtaxes. The same was true of the so-called luxury taxes which added specific sums to the prices of certain purchases. Such additions had to be paid, however, under stress of law. If exactions of the kind were attempted by storekeepers to pay for added service, the resentment would be emphatic and pronounced. This is why the service expense item of the stores is included in the price instead of being made as a specific addition. It is a part of the anesthesia, so to speak, that finds favor in so many business transactions. So long as something is not directly perceptible it is all right and can be put through. People do not so much object to being skinned, metaphorically speaking, so long as it is painless. The principle has long been familiar in the case of protective tariffs, which tax the public indirectly instead of directly, and to which it becomes reconciled because of this circumstance. But the fact remains that every service rendered by a store costs something and those who expend the money must be reimbursed. A recognition of this should tend to restrain some of the uninformed criticism which has been prevalent of late. While the stores themselves have been responsible for much of the exaggerated service they sometimes render, it is within the power of the public to reduce this and at the same time bring about price reductions.

If one doubts that a cheap money movement is gaining headway in this country, he can find some convincing evidence in about two score bills which have been thrown into the legislative hopper at Washington. Some of these only call for investigations of this or that activity of the Federal Reserve Board, but even in this limited way they express dissatisfaction with the existing financial system, and they are sponsored, moreover, by spokesmen for constituencies demanding cheaper money and credit. In most of these measures special favors to the depressed farmers bulk large. There are several schemes to have the Government finance the holding of farm products and to make loans on farm lands at rates much below the market. Some of the agricultural bloc, for example, are supporting a bill fixing the maximum rate of rediscount which the Federal Reserve banks may charge at 5 per cent. Another bill calls for the funding of maturing Government bonds by an issue of paper money in amounts equal to the principal of the interest-bearing obligations, and is a reminder of a similar inflationist measure sponsored by the "Greenbackers" in the seventies. Past experience shows that Congress has generally been disposed eventually to yield to cheap money clamor and the need for the business community to throw its influence on the side of sound currency becomes daily more apparent.

A TAXLESS BONUS.

The prospect of additional taxes to raise funds for paying the soldiers' bonus proved to be a disturbing element in the business world during the past week. It was not merely the possibility of more taxes, but of taxes that might prove especially repressive to normal business activities, that called forth strong protests from all sections of the country and from all classes of citizens. Meanwhile a simple plan for paying the bonus without resort to taxes has been proposed. It is suggested that the soldiers be paid with a new issue of perfectly good money printed by the Government. As soon as this is paid out it will be spent by the recipients, it is said, and absorbed into general circulation. The spending of this money will bring on a big business boom and everybody will be happy. It hardly needs to be pointed out that this method of meeting extraordinary demands on the public treasury has recently been fully tried out on the continent of Europe. If one wishes to know what measure of success has attended the scheme he needs only to study the monetary conditions in Germany, Austria, and Russia.

Another way of providing soldiers with a "taxless" bonus is through an issue of bonds. It is argued that by this means the load can be equalized, and the payments postponed until business is in better condition to stand the strain of additional tax levies. The easy conditions in the money market and the eagerness with which new offerings of gilt-edged securities are snapped up, are cited as indications that Government borrowing for this purpose could be conducted on very satisfactory terms. This proposal is entirely distinct from another which contemplates the use of the foreign indebtedness to the American Government as a means of payment. There is reason to believe that the Government could succeed in marketing bonus bonds if it saw fit to undertake this expedient. Such a procedure, however, would depress the price of the Federal bonds already outstanding and thus work injury to the present holders. The new issue, moreover, would come just at the time when the Treasury will have to undertake the refunding of a large part of the recent war issues, and would thus greatly complicate that necessary procedure. The case against the issue of bonds for the soldiers' "adjusted compensation" has been stated convincingly by the Secretary of the Treasury. If such compensation is inevitable, the least objectionable method of raising the funds will be by taxation, and such taxes should be devised with a view to inflicting the least possible damage on the trade and industry of the country.

GRAIN EXPORTS.

The agricultural interests of the United States are not alone in seeking governmental relief. A lowering of prices of foodstuffs throughout the world has brought agricultural distress in practically all countries which ordinarily produce a surplus of grain—the United States, Canada, the Ar-

gentine, and Australia. While the American farmer is demanding that credits be extended to Europe to enable further buying of his grain, farmers there are protesting that their home markets are being demoralized by importations of cheap American farm products. While production has decreased somewhat in the surplus producing countries, it has increased throughout Europe, Russia excepted, and during the past year was about up to normal. Still consumption has also increased and imports up to this time have shown little sign of falling off. However, when the new crops from the Argentine and Australia reach Europe, in the early spring, exports from this country will no doubt fall off. Our exportable surplus is getting low and prices are stiffening in comparison with those of competing countries. Our trade balance against Europe is enormous, and her export trade will be a big factor affecting the American market.

SALARIED MAN COMES BACK.

The salaried man is apparently again coming into his own as a factor influencing retail clothing prices. For several years he has been elbowed out of the way by wage earners on the one hand and professional men on the other. His income as a rule did not keep pace with the rise in prices, while that of the wage earners and professional men did. The result was that the retail trade catered to these two latter classes. The salaried man's purchasing power is perhaps greater now than it has been since the war. He is the backbone of the retail clothing trade and he is demanding that prices conform to his purse. Clothiers who make an appeal to the mass rather than to a particular class are setting their prices to a level to suit the average salaried man, according to many members of the trade.

It is time the business men of Cadillac faced the situation in man fashion and took note of the handicap their city now suffers because of inadequate hotel facilities. There is not a room in any hotel in Cadillac which is in keeping with the progressive spirit of the city and the prices charged for the wretched accommodations at the McKinnon are enough to bring the blush of shame to the face of anyone but a piratical profiteer. Hundreds of travelers plan their trips so as to avoid remaining over night in Cadillac, because they do not propose to be mulcted into paying outrageous prices for the very inferior accommodations offered by the Cadillac hotels. It is passing strange that a city so progressive in every other respect should tolerate a hotel situation which does more to damage the reputation of the town than any other feature.

Advertising has eliminated the cracker barrel and given us the handy package. The cracker barrel was a joke while the package commands respect. Advertising will take you out of the joke class and put you up in the respect division, too.

About all you can do with a nickel is pay the preacher on Sunday.

BOY SCOUTS IN REVIEW.

It seems impossible that the Boy Scouts of America are only twelve years old. The record of their achievements suggests a much longer life than that. They are celebrating their twelfth anniversary, however, and they ought to know. There is a question: Do the boys get more than they give or give more than they get? Fortunately it is quite unnecessary to find an answer to this question. So long as they either get or give as they are doing, the existence of their great organization is more than justified. Older persons who remember their own youthful days may be tempted to feel sorry for boys who are apparently leading so serious a life as that of the Boy Scouts. They are credited, for instance, with playing an important part in the 10 per cent. reduction last year in juvenile delinquency. Any sympathy for them on this score would be wasted. If there is any boy who is just a little more of a boy than other boys, it is a Boy Scout. He may reverse the traditional picture of a boy by doing good, but he has a very good time doing it.

The difficulty is not to enroll boys, but to get hold of men to serve as scoutmasters and in other capacities. There are 400,000 Boy Scouts in the country and 120,000 men giving service in connection with their work. The management of the Boy Scouts is seizing the occasion of their twelfth anniversary to appeal not for money but for men. Any man of the required qualities of head and heart has an opportunity far greater than he may have imagined. There are many fraternities in this country, but none of them is worthier of support than the fraternity of big brothers of the Boy Scouts.

RETAILERS' INVENTORIES.

Retailers have been finishing their inventories lately and have been getting a fair idea of how they stand. They have been passing through a trying experience and are hopeful that this year will not be a repetition to them of the one which has just closed. As a matter of fact, the end of 1921 found a number of them in different portions of the country in rather bad shape. While this applies principally to those with limited capital it was not altogether confined to them. In some instances larger concerns have had to seek the indulgence of their creditors to enable them to keep going. Such aid has been willingly granted in cases where there is a reasonable chance of the business being salvaged. In cases where trusteeships have not been established to conserve the assets, extensions have been granted so as to enable debtors to tide over their temporary difficulties. If a rigid insistence on the payment of obligations when due had been resorted to, the close of the year would have witnessed a record crop of business failures. As a result of last year's experience, the retailers have had impressed on them the need of larger margins on which to do business, as well as the imperative necessity of keeping down the amount

of "frozen" capital represented by merchandise that does not permit of quick turnovers. In only too many instances they have been given to taking chances, leaving the jobber or wholesaler to stand the burden of carrying them.

No matter how many or how valuable the customers you have to-day, if you get no new patrons, in time you will be out of business, your customers gone.

HOSTILE.

He looked the whole world in the eye—with suspicion.

He smiled at everyone—contemptuously.

He was always open to suggestions—if they agreed with him.

He looked into the future—near-sightedly.

He believed in advertising—his personal achievements.

He rewarded ambition—with depreciation.

He built up an organization—devoid of spine.

He was well liked—when away.

He wanted production—he got propaganda.

His employees worked diligently—for their pay.

He had faith in Man—he was that man.

His name shall be engraved in granite—he has ordered a tombstone.

It is the best thing he ever did—the receiver told him so.



The Consumer's Interest In Meat Prices

The average consumer takes a great deal of interest in the price of meat.

The average retail dealer many times is not fully familiar with the cause and effect which enter into the determination of meat prices.

In our 1922 Year Book we have tried to give some information on this subject, which will be interesting to the consumer and valuable to the retailer.

These two questions which are answered are typical of the infor-

mation contained in the balance of the book:

"Why is porterhouse steak 50 or 60 cents per pound or more, when cattle are selling for less than 10 cents?"

"Why is leg of lamb 30 to 40 cents a pound or more, when live lambs are quoted at around 9 cents?"

Ask the Swift & Company salesman who calls on you to send in your name and address for a Year Book or make a postal card request to us. We want every retailer who will read the book to have a copy.

Address Swift & Company

4311 Packers Avenue, Union Stock Yards, Chicago, Ill.

Swift & Company
U. S. A.

Some Facts About Shoe Dealers' Subsidiary Lines.

Written for the Tradesman.

If anybody feels like assuming the role of prognosticator, he might easily enough rise up and remark that the time is coming when there will be comparatively few stores devoted exclusively to footwear lines. Some years ago certain progressive footwear dealers of the larger cities established the precedent of adding subsidiary lines, and year by year other retailers, lured by the prospect of adding appreciably to the total net, have followed his example.

If a retail shoe dealer wants to broaden out and take on certain lines other than shoes, what should be the nature of these subordinate lines? To which the obvious answer is: It all depends on circumstances. Each man will naturally have to determine this for himself. There are quite a number of more or less intimately related lines; and there are no hard and fast rules or principles to go by.

There is no board of supervisors, no official arbiter or arbiters, to tell the retail shoe dealer how far he can go without infringing on the merchandising rights of others. A good many other folks, it must be confessed, have rather boldly infringed on the rights of the retail shoe dealer; and, as the writer sees it, it's every fellow for himself. Trade is for those who can get it.

Of course there are lines that seem more appropriate in a shoe store than do some other lines. And the writer is firmly of the opinion that some lines—take leathergoods, for instance—may just as well be distributed by shoe dealers as by any other class of people. Leather is the basic material in footwear, and leather is the basic material in all these wares now assembled in the leathergoods store. Has the leathergoods man any more right to them than the shoe dealer? If so, how and from whom did he acquire this right?

It just came about in a natural sort of way. Year by year the number of novelties in the leathergoods line increased until, one day, it occurred to some imaginative merchant that it would be a mighty fine thing to assemble all these things in one neat little shop—and call it a leathergoods store. Of course it would have a good many things besides strictly leathergoods; but it would aim to carry pretty much everything (except shoes) that is made from leather. The shop proved instantly popular.

But suppose the idea had occurred to some shoe dealer, and he had been game enough to try it out, is there any reason to believe it would have been any less popular? The writer knows of shoe stores that have broadened out in this way, adding to shoes substantially everything that is commonly found in a leathergoods store. And the experiment has been a success.

The truth is, many shoe dealers have been slow to realize new opportunities. They have become fettered by tradition. They stick too closely to precedents. They lack adaptability, initiative, daring. Why, some of them

to this day do not carry hosiery. Shoes they have, and rubbers, and everything for the feet, except socks and stockings. And just think, you can't even properly display some of the finer sorts of shoes for women and misses unless you have stockings of just the right tone and material to exhibit along with them!

What is the reason for the addition of subsidiary lines? Or are there more reasons than one?

The writer confidently believes there are several reasons.

In the first place, subsidiary lines add variety, color and charm to a shoe store.

A store devoted to just shoes is not necessarily a dull and uninteresting place; but the appeal is naturally limited in scope. Increase the number of your lines and you increase your points of contact, your sources of appeal. That thought is so elementary it requires no discussion.

And there is a certain dead-same-ness about shoes, as commodities, that inheres in their nature as such. For instance, the size range is limited by the fixed variation in the size of the feet of folks who wear shoes. You have small sizes, narrow widths; and you have the out sizes in the widest lasts; but they are both shoes. And there are certain lines that are common to all of them—both the oldest sticker on your shelves and the newest thing in your stock room. They are made of leather of different finishes, and some have high heels and some low; and there are numerous slight differences in other respects; but set an old sticker on the ledge, and right beside it a new last, then step back fifteen feet and give them the once over. Both shoes, and that's all you can make out of it.

Now that those wonderful variegated colors have been eliminated by Dame Fashion, there's not much color any more—in just shoes. Nay, brother, and not much variety. Not much glitter and shimmer and sparkle. Nobody has a finer appreciation of a beautiful, well-made shoe than I have. I am imply daffy about shoes. I love even the smell of good leather. And when I go into the store I just sniff and sniff, steeping my very being in the aromatic flavor of the place. But fidelity to the truth leads me to confess that the store whose wares are limited simply to footwear, is by hypothesis restricted in its appeal.

It may (and should) have smart interior trims; it may have fine findings counters, and cases where cut steel and fine beaded buckles and other footwear jewels are displayed; but it lacks a certain variety, charm and sparkle which some other stores possess. And this lack can be supplied only by subsidiary stocks. You simply can't say it in shoes alone; you've got to add the things that have color, snap and sparkle, before you can make a showing of sparkle, snap and color.

If our shoe stores are to be made more and more beautiful and attractive—and this is assuredly the tendency—then let us have more subsidiary stocks.

But that, after all, is perhaps not

the biggest and the most important reason for the addition of these lines. The increased profits that will accrue to the shoe dealer is the prime consideration. He can add to his lines without increasing his overhead. Since many of these lines are in continuous demand, there are greater turnover possibilities in them than in shoes, the call of which is largely limited to the four seasons. Moreover, the profit on many of these lines is appreciably larger than in shoes—particular shoes of the more staple sort. Quicker turnovers mean more stock with no corresponding increase of investment. And your clerks are idle perhaps half their time. You are giving them full pay for half time work. This, of course, is no fault of theirs. They are there to wait on customers, only the customers don't come in. Very well, suppose you have full lines of varied and attractive subsidiaries; then when they are not selling shoes, they can be selling traveling bags, suit cases, handbags, billfolds, traveling outfits, etc. ad extendum.

This would be a good thing for the sales force, for time passes rapidly for those who are busy.

And, when you come to think it over, it would be a pretty good thing for the dealer himself.

Better think over this subsidiary stock proposition. Cid McKay.

Successful salesmanship is as much the ability to help people buy the right goods as it is the ability to sell them any goods.

TAKING INVENTORY

Ask about our way

BARLOW BROS. Grand Rapids, Mich.



Home Ease

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

BRANDAUE SHOE CO., Detroit, Mich.

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

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

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.



813 Men's H-B Hard Pan,
1/2 double Sole, standard
crew, small Hooks and
Eyelets, last No. 7, bel-
lows Tongue, lined tip.
Blucher, 6-12 -----\$3.35

Resists Water—Resists Wear

H-B Hard Pan shoes keep the foot of the outdoor man dry. A special tanning makes the leather water resistant. Farmers and railroad men who will wear no other shoe grease their H-B Hard Pans regularly and are assured of a practically water-proof shoe.

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.

H-B Hard Pans

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 21—In no way is the provincialism of Grand Rapids shown more than in the manner in which the sale of seats is handled at Powers opera house. One window is bad enough, but where to that handicap is added a green boy as ticket seller, who keeps a long line of purchasers waiting to be attended to patience ceases to be a virtue. In no place in Grand Rapids is "the public be damned" idea so clearly and brutally exemplified as at the box office of Powers theater.

A salesman of advertising souvenirs recently called upon a large shoe manufacturer. Before seeing the buyer he had to send in his card by a boy. In half a minute, the boy returned with the card marked "not interested." The salesman wrote on the back of the card "What will you have at your booth at the next shoe retailer's convention that will make the people stop and look at your display?" Then he asked the boy to take the card back to the buyer. In another moment the boy was back saying, "Step this way, please." The salesman got an interview, presented his plan, and came away with an order. The plan was one he intended to present, but would have left without an opportunity if he had not put his proposition in terms that would interest the buyer.

The cost of carrying poorly arranged samples—whether in excess baggage charges or in lost sales—may be the difference between profit and loss in these days of the less margins and more competition. Photographs alone may not take the place of samples, but photographs with swatches of the goods are used by the Louis Stix Co. to show its ready-to-wear line. Using cards for shirt samples, one concern gets a large line carried in a small case. Loose-leaf catalogue pages are reprinted as needed and mailed weekly to the salesmen with bulletins. With the equipment of the Perkins Dry Goods Co., samples may be displayed in a small space or arranged to fill a sample room. Six six-leaf accordion folders weighing in all about ten pounds now display the complete lace and embroidery line of Finch, Van Slyck & McConville. The six leaves show from ninety to 100 samples, which are always in sight. Salesmen of the Walter M. Lowney Co. carry folders with covers of the different candy boxes for the buyer to look over. Sales come more easily with the complete line of covers spread out to tempt the buyer. Sample sorting bins and wrapping and checking tables are all grouped at M. E. Smith Co. The trays are alphabetically arranged conveniently near the trunk storage. Salesmen of the International Silver Co. can easily carry samples of the flat ware. For dinner sets and other hollow ware, handsome books are issued, showing each pattern complete.

A well-known traveling man writes Gabby Gleanings as follows: "I do not believe the Traverse City U. C. T. secretary who recently registered a complaint in the Tradesman against the Piper House, at Manton, ever slept in one of the Piper beds. If he had, he would not have had the heart to write you as he did. It is true that the portions at the Piper table are rather scanty, but everyone is given to understand that he is at liberty to re-order until his hunger is appeased."

The Hotel King, at Reed City, is turning away people frequently nowadays. The new landlord is doing his level best to serve the public in an acceptable manner. By the way, a half dozen travelers met at the King the other evening who had spent a night earlier in the week at Traverse City. They were a unit in asserting that the Park Place and Whiting hotels were both drawing the lines too tightly, so far as their tables are concerned. Instead of adding to their

menus, as they should do, they are paring them down to a point which makes proper dining at either hotel next to impossible.

An old traveler who is wise as the ways of the world writes Gabby Gleanings as follows: "I was in Marion the other day and dined at the hotel conducted by Mr. McKinnon. As there was steak on the bill of fare, I ordered steak. It was so tough I could not eat it, so I walked out to the office, paid 50 cents for the meal I could not eat, said nothing, walked down the street and purchased a fairly good meal at a restaurant. I also had a very unpleasant experience at the Golden Hotel, at Howard City. Mr. Golden still charges \$3.50 per day for accommodations worth not a penny over \$1.50. The beds are anything but good, with no running water in the rooms, and the meals—the less said the better."

A well-known traveling man writes Gabby Gleanings: "I spent a day at the McKinnon House recently and found it cost me \$7 for the very indifferent service I received. I paid \$2.50 for a poorly furnished room without bath, \$1 for the use of a cold sample room about an hour and the remainder for dining room service. The \$7 did not include the tips one has to produce at the McKinnon in order to get any kind of attention."

Charles P. Limbert, who suffered a slight stroke at Honolulu about a month ago, has returned to this country and taken a cottage at Los Angeles for the winter. His sister, who accompanied him on his trip, is with him on the coast. Dr. Perry Shurz joined the party on their arrival at San Francisco and accompanied his patient to Los Angeles.

George H. Boyd, of the Germain & Boyd Lumber Co., Saginaw, passed through Grand Rapids last week on his return from the South, where he has spent some time visiting among the mills and gathering first-hand information regarding the stock situation and conditions in the South generally. He reported that a spirit of cheerfulness exists among the Southern millmen despite the comparatively dull business conditions that have lately prevailed, the feeling being that when demand once opens up it will rapidly develop into sizable volume.

George S. Cortis, Chicago representative of the Von Platen-Fox Co., of Iron Mountain, is receiving the congratulations of his friends in the local lumber trade of his fortunate escape from serious injury in an automobile accident that occurred one day last week. Mr. Cortis was driving down town from his Oak Park home in his Studebaker car when a Yellow taxi coming in the opposite direction collided with him. The result was disastrous for the Studebaker, but fortunately Mr. Cortis escaped injury.

Proceedings of the St. Joseph Bankruptcy Court.

St. Joseph, Feb. 13—In the matter of Walter C. Jones, Ernest Stanard and Farmers and Merchants Bank of Jones, a co-partnership, the first meeting of creditors was held at Cassopolis and Frank Rockwell, of Jones, was elected trustee. His bond was fixed at the sum of \$10,000. Loomis K. Preston, St. Joseph, George C. Harvey of Constaine, and Isaac Shurte, of Cassopolis, were appointed appraisers. The receiver, L. J. Mathews, acting under the orders of the Circuit Court of Cass county, prior to the bankruptcy proceeding, made report as to the assets and probable dividend to be paid creditors. From Mr. Mathews' report it is doubtful if unsecured creditors will receive over 15 or 20 cents on the dollar. The bankrupts were examined and the meeting continue to March 10, at the referee's office for the further examination of the bankrupts.

Feb. 14—In the matter of Palace Lamp Co., a corporation of Benton Harbor, the first meeting of cred-

itors was held at the court house at St. Joseph and Frank H. Platt, of the former place, was elected trustee, his bond being fixed at the sum of \$500. Loomis K. Preston, St. Joseph, H. A. Furber and Howard Newland, of Benton Harbor, were appointed appraisers. Robert K. Witz, president of the bankrupt, was sworn and examined by the referee and attorneys present as to the property of the bankrupt estate and his examination continued for three weeks.

Feb. 15. In the matter of Louie J. Bressin and Roscoe D. Schad, a co-partnership, and Louie J. Bressin, individually, bankrupt, of Allegan, the trustee's report of sale of the assets of the bankrupt estate to William H. Peet, of Battle Creek, in the sum of \$5,326 was considered. There being no objections to the same an order was entered by the referee confirming the sale. The trustee's report of exempted property was filed and the trustee directed to file his second report and account preparatory to declaring a first dividend.

Feb. 16. In the matter of James G. Hanover, of Glendora, the inventory and report of appraisers was filed showing property of the appraised value of \$2,356.71, of which amount \$879.50 was claimed as the bankrupt's exemptions. The trustee also filed report of sale showing property sold for the sum of \$876.50.

Feb. 17. Based upon the petition of Worden Grocer Company, Lee & Cady and Benjamin Cleenewerk & Son, Earl A. Marcy, doing business as a retail grocer at Kalamazoo, was adjudicated bankrupt and the matter referred to Willard J. Banyon, referee in bankruptcy, who was also appointed receiver. The referee made an order appointing William Maxwell, of Kalamazoo, custodian; also an order for the bankrupt to prepare and file his schedules for the purpose of calling a first meeting of creditors at Kalamazoo on March 9.

Feb. 18. In the matter of George W. Merriman, bankrupt, of Hartford, the adjourned first meeting of creditors was held at the referee's office and the trustee's second report and account, showing total receipts of \$87,962.70 with disbursements of \$44,232.50, was considered and approved and allowed. There being sufficient funds on hand to declare a second dividend of 20 per cent., it was determined that such second dividend be declared and ordered paid within ten days from date. The meeting was then adjourned for a period of ninety days.

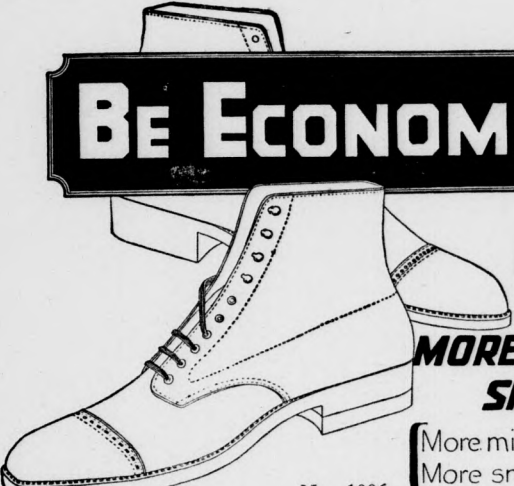
In the matter of Vernon R. McFee, bankrupt, of Kalamazoo, the trustee filed a report showing the sale of the assets to Alexander Velleman, of Kalamazoo, for \$4,500. The property was appraised at \$5,430.56. Unless cause to the contrary is shown, the sale will be confirmed by the referee within three days time.

GRAND RAPIDS KNITTING MILLS

Manufacturers
of
High Grade

Men's Union Suits
at
Popular Prices

Write or Wire
Grand Rapids Knitting Mills
Grand Rapids, Mich.



BE ECONOMICAL

WEAR MORE MILEAGE SHOES

[More miles per dollar,
More smiles per mile.]

No. 1006

FREE—Our New Cut Service

Write for new cut sheet showing new series of illustrations for newspaper ads. Very striking. Will bring business. Read now. Ask for it.

Our salesmen will soon call on dealers.

On request from those not stocking our line we will instruct salesmen to call and show it. Good seller. Very popular.

HIRTH-KRAUSE CO.

Tanners—Shoe Manufacturers
GRAND RAPIDS, MICHIGAN

BAY CITY CONVENTION.

Full Text of the First Day's Proceedings.

The twenty-fourth annual convention of the Retail Grocers and General Merchants Association of Michigan convened at Bay City yesterday afternoon. The convention was called to order by Charles H. Schmidt, President of the Bay City Association, who then turned the gathering over to the State President John Affeldt, Jr., of Lansing. After an invocation by Rev. A. J. Mackenzie, Mayor John Dean made the address of welcome. The response to the address was by William McMorris, as follows:

Friendliness has always been the motto of our local association and I want that spirit to permeate the whole convention. That is really the spirit of Bay City, as the Mayor has so eloquently told you, and so we hope that those few of you who may regard yourselves as strangers within our gates will feel before your leave taking that you have found genuine friendship here. We hope that it will be lasting, too, and we hope that you will find it often convenient to come to Bay City.

The grocers and meat dealers are the vital assets of any community. We are much more important than we feel and it is really a fine thing that we don't feel this importance, for it might tend to make us obnoxious to our fellows. Rather we feel the situation as a responsibility and should try to do our duty to our fellow man in that spirit of duty.

I desire to add my bidding to that of the Mayor. You are indeed welcome and it is my earnest hope that this important meeting will be fraught with profit to all of us. It will help to make us better business people and most of all it will help to broaden our spirits and make us cherish the value of friendship.

The annual address of President Affeldt was then read, as follows:

My report this year as President of this Association will be very brief. In place of your President and Secretary doing all of the talking at this convention, we are going to sit back and listen and try to steer the ship straight.

Our time this year is limited, owing to the fact that we could not get this hall until late this afternoon and not until just a few days ago or until after our programme was completed were we told that we would have to adjourn our meeting at 11 o'clock Thursday morning. Therefore, we have made all arrangements to go through with our work with as little delay as possible.

In the past several conventions we have always been fortunate in having all of the speakers we desired who could tell us something about the grocery and canned goods business, but never before have we had the pleasure of listening to a representative of our big meat packing industries. But this year, if I mistake not, this will be one of the real treats of the convention—listening to an address on the problems of the meat industry.

Each year as we attend these conventions we imagine that the year we have just passed through has been one of the most trying ones of our career, but we little know what is in store for us the coming year. It has been an interesting study of the various hobbies that our business has been subjected to in the past few years. I remember how a few years ago, competitors vied with one another in advertising to the public the fact that everything the customer bought at that store was purchased under the most sanitary conditions;

we would spend money to make our places the most sanitary. Then the past few years business came to us so fast that all we could do was to take in the money, giving little regard to the consumer. Then our next problem was how to get the goods that we had ordered from the jobber and manufacturer—that we had purchased and on which they were trying to give us 50 per cent. delivery—possibly because the price was going up and possibly it was because they could not get the goods themselves. Then, suddenly, after we had our shelves pretty well stocked, like a bolt out of the blue sky prices began to decline and we found ourselves loaded with high priced goods and no customers to take them off our hands. Then when business came to a standstill we kidded ourselves—because everybody else was doing it—



John Affeldt, Jr., President

in harboring the thought that to get back to normal we must be optimistic and talk optimism. Then we found that even optimism did not bring in the customer. Then we began to preach that we must buy, buy what we needed so that the factories would again start turning their wheels, which would give the laboring man a job. He, in turn, would receive money for his labor which, eventually, would come back to us. Now they are advocating for everybody to go to work and work hard and not to shirk on the job, so that every penny received for certain work may be money well earned. A year from now we will see what results this new method has accomplished.

We will all admit that during the past year those of us who played even have made money. It is not an uncommon thing each night to pick up the paper and read of failures and bankruptcies in business, which have been due to the tightening of money and improper extensions of credit. The business man of to-morrow must watch his credits as never before and in extending credits he must use tact and diplomacy, so as not to affront his prospective customer and after credit has been extended he again must use the same tact and diplomacy in collection of his account in such a way that the customer will pay his bills and still not be offended, because you all know that what we all want now is customers. Then, also, the successful business man of to-morrow must be a real salesman. A few years ago we could hire clerks who could sell goods, regardless of their ability, because everybody had money and could not get rid of it fast enough. The larger stores are to-day spending more money to educate their clerks in the art of salesmanship than ever before. They realize that to hold a customer their clerks must give service and at all times be cour-

teous. Just a few weeks ago the Merchants Bureau of the Chamber of Commerce, an organization of retail business men in Lansing, conducted a Merchants' Institute for one week. This was a school of instruction for proprietors and clerks conducted every night. On Monday night we had a big banquet, at which we had 636 clerks and proprietors. Tuesday, Wednesday and Thursday we conducted the school in the circuit court rooms and Friday we again had a big banquet, at which time we had nearly 500. This Institute cost the merchants of Lansing about \$2,000, all of which was expended to instruct their salesmen in the art of salesmanship.

This has been a year of retrenchment. The wise business man to successfully carry on his business the past years has found that he must cut every corner of his expenses. By that I do not mean that to reduce his expenses, he should necessarily do it by reduction in wages, but by a careful inventory of stock on hand and his outstanding accounts, confining his buying as much as possible to goods that are rapid turnovers. At times it has been very hard for the retailer, for I do believe in the past twelve months we have had more salesmen call upon us than in any like period since having been in business. But to be at all times courteous to the salesman has been one of the retailer's greatest assets.

The successful business man and clerk of to-morrow must be men of new ideas. Why do you see the heads of so many larger institutions being let out and new men taking their places? I am reminded of a conversation I had a few weeks ago with the management of one of our larger factories at home, at which time we discussed the changing of their superintendent. He said their superintendent was a good man—they had no fault to find with him—but he had worked up to the job in the same

shop, he had gotten into a rut, thinking this was the way the plant had always been run and successfully, so why adopt new ideas? But, he said, let him accept a job as superintendent in some other factory and he would be a great success. In another factory he would have the benefit of his several years of experience in this factory and would have new ideas for his new job. What they wanted now was a man from another factory who would bring new ideas into their factory.

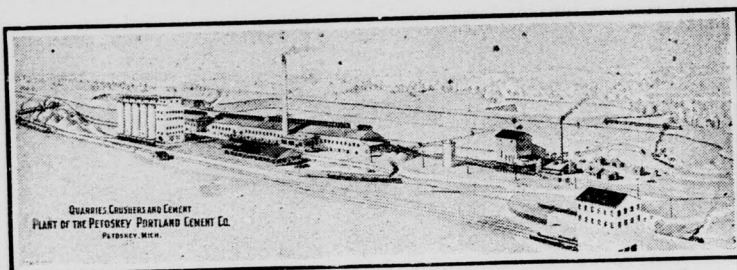
Gentlemen, that is exactly the idea of this convention. We are gathered here these three days to listen to men who have made a success of business to exchange ideas and to gather new ones. It is needless to say that we may not all agree upon everything that is said here this week, but our aim is the same—to make our business better and help our fellow men to better their business.

Owing to adverse conditions and the increased cost of traveling, your officers have found it necessary to use great care in reducing the overhead of the State Association. Therefore, our efforts have been directed to carrying on the work mostly by correspondence, rather than by traveling to various towns and cities. However, we have had two meetings of the Board of Directors and your President has found it necessary to make one trip to Cadillac in the interest of the Association and, incidentally, to address the local Association there.

In closing, gentlemen, I sincerely trust that each and every one of you gathered here will go home feeling that you have been well repaid for the three days spent at this convention.

Secretary Bothwell then read his annual report as follows:

The first duty of any association is to safeguard the interest of its members and while it is sometimes a dif-



Petoskey Portland Cement

A Light Color Cement

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

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.

General Office,

Petoskey, Michigan

ficult problem to operate 100 per cent., yet if a fair percentage is attained some good will have been accomplished.

In enumerating some of the work of my office during the past year, permit me at this time to suggest that as members you take time to analyze some of the matter that will be brought to your attention before you pass judgment on either the parties involved or myself, as I can assure you that with all the facts in my possession I am not able to solve some of the problems sufficiently to enable me to give you an intelligent idea of the underlying meaning of some of the questions.

The year has been a busy one and the work has assumed such proportions that the Association should have a full-time Secretary in order that his attention may not be divided.

Efficiency can only be attained through continual and undivided attention. It is imperative that you as members back up the work of your officers and board of directors with your earnest co-operation and prompt payment of dues, which are sufficient only for the necessary running expense. In this connection let me request that you give special attention to the financial part of the report, and then ask yourself the question, could you work under this condition to the limit of your ability.

The year we are just entering should be one filled with positive results for the good of you as merchants and your customers through you. Your Congressman, your Representative and Senator need your suggestions to help them in framing laws that will be just, fair and equitable; laws that will be fraught with the principle of American liberty and freedom; laws that do not favor one class while penalizing another; laws that will be workable in themselves without the necessity of other laws to supplement them; laws that may be understood by any one of common intelligence, so that in case of violation, the violation may be charged as willful instead of passed over as a misunderstanding.

In order to illustrate, let me say that about one year ago one of our members called me over long distance phone on Saturday night, stating that he was subpoenaed to be in court at 10 o'clock on Monday for questioning as to cost and selling price of goods; when the prosecuting attorney arrived at the court house he found both Mr. E. W. Jones and myself in the court room, with the result that no court was held that day, and so far as my information goes, none has been held since in that town for the questioning of grocers.

In another town the health department was imposing a license fee on the grocers for inspecting scales and sanitary conditions and after appearing before the city commission with a committee of merchants of the city, the fee was removed, as it was unfair, unjust and paid only by those who wished to avoid trouble.

At another town one merchant was using unfair statements in his advertising. After a little correspondence with this merchant, no further complaints were made.

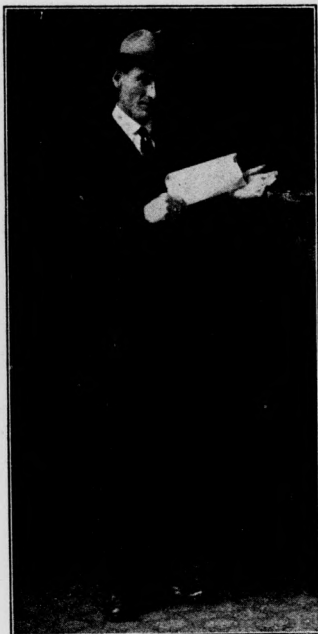
At another town advertising was being used that was a violation of Federal regulations. A copy was sent the Federal Trade Commission and no further complaints were had.

At another town the packers arbitrarily declined to pay cartage charges from cars to store. This matter is not yet settled, but we are getting the help of the officers of the National Association in our efforts to show the packers that their action is unjust, due to the fact that the cartage charge was included in their invoice price and by pushing that expense on the dealer the packers made that much saving.

Some of our members got involved with the Creasey Corporation and in

some cases I recovered their money and notes. In other cases they refused to return the money and even went so far as to place the matter in the hands of local attorneys to force payment of the notes, but with an explanation of the facts to the attorneys they refused to enter suit, and as the Creasey Corporation has recently sent out letters to some of those who have refused to pay their notes, of a very conciliatory type it would seem that they are doubtful of the wisdom of forcing collection. Let me say, however, if you are a member, get in touch with the Secretary, without delay.

For a number of years past it was not necessary to urge you to buy goods. The question was how to get all you wanted. That condition has changed, however, and it is the task of the salesman now to "force sales,"



J. M. Bothwell, Secretary

rather than just "take orders." Under this method it is wise to be careful in giving orders that dealings be confined to wholesalers and manufacturers of established reputation in order that you can get proper adjustment of any deal that may be wrong or the result of a mistake.

At another town, a telling campaign is being put on to show the people the difference between a chain store and an independent merchant. The effort has brought howls from the chain store manager and a fellow hardly ever squeals unless he is hurt. In justice to your city that produces your living, it is your duty to protect it against encroachments of chain stores and mail order houses.

Don't say it can't be done. Remember the old rhyme, "If at first you don't succeed, try, try again. Time will bring you your reward, try again. All that other folks can do, why with patience cannot you? Only keep this rule in view, try, try again."

You know for many year the packers have enjoyed the privilege of distributing groceries along with their meats, and in this way getting the advantage of the regular wholesaler, but united action on the part of the wholesaler caused the Attorney General at Washington to get busy, with the result that the packers discontinued the practice of their own accord.

For many years the National Biscuit Company has practiced a system of discounting that seemed to many retailers to be unfair. The result is that an investigation is now going on before the Federal Trade Commission to determine the fairness of their methods. This action was brought about by the retailer.

For several years the public press

WHITE HOUSE COFFEE

DWINELL-WRIGHT CO.
BOSTON—Principal Office—CHICAGO

—DOUBLE PACKAGE, DOUBLE-SEALED—
CONTENTS PERFECTLY PROTECTED



BY THOUSANDS UPON
THOUSANDS OF
COMPARATIVE TESTS,
"WHITE HOUSE"
HAS BEEN PROVEN
THE HIGHEST
STANDARD OF
COFFEE EXCELLENCE

NOTE CUT OF
WHITE HOUSE, AT WASHINGTON, ON CONTAINER
1-3-5 lb. Packages Only

NONE BETTER AT ANY PRICE

Distributed at Wholesale by
JUDSON GROCER CO.
GRAND RAPIDS, MICH.

Teller Hospital

DR. T. N. ROGERS, Prop.

For the Treatment of Chronic Diseases

Rheumatism, Neuralgia, Neuritis, Bright's Disease
and Diabetes

Orificial Surgery, Including Rectal

PROSTATIC TROUBLE CURED WITHOUT THE KNIFE

High Blood Pressure and Other Reflex Troubles
Cured by the Teller Method

296 South Gratiot Ave.
MOUNT CLEMENS, MICH.

have been very urgent in their methods of blaming the retailer for the high cost of living, with the result that a joint commission has been appointed composed of members of the Senate, the House and the National Association of Retail Grocers and actual figures will be available for the public at an early date. This could not have been done had it not been for the action of the retailers themselves in urging the matter on Congress. The president of the National Association spent three and one-half hours on the stand before the Commission.

We need laws, State and City, to enable the officers to operate with the assurance that they are doing so legally and it should not be very difficult for retailers to have as strong an organization as any union of men, in order that they may operate more to the advantage of those engaged in business and with no disadvantage to the consumer.

Organized effort on the part of the railroads made traveling expense so high the past year that it was not possible to do any great amount of traveling, and it is my hope that some method will be evolved at this meeting whereby sufficient income will be provided in order that expansion work may be more ardently pushed and to those who are here, let me say that you should see to it that every merchant in your town is a member in good standing, the advantage to them is not only of a legislative nature, but is also of a financial nature and many of those who are now members are saving in actual dollars and cents more than its costs.

The work of this office is only the public expression of your President, Vice-President and board of directors and as these are busy men they should have the hearty and loyal support of every member in their efforts to produce results. It is to be hoped that the members this year will bring to the attention of the officers any problem that may seem hard to solve, for I can assure you that these men do not give their time and thought to the kind of ornaments they are going to wear, but they carry their ornaments on the inside of a head that thinks in concrete facts and that finds solutions to most vexing problems.

As already stated, railway and hotel expense was prohibitive the past year and for that reason the secretary did not make personal calls, few new members have been added, but with a membership of some 1200 there is still much work to be done in order that the remaining 2500 retail food dealers of Michigan may become familiar with association work.

The death of our worthy Vice-President, Mr. Seager, was a decided loss to the work of my office, as it was always possible to get his counsel and advice without delay, because of the fact that he resided in the same city, and I would suggest that whatever place may be the home of the Secretary, that it should also be the home of a member of the Board.

Mr. E. A. Stowe, of the Michigan Tradesman, has at all times used the columns of his valuable publication in exposing unworthy schemes and in boosting the Association spirit and has repeatedly urged me to use the columns of the Tradesman at any time. I trust that every member of the Association will not pass another week until they see that the Tradesman is a weekly visitor at their store.

To the manufacturers and jobbers who have assisted in our work by their membership, a list of whose names you will find in the Year Book, let me say that good business is built on reciprocal relations and it is but fair that you should keep this list of names before you when you are in need of such goods as these handle, and in this way show your appreciation of those who are ready and willing to co-operate with you

in improving conditions under which you are doing business.

To the members let me say that we are apt sometimes to forget that the power of an Association is greater than an individual and as you are loyal in your support of the Association, let it work for you when you need the extra strength it can give you.

To the officers, let me convey my appreciation of the way they have granted me the freedom of action that is pleasing to a Secretary, yet it has been gratifying to have a full representation at our meetings to discuss the problems that have been of interest to all concerned.

The annual report of Treasurer Schmidt was as follows:

Balance on hand Feb. 21, 1921 \$ 386.64
Cash received from J. M. Bothwell 2,131.85 \$2,518.49

Disbursements by Check	
Sherman Rogers	\$150.00
National Grocers Bulletin	11.50
Henry Popeshill	4.50
W. H. Jasper	5.62
C. R. Bell	1.80
John Affeldt & Sons	6.75
C. H. Schmidt	12.46
Staudacher Brothers	4.95
John H. Rauwell	2.70
National Bulletin	5.00
A. L. Leonard	12.00
Bouldry & Tucker	4.95
Rathsburg & Schoof	2.93
J. H. Holcomb	6.28
A. Linstrom	4.65
Longe, Wakefield & Co.	2.80
Packard VanOss	8.40
D. L. Lazelle	5.96
W. G. Longe & Sons	10.20
National Association of	
Retail Grocers	120.25
John Affeldt, Jr.	6.14
John Fry	2.55
Charles Wellman	8.00
A. R. Merdith	3.90
Davis & Co.	5.96
John Affeldt, Jr.	109.53
Avery Kenyon	3.15
D. L. Davis	8.30
Percy F. Schnell	15.00
A. J. Dehn	6.30
John Rummel	6.75
Harrison Supply House	4.57
H. W. Simpkins	3.15
John Florin	3.90
John Affeldt & Sons	6.60
Dykes Grocery	7.20
B. W. Long	2.55
W. J. Brown	3.15
Loeffler Bros.	6.60
D. C. Prochow	2.25
A. Hirschberg	7.50
E. B. Wakefield	9.90
Geo. Spatheff	2.55
Johnston & Hubbard	5.70
Jas. Tennant	1.50
C. J. Cook	3.15
H. L. Hubbard	18.92
John Affeldt, Jr.	7.14
Charles Wellman	8.50
J. H. Ranwell	.98
E. W. Reithmeier	13.80
J. F. & G. W. Walle	9.90
E. W. Jones	2.10
V. C. Bomberski	1.20
Chas. Wellman	5.70
K. Hyma	3.45
J. M. Bothwell	1,761.45 \$2,462.69
Balance on hand Feb. 21	\$55.00

Fire Insurance Rates in the Making.

In the Spring of 1919, the United States Chamber of Commerce recognized insurance as a department of business meriting its concern by establishing a "Department of Insurance." It is undoubtedly a fact that, like transportation and taxes, the business of fire insurance concerns almost every other business, but that, unlike transportation and taxes, it is very little studied and understood by these other business to which it is so important.

Insurance rates, like gas and electric light bills, are always viewed with suspicion and for similar reasons, that is, the recipient is not familiar with the instrument of measure. A person who fully understands the gas or electric meter also knows that they are practically accurate in their operation.

It is equally true that the insured, who has carefully and impartially studied the makeup of his insurance rate and the reasons therefor, is gen-

erally satisfied that it pretty nearly measures the fire hazard of his risk. It is for this reason that intelligent enquiry in regard to insurance rates is always welcomed, because when the public fully informs itself, friction and criticism decrease, and, as the Pennsylvania Legislative Investigation Report states, "With the public fully informed on the subject of fire insurance, much, if not all, the complaint and criticism would disappear."

There is no other contract of such importance that is accepted with so little scrutiny, and when it is remembered that very much of the system of business credit is really based on the insurance contract, it must be admitted that this unquestioned acceptance of an often unread contract, at least indicates a faith which can only result from general reputation, a condition which, to say the least, is not uncomplimentary to the usual conduct of the business.

When one is asked who fixes the tax rate in his city, the natural reply is the Board of Assessors. Further thought, however, will clearly show that the function of the Board of Assessors is only clerical, and that, in reality, the tax rate is determined by the level on which the taxpayers themselves require the municipality to be maintained, as fixed by the city officials, elected as their representatives. There is a very strong analogy between the making of the rate of taxation and rate insurance, although the former is far less complex than the latter.

The tax rate is assessed on the

amount of value subject to taxation without attempting to apportion it according to service rendered, and the man with no children pays the same amount per dollar for schools as the man with a large family. The real estate owner pays the same for both

8%

**Cumulative-Participating
Preferred-Investment**

OF THE

**PALACE THEATRE
CORPORATION
AND OLIVER THEATRE**

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

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

**PALACE THEATRE
CORPORATION**

Oliver Theatre Bldg.

South Bend

Indiana

**WATCH for our
announcement
next week regarding
one of the best investments
that ever
was offered to the
public**



F. A. SAWALL COMPANY

313-314-315 Murray Building

GRAND RAPIDS

MICHIGAN

fire and police department support as the person whose taxable property is solely jewelry and cash, although the services of the fire department are only needed by the first, and the police department by the second.

The income tax law with its different rates of assessment, based on supposedly proper proportions of the amount to be raised from varied sources and amounts of income, approaches slightly toward what is required in fixing insurance rates, and the difficulty in framing the income tax law so as to raise the required National budget and be reasonably fair and workable, affords a little light on the difficulty and complexity of fairly distributing the insurance tax in the making of rates. Perhaps there is no more complete analogy between the two processes than in the satisfaction, or rather dissatisfaction, with which the public usually views its tax rate and its insurance rate.

The budget which the insurance companies have to raise consists of first, the expense of doing the business, and second, the value of insured property destroyed by fire. The first of these factors is a fairly fixed amount. The second is variable, and to a very great extent can be controlled by the insured themselves, and it is on this account that the insured can largely control the rate at which insurance may be bought, as statistics clearly show that much more than 50 per cent. of the fire loss is due to easily preventable causes.

Thus, the business of fire insurance consists in the collection of small amounts from the many who are insured, and the payment, to the relatively few who suffer loss by fire, of comparatively large amounts, to make good such loss under the limits of the insurance carried. This necessitates the fixing of a rate per hundred dollars of insurance which the insured must contribute to the fund from which losses and expenses are paid, and it is worth while to consider how many details are involved, and how complex a question it is which must be solved in order to arrange the measure by which the insurance rate can be determined.

Fair and impartial investigation of any business always results in a better feeling toward such business. No one can visit an industry, such as a telephone exchange, a large textile plant, or a watch factory, and view its many details of operation without increased respect for those who have planned, systematized and administered its business, nor without clearer understanding of why those who avail themselves of the services or product of the industry must pay a price which, without some knowledge of the processes involved, may have seemed excessive.

In the early days of the insurance business the amount of premium paid depended almost wholly on the amount of value insured. That is, the rate paid varied only according to a few inclusive classes based almost entirely on three factors: first, construction, whether brick or frame; second, occupancy, classed as non-hazardous, hazardous or extra hazardous;

and third, whether under or outside of fire department protection. These conditions offered practically no incentive for the insured to improve the details of his construction, to safeguard the hazards of occupancy, or for municipalities to increase the efficiency of the protection.

The very excessive burning ratio (in 1920 fire cost 15,000 lives and \$500,000,000) in this country must be credited with, at least, one good result, in that the high rates required to meet losses made the amount of insurance premium paid such a sum that individual insurers began to consider how it could be reduced, and, on account of this, the specific rate for the individual risk, instead of the class rate, came into existence. If the man with a frame risk of hazardous occupancy improved his building by protecting the vertical openings, such as stairways and elevators, and safeguarded the special hazards of his process, and was located in a city with especially good protection, he certainly became a more desirable risk and might be even safer than a brick building, dirty, and with unprotected stairways, located under poorer protection, with, perhaps, a less hazardous occupancy but not being safeguarded. Such being the case, his rate ought to be less, but under the class system it was higher.

Under these conditions, it is clear that insurance might be profitably offered on the best risks in each class, at less than the average or class rate, and competition of this nature soon necessitated the fixing of a specific rate on each risk, in each class, based on its individual fire hazard, these specific rates so arranged as to produce the required premium for the class.

C. M. Goddard.

Arbitration Versus Litigation.

A new scheme for avoiding the heavy expenses of bankruptcy proceedings is being tried out by the National Association of Credit Men. The plan provides for commercial arbitration and is offered as a substitute for court action. Various trade organizations are already making considerable progress in handling cases of insolvency in a manner which is proving much more satisfactory to all concerned than when the usual legal procedure is followed. When a debtor is known to be in difficulties a committee from his trade organization is appointed to take over his business and assets and either liquidate the estate or carry on until the crisis is passed. The committee is made up entirely of non-creditors, and it does not tolerate any sort of special preferences to individual creditors. Settlement under this plan cannot be made, of course, unless all the creditors assent, but their chances are usually better than they would be in a free-for-all scramble for assets in bankruptcy proceedings. It is claimed that by this manner of procedure expenses and fees frequently do not exceed 2 per cent. of the assets, whereas in a court action the fees often eat up fully one-fourth of the estate.

Most evening gowns seem next to nothing.

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

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management
Careful Underwriting, Selected Risks

Policy holders whose policies have been issued since Jan. 23, 1922, will be accorded 30 per cent. return premium at the end of the year, instead of 25 per cent., as heretofore.

Affiliated with the
Michigan Retail Dry Goods Association,

OFFICE 320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

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.

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 6.—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of William T. P. Spooner, individually and as a co-partner, operating under the name of Dorman-Spooner Co., Bankrupt No. 2050. The matter has been referred to Benn M. Corwin as referee. The bankrupt is a resident of the city of Grand Rapids. The individual schedules of the bankrupt list assets in the sum of \$1,550, of which the sum of \$550 is claimed as exempt to the bankrupt, and liabilities in the sum of \$2,845.50. A list of the creditors of the bankrupt individually is as follows:

Old National Bank, Grand Rapids	\$2,010.00
Bert Kenyon, Grand Rapids	630.00
Bennett Fuel & Ice Co., Grand Rapids	20.00
Himes Coal Co., Grand Rapids	65.00
A. B. Knowlson Co., Grand Rapids	32.50
Consolidated Tire Co., Grand Rapids	27.00
Chandler Motor Sales Co., Grand Rapids	47.00
Roseberry-Henry Electric Co., Grand Rapids	14.00

The schedules of the bankrupt as a partner of the Dorman-Spooner Co. list assets in the sum of \$114.40 and liabilities in the sum of \$2,695. A list of the creditors of the partnership is as follows:

Roland A. Dorman, Grand Rapids	\$ 25.00
Marquette Lumber Co., Grand Rapids	1,900.00
Reiman-Seabrey Co., New York	\$387.00
G. R. Varnish Co., Grand Rapids	65.00
Mich. Finishing Co., Grand Rapids	45.00
L. Victor Seydell, Grand Rapids	90.00
Brander-Oost & Douma, Grand Rapids	10.00
Serfling-Sinke Co., Grand Rapids	13.00
Old National Bank, Grand Rapids	160.00

The first meeting of creditors in this matter will be held at the office of the referee on March 1.

Feb. 7. On this day were received the schedules in the matter of Muskegon Commercial Body Co., Bankrupt No. 2013. The schedules of the bankrupt list assets in the sum of \$1,837.80 and liabilities in the sum of \$3,728.76. The first meeting of creditors in this matter has been set for March 1. A list of the creditors of the bankrupt is as follows:

Internal Revenue Dept., Grand Rapids	(amount unknown)
Charles T. Thunfors, Muskegon	\$300.00
De Arcy Spring Co., Kalamazoo	180.19
Charles Taylor, Coopersville	330.82
Bloch Coal Co., Muskegon	28.50
A. L. Holcomb Co., Grand Rapids	50.29
C. M. Hoef & Co., Chicago	345.52
H. Rubinsky, Muskegon	7.47
Murphy Varnish Co., Chicago	6.40
Daniels Book Shop, Muskegon	22.85
American Varnish Co., Chicago	35.85
Brunswick-Balke-Collander Co., Chicago	75.00
Durable Varnish Co., Chicago	13.50
Muskegon Knitting Mills, Muskegon	51.40
Muskegon Awning Co., Muskegon	15.86
Muskegon Lint Shop, Muskegon	8.50
Gel H. Shoup, Muskegon	33.52
Chas. A. Witt, Muskegon	215.65
Electric Service Co., Muskegon	7.40
Ostlund Brothers, Muskegon	28.11
Kuizenga & Whipple, Muskegon	4.50
W. E. Dyer, Muskegon	8.90
J. E. Bouwsma, Muskegon	100.00
Ashtabula Bow Socket Co., Ashtabula, Ohio	38.25
McMullen Machinery Co., Grand Rapids	20.19
Shaw-Walker Co., Muskegon	11.28
Grassinau Brothers (address not stated)	6.00
Max Lane, Muskegon	83.82
W. D. Hardy Co., Muskegon	62.89
Muskegon Rag & Metal Co., Muskegon	2.59
Rogers Boiler & Burner Co., Muskegon	3.78
Joseph N. Smith, Detroit	11.71
Subway Photo Shop, Muskegon	4.60
Muskegon Art Glass Co., Muskegon	204.08
G. V. Panyard, Muskegon	24.20
A. F. Burch Co., Grand Rapids	.50
Peoples Hardware Co., Muskegon	104.35
Schuitema Electric Co., Muskegon	3.15
Nichols & Cox Lumber Co., Grand Rapids	50.00
Muskegon Lumber & Fuel Co., Muskegon	406.27
Shadbolt & Boyd Iron Co., Milwaukee	164.67
Hackley National Bank, Muskegon	300.00
Towner Hdw. Co., Muskegon	280.40

On this day also was held the adjourned first meeting in the matter of Stoddard Construction Co., Bankrupt No. 2026. The bankrupt appeared by P. A. Hartesvelt, attorney. M. Thomas Ward, Homer Freeland, attorneys, were present for creditors. Additional claims were proved against the estate. Appraisers were appointed. The meeting was then adjourned without date.

Feb. 8. On this day were received the schedules, order of reference and adjudication in the matter of Claude V. Hamp and Freeman O. Hamp, individually and as partners, operating under the name and style of Hamp Auto Sales Co., Bankrupt No. 2052. The matter has been referred to Benn M. Corwin as referee. The bankrupts are residents of Cadillac and conducted a general garage business in that city. A custodian has been appointed by the court and possession has been taken of the assets of the estate. The schedules of the bankrupt list assets in the sum of \$4,277.75, of which the sum of \$1,000 is claimed as

exempt, and liabilities in the sum of \$4,935.83. The first meeting of creditors in this matter will be held on Feb. 21. A list of the creditors of the bankrupt is as follows:

City of Cadillac, taxes	\$ 21.48
Ed Burke, Cadillac, labor	205.00
Sidney Miller, Cadillac, labor	67.50
Clyde Cuddeback, Cadillac, labor	118.45
Fred C. Wetmore, trustee, Cadillac	479.98
Frank Johns, Cadillac	300.00
Beckley Walston Co., Chicago	125.57
Cadillac Plumbing & Htg. Co., Cadillac	10.58
Drury-Kelly Hdw. Co., Cadillac	48.14
Lottie Lofitt, Cadillac	80.00
Frank Johns, Cadillac	164.46
Peoples Savings Bank, Cadillac	1,250.00
American State Bank, Cadillac	15.00
Saginaw Mirror Wks., Saginaw	13.39
Victor Oil Co., Cleveland	18.90
Economy Plumbing & Sheet Metal Co., Cadillac	11.57
Dent Chemical Co., Grand Rapids	57.30
Sun Co., Toledo	25.00
Cadillac, Mich. Cream Co., Cadillac	8.50
Cadillac Evening News, Cadillac	141.69
Brunswick-Balke-Collander Co., Detroit	264.12

Chicago Sanitary Rag Co., Chicago	12.33
Oakley Chem. Co., New York City	8.38
Northern Machine Co., Cadillac	22.50
Tish-Hine Co., Grand Rapids	33.00
Lish Auto Supply Co., Grand Rapids	14.53
Lorner Armoured Tire Co., New Castle, Ind.	31.73

McConville, Battery Co., Cadillac	3.00
Brown & Sehler Co., Grand Rapids	160.00
Cummings Bros., Flint	257.21
Erickson & Olmsted, Charlevoix	5.00
Standard Oil Co., Grand Rapids	30.00
Warren Refining Co., Cleveland	85.80
Vacuum Oil Co., Chicago	50.00

Flickenstein Visible Gasometer Co., Grand Rapids	91.40
Heystek Co., Grand Rapids	110.21
Lee Tire & Supply Co., Grand Rapids	8.06
Temme Spring Corp., Chicago	26.59
Sherwood Hall Co., Grand Rapids	10.74
General Motors Acceptance Corp., Detroit	548.72

Bouch Bros., Big Rapids	119.15
-------------------------	--------

Feb. 9. On this day were received the schedules, order of reference and adjudication in the matter of Tony Schloub, Bankrupt No. 2053. The matter has been referred to Benn M. Corwin as referee. The bankrupt is a resident of Grand Rapids and a furniture finisher by trade. The schedules of the bankrupt list assets in the sum of \$200, all of which are claimed as exempt to the bankrupt, and liabilities in the sum of \$723.25. From the fact that there are no assets in the estate, that are not claimed as exempt to the bankrupt, funds have been written for before the first meeting of creditors will be called. Upon the arrival of such funds, the first meeting will be called. A list of the creditors of the bankrupt is as follows:

American Legion, Grand Rapids	\$ 85.00
Dr. J. C. Foshes, Grand Rapids	150.00
William Kuss, Chicago	36.00
Butterworth Hospital, Grand Rapids	48.00
Siegel's, Grand Rapids	19.00
Wurburg Dry Goods Co., Grand Rapids	19.00
Donovan Clothing Co., Grand Rapids	31.00
Herpolsimer Co., Grand Rapids	54.00
Conroy Coal Co., Grand Rapids	17.00
G. H. Dettler, Grand Rapids	33.00
Welmer-Dykman Fuel Co., Grand Rapids	4.00
Abe Headgood, Grand Rapids	4.75
Dr. W. D. Lyman, Grand Rapids	75.00
J. N. Trompen & Co., Grand Rapids	14.00
Bultema-Timmer Fuel Co., Grand Rapids	50.00
Blodgett Hospital, Grand Rapids	4.75
Ernest A. Prange, Grand Rapids	48.00

Feb. 10. On this day was held the first meeting of creditors in the matter of Newman Azkoul, Bankrupt No. 2045. The bankrupt was present in person and by J. R. Gillard, attorney. Claims were allowed. The creditors falling to be present and elect a trustee, the referee appointed Frank V. Blakely as such and placed the amount of his bond in the sum of \$500. The bankrupt was then sworn and examined without a reporter. The first meeting of creditors was then adjourned no date.

Feb. 11. In the matter of Newman Azkoul, Bankrupt No. 2045, an offer has been received for the entire assets of the bankrupt. The offer is in the sum of \$125 and made by the Grand Rapids Store Fixture Co., of Grand Rapids. The inventory and appraisal on file in the court list the property at \$509, out of which the exemptions of the bankrupt, in the sum of \$250 must be taken. The sale of the assets pursuant to the offer here mentioned will be held at the office of the referee Feb. 22. All interested are requested to be present at that time.

Feb. 11. On this day were received the schedules in the matter of Allen G. Thurman & Co., Bankrupt No. 1955. The schedules have been filed by the petitioning creditors in the default of the bankrupt so to do. At present all that is available in these schedules is a list of the creditors and the amounts owing to each of them. A list of the creditors of the bankrupt is as follows:

S. H. Anderson, Grand Rapids	\$1,529.18
Argo Milling Co., Charlevoix	576.93
H. A. Atlas, Grand Rapids	1,257.52
Dr. C. H. Bull, Grand Rapids	200.10
Tom Brown, Chicago	939.64
G. R. Bauchus, Grand Rapids	58.36
S. Burnstein, Toledo	392.65
Roy Beery, Junction City, Ark.	9,158.91
W. D. Carew, Grand Rapids	296.50
Earl W. Clark, Grand Rapids	5.25

Chas. Callard, Lansing	371.80
M. E. Fuller, Holland	734.21
H. L. Foote, Grand Rapids	1,532.44
W. C. Giffels, Grand Rapids	4.70
W. S. Graham, Grand Rapids	578.67
Herman Glathart, Grand Rapids	359.79
Harriett Hatch, Grand Rapids	156.65
A. J. Huizenga, Holland	968.59
J. Ruskin Jones, Grand Rapids	3,526.90
B. C. Kimes, Grand Rapids	886.76
L. Belle Masters, Grand Rapids	2,637.37
E. P. Mills, Grand Rapids	439.29
D. G. Mange, Lowell	257.40
J. C. McPherson, Grand Rapids	350.68
(Name unknown), Muskegon	11,416.92
Nenry J. New, Grand Rapids	722.03
Thos. O'Brien, Grand Rapids	711.07
Thad B. Preston, Ionia	2,342.03
Chas. S. Rogers, Grand Rapids	2,011.91
Henry Stehouwer, Grand Rapids	25.16

(All above represent trading balances as of May 5, 1921).	
Ida B. Smith, Grand Rapids	180.30
Sol R. Siegel, Grand Rapids	238.40
E. M. Standish, Grand Rapids	638.74
H. I. Stimson, Grand Rapids	476.49
Spencer J. Stewart, Cadillac	179.53
O. L. Stutsman, Chicago	337.99
Alfred T. Stead, Grand Rapids	2,667.85
Harold Steketee, Grand Rapids	366.67
O. S. Slickemeyer, Grand Rapids	953.21
Geo. H. Thomas, Holland	1,034.31
E. A. Wallace, Grand Rapids	10,965.47
W. H. Watts, Alto	466.97
Argo Milling Co., Charlevoix	183.78
S. M. Dinsmore, Grand Rapids	180.25
Handy Electric Mills, Allegan	18.76
Burt A. Howe, Grand Rapids	946.66
L. A. Coolvoord, Hamilton	269.82
Henry G. Krekel, Grand Rapids	532.04
G. C. Ray, Williamsburg	9.60
John Senton, Grand Rapids	118.00
Raymond Townsend, Pewamo	452.07
Jacob Van Buren, Grand Rapids	1,047.62
J. Vander Molen, Grand Rapids	284.50
James P. Warh. Harvard	200.00
R. G. Anderson, Grand Rapids	

(44 shares of stock left for sale)	
Miss Caroline Dickinson, Grand Rapids (16 shares of stock left for sale)	
Earl F. Bruce, Flint	1,193.35
Jack Barringer, Flint	3,826.25
Etta W. Cathcart, Flint	123.37
Chas. Fogarty, Flint	32.60
A. L. Goldstein, Flint	224.30
John E. Johnson, Flint	306.57
C. David Johnson, Flint	5,561.35
Ward B. Kitchen, Flint	1,601.87
John Kimmel, Wayland, N. Y.	348.96
R. Moffitt, Flint	300.70
Sam Moffitt, Flint	409.30
Seal Morse, Flint	360.50
Daniel S. Neal, Flint	1,889.15
Chas. F. Parris, Flint	714.90
Paulding Milling Co., Ortonville	297.35
Nicholas Redding, Flint	409.55
Ben Rosenzweig, Flint	821.55
G. R. Scott, Flint	432.65
Roy Schumaker, Flint	359.18
William Schumaker, Flint	390.75
F. E. Thompson, Flint	414.98
H. Visschers, Flint	1,290.75
Al Vilwoc, Chicago	801.35
Mrs. Wolcott, Flint	319.00
Irving L. Young, Flint	1,369.60
John Washer, Flint	265.47
F. J. Shepner, Flint	405.00
Walter F. Brandeis, Flint	69.25
Daly C. McGrayne, Flint	418.20
A. J. Bohrer, Saginaw	474.62
W. B. Beardslee, Saginaw	1,483.51
J. A. Cavanaugh, Midland	291.14
R. S. Carlson, Saginaw	5,363.00
Ed. C. Kramer, Saginaw	109.32
A. E. Clappitt, Saginaw	1,129.65
Ruben C. Eddelman, Saginaw	1,022.40
Mrs. K. B. Furgeson, Saginaw	3.37
W. H. Fox, Saginaw	2,395.80
W. Henderson, Saginaw	432.60
Max Hirschberg, Saginaw	278.60
G. H. Hillman, Saginaw	724.13
Geo. B. Jennison, Bay City	1,129.65
L. W. Kinney, Saginaw	858.91
R. D. Kimble, Saginaw	454.28
John C. Licken & Co., Shebawaing	29.26
Michigan Bean Co., Saginaw	4,091.36
D. A. Newland, Midland	682.38
E. M. Orr, Saginaw	5,882.95
John H. Trier, Saginaw	731.96
A. L. Tausend, Saginaw	1,166.18
Arthur C. White, Midland	93.66
Robert Benjamin, Saginaw	1,706.05
(All above balance due on general trading account on May 5, 1921)	12.50

Following are stocks paid for and ordered transferred by clients:

A. E. Fish, Grand Rapids	\$ 578.43
M. H. Luce, Spring Lake	2,391.74
J. H. Reichart, Grand Haven	6,081.00
H. G. Waigle, Pewamo	600.87
Robert A. Willeys, Grand Rapids	2,196.37
Peter De Boe, Grand Rapids	547.80
Oscar Hirth, Grand Rapids	3,996.75
Chas. J. Kindel, Grand Rapids	1,037.04
C. E. Rowlader, Woodland	962.78
Sanford P. Wilcox, Grand Rapids	2,645.34
(Name unknown), Muskegon	13,636.10
Stephen P. Hagel, Goodrich	11,267.35
Iolia Lobiller, St. Louis, Mo.	1,381.00
F. J. Shepner, Flint	411.30
Hilbert Morey, Flint	698.00
D. C. MacGrayne, Flint	418.80
William F. Burton, Flint	139.10
Walter F. Brandes, Flint	68.05
Hiel W. Clark, St. Johns	698.00
Alfred C. Chatters, Flint	205.65
J. B. Fox, Flint	146.76
Chas. W. Wellard, St. Johns	4,213.00
Chas. V. Wegener, Flint	66.80
Robert S. Angel, Saginaw	420.05
Florence Benjamin, Saginaw	2,697.25
H. Griffith, Saginaw	1,076.10
Chas. H. Hemmum, Saginaw	18.95
Ralph I. Jackson, Saginaw	860.18
Cornelius Kelly, Saginaw	417.55
Russell G. Meyer, Saginaw	442.10

Russell S. Pope, Bay City	678.14
E. P. Rau, Saginaw	442.10
Barbara L. Remer, Saginaw	318.15
J. D. Swarthout, Saginaw	2,390.00
Chris Schafer, Saginaw	442.10
J. T. Wylie, Saginaw	1,474.00
Agnes B. Wylie, Saginaw	2,996.00
Nelson G. Myer, Saginaw	442.10
Frank H. Wobeg, Saginaw	350.00

The following are unpaid bills at Saginaw:

Michigan State Telephone Co.	\$27.20
Valley Home Telephone Co.	6.85
Lawford Theater Adv. Service	59.95
Saginaw News Courier	68.16

The following are unpaid bills at Flint:

Postal Telegraph Co.	\$ 1.09
The Flint Printing Co.	7.50
Genesee Bank Bldg.	3.25
Standard Statistics Co.	75.00
Flint Saturday Night	34.80
Michigan State Tel. Co.	67.03
Consumers Power Co.	8.79
Flint Daily Journal	49.20

The following are unpaid bills at Grand Rapids:

Consumers Ice Co.	\$ 6.24
Consumers Power Co.	25.52
Grand Rapids Herald	52.95
Ponce De Leon Water Co.	5.50
Western Union Tel. Co.	20.45
U. S. Investor	48.75
Grand Rapids Press	52.65
Grand Rapids News	42.90
Michigan Trust Co.	7.50
Citizens Telephone Co.	76.40
Michigan State Telephone Co.	70.55
Bixby Office Supply Co.	1.00
Z. E. Graves	2.15
Standard Statistics Co.	56.40
Mills-Broderick Printing Co.	48.35
Corrigan Co.	3.60
Chicago Board of Trade	150.00
Rand, McNally & Co.	19.00
Y. M. C. A.	100.00
Standard Statistics Co.	70.90
Y. W. C. A.	150.00

The first meeting of creditors in this matter will be held at the office of the referee March 2.

Feb. 13. On this day was held the first meeting of creditors in the matter of William F. Hornsby, Bankrupt No. 2042. The bankrupt was present in person and by attorney, Clare G. Hall. No creditors were present or represented. No claims were proved. No trustee was elected, and an order made confirming the exemptions to the bankrupt. The estate was then closed by the several formal orders for that purpose and will immediately be returned to the district court as a no-asset case.

On this day was also held the first meeting of creditors in the matter of Clarence M. Saunders, Bankrupt No. 2041. The bankrupt was present in person and by attorney, Homer Freeland. Earl Munshaw was present for creditors. Claims were allowed. The bankrupt was then sworn and examined without a reporter. Burton Saunders was chosen as trustee and the amount of his bond fixed by the referee at \$500. No appraisers were appointed from the fact that it appeared that all the assets of the estate were certain notes and some were of doubtful value and most of which are not in the State of Michigan. The first meeting was then adjourned no date.

Feb. 13. On this day was held the sale in the matter of Willys Light System, Bankrupt No. 2015. The bankrupt was not present or represented. The trustee was present in person. Bidders were present in person. The stock in trade, except certain lamps and a cover not contained in the inventory, was sold to the Prindle-Matthews Co. for \$325. The fixtures were sold to the Grand Rapids Store Fixture Co. for \$325. Claims were allowed against the estate. The meeting was then adjourned no date.

Model Advertisement For Pay Up Week.

PAY UP!

There is no one thing that will go so far to put business back on its feet as the prompt payment of debts. This applies to debts of every sort from the biggest to the smallest.

It is the load of debt that is keeping business slow and mostly all of us hard up.

Credit is an excellent thing for everybody, when properly used. We have extended credit liberally in the past and expect to do so in the future, but one of the costs of credits is the settling of all debts at certain periods.

Conditions are not what we would like to see them now, but we have this to console us—they might be worse.

If you owe us an account or note and can settle it in full this month, we will appreciate it. If you cannot pay us in full, call on us just the same and pay us all you can and make definite arrangements for payment of the balance.



The Finest Towels of the Greatest Towel Manufacturer

THE complete Cannon line includes every kind of cotton huck and turkish towel. Cannon Towels always represent the finest values that you can buy.

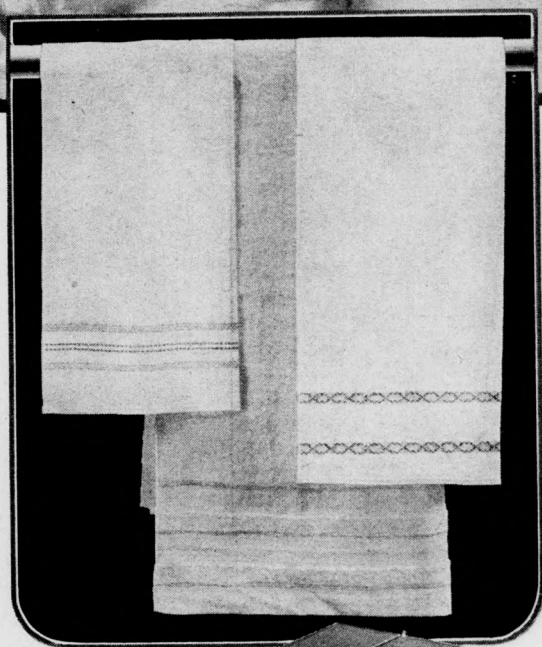
For Cannon Towels are made of high-quality cotton. They are bleached and finished by a Cannon process that gives each towel an exceptionally fine appearance. Cannon Towels are unusually absorbent.

Cannon huck and turkish towels are suited to the most carefully appointed homes—yet you can sell them at prices that will appeal to *every* woman. Cannon Towels will increase your towel sales with generous profit to you.

Cannon Towels are made by the Cannon Manufacturing Company, the largest producer of towels in the world. They come packed one dozen turkish and two dozen huck towels to a bundle, with the blue Cannon trade-mark label on every package—look for it.

Cannon Towels are distributed only through jobbers. Write your jobber for prices and complete information.

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



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



CANNON TOWELS



The Greatest Business in the Universe To-day.

There are a few businesses that really deserve to be called great. It is my privilege to be associated with one of the truly notable business organizations of America. But big as the General Motors Corporation is, it is not to be compared in importance with the greatest business in all the world—not the biggest business in this city, nor the biggest business in this State, but the biggest business in the world.

"The greatest enterprise in the world for splendor, for extent," says Emerson, "is the building of a man." And it is of the business of building men that I wish to speak. Creative passion can manifest itself in no higher way than in the manufacturing of men whose business it is to express themselves completely in service to their neighbors.

"Tell me," said an inquisitive reporter to P. D. Armour, "what are the three chief causes of your success?" And the great meat master answered. "The first is men; the second is Men, and the third is Men."

Never in history has it been more important to mankind than now, that better men be made. So never has the business of making men been so vitally essential to the welfare of all mankind as it is to-day.

I do not refer, at present, to the re-making of men. That is another subject. I am confining my thoughts now to the actual manufacture of men from the raw material. It may be that the raw material just now is a little tougher to handle, more refractory than normal. But that only makes it the more important to master the manufacturing process, and to perfect the completed product. The world needs better men. More good men must be produced, no matter how scarce the material may seem to be or how difficult it may be to turn out the finished product.

The world is in a bad way. All kinds of remedies have been proposed. A lot of them have been tried on the sick patient, and the world has nearly died from the remedies. A lot of theories and experiments have been proposed and practiced. Finally we have come back to the good old fashioned specific for the ills of mankind—work. In work lies the salvation of nations and individuals.

Work used to be an individual matter. But individual work nowadays is not very effective. Working has become a business. So organized business, not individual doctors, must be depended upon to cure us all. And in this greatest business, the making

of men, we must recognize the necessity of organization, so that we may work in common, to increase individual efficiency by the multiplication of effort through teamwork.

Every business machine, however, must be made of individual cogs and parts. The imperfection or weakness of any part limits the efficiency of the whole. The machine builder, therefore, while keeping in mind at all times the idea of the composite structure, painstakingly perfects the man in each individual part.

The business of making men naturally involves two distinct phases or processes. The first is the making of a particular man. The second is the making of men, or society that we call mankind.

The making of a man, the building of the individual, is a personal job. That is, each of us is the personal factor in his own man-u-factory. No one else can make me a different man than I'm willing to be made. No one can make of you a particular kind of man unless you co-operate in the process.

Sometimes people are inclined to think that because an individual seems to be gifted at birth with particular talents, the man of merely ordinary natural ability can never hope to become an extraordinary man. But history is full of proofs that contradict the idea that men are born great, and cannot achieve pre-eminence without the birthright of genius.

Business is a serious thing. So this business of making of yourself the man you want to be must be undertaken with determination, and an earnest purpose to do the hard work necessary to succeed in business. The first business of every man should be, not to make money, not to achieve fame, not to earn mastery of his fellows; it should be to develop earning power, to build the right foundation for success, to train himself into the strength of a master man. Money is a certain consequence of developed earning power; the towers of success will not fail to rise if the foundation is broad and sound; strength will be recognized, and need not be exerted in battle. If it is real, other men will give it respect.

I do not understand how some men approach their life careers so carelessly and lightly. I have known hundreds of men who seemed never to have a thought beyond the present. It is very hard for me to comprehend how any person of intelligence can be satisfied with such a life. Of course, people of that sort never get anywhere. The first wind of trouble blows them over into failure. They never take life seriously until they

CADILLAC STATE BANK CADILLAC, MICH.

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

We pay **4%** on savings

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

RESERVE FOR STATE BANKS



JOIN THE
**GRAND RAPIDS
SAVINGS BANK
FAMILY!**

44,000

Satisfied Customers

know that we
specialize in

accommodation
and service.

BRANCH OFFICES

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

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.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

WE OFFER FOR SALE United States and Foreign Government Bonds

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

HOWE, SNOW, CORRIGAN & BERTLES
401-6 Grand Rapids Savings Bank Bldg., Grand Rapids, Mich.

Consult Us Before Buying Bonds!

Established 1880

Paine, Webber & Company

1212 Grand Rapids Savings Bank Bldg.
GRAND RAPIDS, MICH.

Boston

New York

Chicago

face serious difficulties, although sometimes troubles are the making of men.

I want to refer again to the ordinary person, as distinguished from the so-called genius. A great many friends of mine have come to me and said that "they didn't hope to make much of themselves because they realized they had only ordinary abilities." I always say to a man of this sort, "You only need to use what you have to get everything that you want. But you must know how to make the most effective use of your capabilities, and you must learn to want worthwhile things.

Down through all the ages has come the duty to succeed—to make good. No one has the right to do less than his best. Then only can he claim full justification for his existence. The Creator accepts no excuses for failure. Every personal quality, and every opportunity to succeed that a man has, must be used, to entitle him to the rewards of success. He owes not only to himself and to his fellows, but also to God, the obligation of developing his utmost capability.

As a boy, I used to delight in reading the story of Robinson Crusoe. He was a very wise man. The pages of literature tell us that he was one of the greatest of teachers, the greatest of preachers, the greatest of philosophers. Robinson Crusoe taught us, and still teaches us, a lesson that no man who would achieve success, who would have complete happiness, dare leave unremembered. When he was thrown upon the shores of that lonely island, a few shreds of clothing clinging to his body, a few pieces of wreckage strewn the beach—what did he do? He used what he had to get what he needed.

Of the materials at hand he built a raft upon which he brought to short land after load from the battered old hulk. He might have flung himself face downward on the sand, cursed his Creator, and starved to death. But, because he had an ideal, because he had a definite goal, because he knew what he wanted, and adjusted his means to his end—used what he had to get what he needed—he lived. To save his life—the first ideal of all men and all women—was his first great thought.

Later, when the torture squad of savages came ashore with a prisoner, his ideal became higher, and he expressed himself in service which brought him a neighbor—his man Friday. And because he saved himself and because he saved Friday, he was able to act as chairman of the reception committee to welcome the crew of the big ship that carried him back to civilization.

Yet there are people, with the lesson of Robinson Crusoe familiar to nearly all of us, who despair of making anything out of themselves. I have very little patience with them. If any man in normal health, with an ordinary brain, is determined to make himself a really great man, and sets about it in a thoroughly business-like way, he can match the success of Robinson Crusoe, and can build for

himself a most satisfying record of achievement.

The great danger, however, is that in the making of the individual man, the more important business of making men, of building a better mankind, will be lost sight of. The part cannot be greater than the whole. But there are some men who seem to think that nothing in the world is important excepting their individual careers.

Selfishness will flaw the perfection of any individual. It will prove a fatal fault in the business of making men. He who would become a master of men, must first master the service of mankind.

Sometimes I think there is too much individualism in the world. I grow impatient when one man imagines himself great enough to do all the thinking for his fellow men. I pity the individual who feeds upon his own pride until he becomes bloated with self-assurance and egotism. There are men who have attempted to make over other men, and who have applied in the process certain business principles that temporarily seem to accomplish success. But men are not made permanently in such a fashion.

Leadership is a vital necessity to the happiness and progress of the world. The disasters and confusion that have overtaken mankind in recent years, have been due largely to false leadership, or lack of leadership. It is a most important part of the business of making men that the world make new leaders, for leadership has been lost because leaders have been lacking.

In every business, time and practice result in improvement of the product. So in this business of making men of to-morrow, we certainly shall turn out better and better men, and some of them will be such excep-

BUY SAFE BONDS



ESTABLISHED 1853

Through our Bond Department we offer only such bonds as are suitable for the funds of this bank.

Buy Safe Bonds
from

The Old National

INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

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

Stretching Life—

Length of days is not given to everyone. A useful life can be extended, however, by the fruition of plans. Tentative plans can be tried out by putting property belonging to you under Trust agreement. Upon proving these plans, your Will can provide for their continuance.

You can plan beneficences, and your Trustee can administer them, entirely through the lives of your dear ones. After they are through with it, the property can be passed on for the benefit of still others.

Let us sit down with you and talk it over.

Call and get our new Booklet:
"What you should know about Wills
and the Conservation of Estates."

Oldest Trust Company in Michigan

**THE
MICHIGAN TRUST
COMPANY**

Grand Rapids, Michigan

Grand Rapids National City Bank CITY TRUST & SAVINGS BANK

ASSOCIATED

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

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

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

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

tionally fine and high grade examples of men that we shall take them for leaders, and confidently pattern after them.

I have played a great deal in my lifetime, and I have worked very hard. Sometimes I have thought that I enjoyed play above everything else. Sometimes I have thought that I thoroughly disliked to work. But I have found that whenever I attempted just play, I grew very tired of it. And now when the time has come that I had planned I should be playing, I find myself working harder than ever, and enjoying it increasingly every day.

I don't believe that there is any greater fun in the world than business, and I am sure no pleasure can equal the delight to be had in the two-fold business of making a man of one's self, and making mankind better. So I am not proposing to you, in relation to the business of making men, anything that you will find drudgery if you really get into your blood the love of business.

If you find life dull and uninteresting, if you are dissatisfied with yourself and with what you are accomplishing, you are missing the finest thing about work, which is love of work. If you do not enter into the spirit of man-making, if you do not delight in the business of using what you have, to get what you want, you will be a failure in the man-making business.

I don't believe in being a failure. I don't believe any man needs to be a failure, if he has normal health and normal intelligence. But I would not expect any man to succeed in any business if he did not go about it seriously. So I would not expect an individual to make a success of man-making, unless he tackled it in a businesslike way, and really made a business of making himself a successful man. And the greatest good any man can do is to express himself completely in service to his fellows.

The man who is greedy for money doesn't get rich. The man who strains for fame, doesn't reach it. The man who ruthlessly strives for mastery, is not the conqueror. Wealth comes to the man who serves best. Fame likewise is the reward of service. Recognition of mastery is accorded to the man who proved himself the best servant.

Service, then, must be the principle ingredient to be combined with the raw material of man, if a successful product is to be turned out by the manufacturing process. The foundation of the business of making men, must be the purpose to render genuine service to mankind.

Service is a misunderstood word. It does not mean slavish catering; it does not mean giving something for nothing. It really is a synonym for the highest efficiency. And I have often defined efficiency as "responsibility met." The business of making men is a responsible business. Each of us is responsible to himself, and to his fellowmen. We are not efficient men unless we meet that responsibility by making the most of what we are. No one can make the most of himself and disregard everybody else.

No one can be efficient without relation to others. We can meet our responsibility to ourselves and to our fellows only through efficiency in service.

So we get to the foundation of the business of making men. It is simply true service. Service is self-rewarding, and so need not be selfish in order to accomplish success.

The most valuable asset of any business is its personnel. Men are more valuable than money, for money has no power in itself, no intrinsic value. Money is useful only when used. Men make money valuable by what men add to money. Money itself is inert and worthless. They even are talking nowadays of abolishing it altogether, because money has proved so impotent by itself.

Here we have in the United States, the greatest stock of money ever accumulated by a nation, yet we are in business distress. Our allies in the recent war are threatened with business disaster by the flood of mere money poured in upon them by Germany. Only the vanquished nation, whose money is worthless in the foreign exchanges, is prosperous in business. We have had an object lesson in the comparative unimportance of money. We must be blind if we do not see that the business of making men, rather than money, is the greatest business in the world.

If America could make another Roosevelt to-day, that one man would be worth more to our country than billions of dollars. If in Europe, there could be made a Lincoln, regeneration would succeed revenge. Civilization would be united and start anew along the path of progress, instead of halting in discord and the quarrels of hate.

Our business, as the inheritors of civilization, is to make ourselves better individually, and to make mankind better. Our business is to raise the standard of mankind, and to develop as examples of future standards, leaders who shall stand out because of their qualities of mind, and heart, and spirit.

Norval A. Hawkins.

The Necessity of Good Book-keeping Methods.

Sandusky, Feb. 21—You merchants who can not answer the questions I propounded in a recent issue of the Tradesman may get down from the stand and I will undertake to give you a little friendly discourse on the value of keeping books—not only the value but the necessity of keeping the kind of books which will enable you to tell any year, any month, any week, any day or almost any hour where you stand.

A certain retailer had the best patronized store in a town of 5,000 people. He was very popular. His goods were very dependable. His clerks were very courteous. His service was very prompt.

All this made his store the busiest store in town. Each day was apparently better than the one before—more money coming in.

This merchant just knew he was making money. And then one day he began to think. It is a good thing for a merchant to think. Thinking gives him a better head. And a better head is a more certain guide to better profits. Well, this merchant thought and thought. Then he tied up some of his account books in a bundle and went home for the after-

noon where he could do more thinking. He thought and figured and figured and thought far into the night.

What was he up to?

He was hunting for the profits which he "just knew" he was making. He couldn't find them.

He could find plenty of records of money taken in and money paid out. His books showed every indication of a healthy business—a business that should bring in satisfactory profits.

But where were the profits?

Next morning before banking hours—he couldn't wait until 9 o'clock—he entered the side door and had a heart-to-heart talk with the cashier, his friend.

"Bring in your books and I'll have Bill look them over," said the cashier.

Bill looked the books over. And he found where the profits were going.

The merchant had been figuring his percentage of gain on a wrong basis. For several years this is how the profits had been shoveled out of the window.

The trouble was soon remedied. A real system of book-keeping was installed in the store. Thereafter the profits not only were gained, but could be found any time. The better system radiated its influence through all branches of the business, making it more profitable than ever before.

But this merchant sacrificed many thousands of dollars to his improper system of keeping his accounts.

Lucky it was for him that he got to thinking about it soon enough. Otherwise his prosperous business would in time have been wrecked.

Anyway, he was not making a fair profit. And what is the use of devoting time, energy and talent to a business that does not pay?

Your chief concern is your net profit. Either you are making a profit or you are not. And unless you know exactly what gain you are making from day to day, you are working blindly. Perhaps you are doing very well. But unless you know it, you are not able to get the benefits which your prosperity entitles you to. At least once a month you should deter-

mine with accuracy how much you have added to or subtracted from your net worth. This can be done only by a real system of book-keeping.

Of course, every man operating a store knows he has to keep books. But not every man knows that his book-keeping is not reliable—that it does not tell him the whole truth about his business.

The right kind of books, properly kept, enable a man any time to find if anything is wrong—and to apply

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

We consider our Service
organization second to none in
Michigan.

Consider this when you buy your
NEXT CAR.

WE SELL

**Pierce-Arrow
Franklin
Oldsmobile**

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

Fenton Davis & Boyle

BONDS EXCLUSIVELY

MICHIGAN TRUST BUILDING

GRAND RAPIDS

Detroit

Chicago

First National Bank Bldg. Telephones { Main 656
Citizens 4212 Congress Building

Fourth National Bank

Grand Rapids, Mich.

United States Depository

Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$600,000



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

correct methods before it is too late. The owner of a moderate sized store sold one year \$50,000 of merchandise. When he took his inventory on Jan. 1, he discovered that his net worth was \$6,816 less than the year before. All through the year this man had been headed towards the rocks. But his inventory was absolutely his first hint that he had not been doing a prosperous business.

An expert accountant who analyzed his business found his expenses amounted to 33 per cent. on sales. Of course, nobody needed to tell this man that 33 per cent. on sales was far higher than most stores can afford. He knew that as well as anybody. But he didn't know it was costing him that much.

His was a case of presuming without knowing.

He said, in talking over his troubles, that his gross profit averaged 65 per cent. over the cost price. He hadn't the slightest doubt that this figure was enabling him to gain a generous profit. It developed, however, that the 65 per cent. did not allow for freight, which on account of being a great distance from the wholesale houses, averaged about 22 per cent. on the cost of his merchandise. This brought his gross profit down to 43 per cent. on the cost, but only 30 per cent. on his sales. His expenses were 33 per cent., or 3 per cent. more than his gross profits; so it is easy to see where his net worth went.

This man is a good loser. He is working hard to recover. But a merchant is working under a considerable difficulty when he has suffered such a push down hill.

His difficulty was caused by not knowing his cost of doing business. He would have known this had he kept the right kind of books.

J. W. Ennest.

Role of Country Banks.

There seems to be a tendency for the farmer folk now to shift some of their criticism of the credit situation from the Federal Reserve Board to the local banks of their communities. It will be recalled that several months ago Governor Harding pointed out that many country banks which were rediscounting with the Federal Reserve Board were relending to farmers and cattle raisers at a profit of from 33 to 66 per cent. The high rate which the farmer had to pay was not due to the policy of the Reserve Board, he said, but to the practice of local banks of discounting farm paper at rates of from 8 to 10 per cent. The small banks, on the other hand, have justified such rates on the ground of the great risk involved in agricultural loans. Our attention was recently called to the fact that in one country town of some 20,000 inhabitants, every bank last year declared a dividend of from 15 to 20 per cent. The farmers of the vicinity complained that stockholders of the banks were the only people in that community who were making any money. This case may not be typical, but it may be one of the sort which were recently brought to the attention of the President, and caused him to authorize a sweeping investigation by the Treasury Department of how the funds advanced by the Government through the War Finance Corporation are being used by the country banks.

Truth is a shining light in the business firmament, but a cheerful liar behind your counters is a two-to-one business getter over a grouchy purveyor of 18-karat truth.

United

How Is It Built? What Will It Do?

THE UNITED answers both of these questions right to the prospective investor in a motor truck.

Sturdy chassis. Motor, axles and all units standard, high-grade, time-proved. Unexcelled workmanship throughout.

UNITED TRUCKS do everything demanded of them. They have the power and the speed. They stand up year after year.

First cost and operating cost considered, a UNITED is a good investment. Hundreds of owners have proved this.

Ask us for specifications and full particulars.

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

**Choice of
New Worm
Drive or
Internal
Gear**

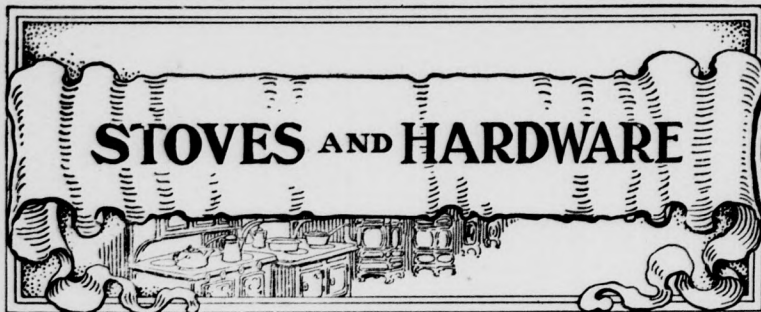
**United Motors Company
Grand Rapids, Mich.**

**FACTORY AND SERVICE 675 NORTH STREET
Bell Main 770**

Citizens 4472

**Quality—
rather than quantity production**

trucks



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

Some Problems Which Face the Tin Shop.

Written for the Tradesman.

The management of the tinshop is a problem that worries many hardware dealers. They find it difficult to keep accurate account of material and time. During slack seasons, the department becomes a serious drag on the business. Tools, ladders, etc., are left around and speedily disappear. Other causes contribute to the worries met with in the conduct of a tinshop and help to create the losses so often experienced.

The remedy lies in the adoption of a rigid system of checking up time and material and in canvassing for business to keep the department going through the seasons of the year which are bound otherwise to be slack. If no effort is made to stimulate business during the winter months the proprietor will soon find that he is getting little in the way of returns for the salaries he must continue to pay. It becomes a case of "all going out and nothing coming in."

A firm in a city of 25,000 has a complete and satisfactory system of management. The firm has an extensive business and employ about 25 men in the tinshop all the year round. They are fortunately situated to do tinning work, as this city is a considerable industrial center. A large share of this factory work goes to this particular firm and, as this is not confined to any season, they run full-handed right along.

This business was worked up by paying close attention to factory needs and keeping closely in touch with the manufacturers. The firm is now in a position to carry out thoroughly and expeditiously any variety of tin work required in an industrial plant.

It is quite apparent that, with such a large connection, the necessity has been felt for some system to keep track of the stock. The plan followed is to have everything kept in charge by a stock-keeper. Access to the supplies can be had only through application to him. He keeps it under lock and key. On starting out in the morning, each employe goes to the stock-keeper and gives a list of what he will require. He has to sign for this. If he brings anything back to the shop, he hands it over to the stock-keeper and receives credit for same. The stock used is then made up and charged to the job on which

the man was engaged. If fresh supplies are needed, the men on the job cannot go back to the shop and take what they need. They have to secure the material in the same way.

All the supplies used on any contract are then entered up and charged.

The stock-keeper looks after tools and ladders in pretty much the same way. When a ladder is taken out for use at a certain house, the fact is entered in a "call-book." When the men report that they have finished the work, the rig is sent to get the ladder, tools and whatever material is left over. By consulting the "call book" it is possible to find where all tools and ladders are and it is practically impossible to lose track of anything of that description.

With such a large staff a thorough time checking system is necessary. Each man on starting out in the morning is supplied with a card which he is required to fill out. On this card, each hour is shown, divided into quarters; so it is possible to tell almost to a minute how much time was spent on each job during the day. The men sign their cards at night and turn them in to the member of the firm in charge of the department. The time and the material are taken from these records and charged against each job.

So much work is done in one factory that the firm keeps two of their men there practically all the time. These men report at the shop first thing in the morning, secure the material they will require for the day, sign for it, get time cards, and then repair to the factory. At night they call back, hand in their cards and report progress to the head of the department. Generally, also, they indicate about what they will need to have the next day. The bulk of the work done in this factory is in putting up "blowers," guards, etc.

The firm referred to states that it has found the system thus outlined satisfactory in every way, and that it is able to keep track of every foot of pipe and practically every minute of time, so that no losses are experienced.

With the smaller firm in the large city, or the firm in the small community, small town or country village, system may not seem so necessary; yet it is none the less essential to profitable operation of the tinshop.

One small town merchant who declares himself a believer in the tin shop has devised his own methods of meeting the incidental difficulties. In his experience the tinshop has, he states, helped the hardware business

W. M. Ackerman Electric Co.

Electrical Contractors

All Kinds of Electrical Work.

Complete Line of Fixtures.

Will show evenings by appointment.

549 Pine Avenue, N. W., Grand Rapids, Michigan

Citizens 4294

Bell Main 288

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

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

Brown & Sehler Co.

Grand Rapids

::

Michigan

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
 Sporting Goods and
 FISHING TACKLE

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

and, considered by itself, has earned good money. Nevertheless, he admits the incidental difficulties; and most of these, he considers, relate to the workmen. Not that workmen are hard to secure—though this has quite often been the case, for efficient men—but rather that in a small place there is so much time between jobs during which the men's wages go steadily on.

In a place of moderate size the between-job-time cannot be prevented. It is doubtful if it can be entirely avoided in large cities; but in towns of average size there are bound to be such quiet periods. What is to be done to keep the expenditure in such seasons from more than eating up the profits on the various jobs?

One thing, according to this merchant, is to remember those slack seasons when figuring on a job. The profit secured from that job has got to do something toward offsetting the expenses in the slack times.

There is another way of providing for the expenses of the tin shop during the quiet days. The men, though not working on any outside job, yet need not be idle. They can be kept busy on pails and stovepipe. Of course there is a slight objection to this—for this is the work set aside for the long period of winter inactivity—nevertheless, work on pails at any time is hardly work wasted. In a small community linked up, as is this one, with the lumbering trade, there is never much trouble disposing of pails. To lumbermen alone who want hand-made, serviceable pails and are willing to pay a good price for them, this merchant disposes of a good part of his men's mid-job work.

But this is just a way of providing for the expenses and making a fair profit. The big profit comes from the jobs, and from what the jobs mean. This merchant, for instance, declares that one of the greatest benefits his firm derives from their tin-shop is its assistance in selling stoves.

"Stoves, with us, are never altogether quiet," stated the hardware dealer, referring to this point. "We sell them in summer and winter, and I know that our tinshop helps us achieve this result. Our men, working on various buildings, learn where stoves are needed. When we oversee the work, we find this out, and we speak of our stoves. Thus are prospects interested. Then people know we are accustomed to put up stove pipes and to do similar work. Perhaps we have served them in that way, and as a result they naturally think of us when they think of stoves."

"We always install our stoves. I believe it is the right way. If people put them up themselves the stove may not work properly, and then the stove is held responsible, and the firm that sold it."

In this merchant's experience roofing is a large and growing business, and is helped by the operation of the tin shop. Galvanized roofs, of course, could hardly be handled by men who are not prepared to put them on. But the sale of other roofings is also helped by the tinshop. People come to know that such-and-such a firm did

the work on such-and-such a roof—news of this sort travels fast in moderate-sized communities. So the public comes to think of this particular firm when it thinks of roofing; and naturally they consult the firm, no matter what class of roofing interests them. It is then for the dealer to suggest the material he considers best suited to the particular building.

Victor Lauriston.

Would We Know Normalcy If We Saw It?

Written for the Tradesman.

In the talk about a return to normalcy we have noticed that much is said about the pre-war level and that statistics are often compared with those of the year 1914 in order to prove or discover our progress toward normalcy.

Most people, in their desire for normal times, are thinking of the fullest measure of prosperity, not remembering that normal times have their full share of undesirable features. They have no reason to expect again the boom of war time when America was selling from two to ten times as much of her products to European countries as in the period before the war, and buying abroad only a small portion of the usual amount.

So when we reach normal pre-war conditions, shall we know of the fact? Here are some statistics of the years 1913 and 1914. Seems to us very much like those we have been reading in current publications for the past six months:

During the year from Sept., 1913 to Sept., 1914, there were more idle cars on side tracks in this country than ever before. There were 18,280 failures in 1914, the worst record as to numbers in our history, only exceeded in amount of liabilities by the year 1893.

The most careful surveys showed that where there was one man unemployed in 1913-14 there were two unemployed during the winter of 1914-15. Without exaggeration, it is conceded by those familiar with conditions that one out of every five bread winners was unemployed. This unemployment was concentrated in cities primarily, but the small towns and villages also felt the shock and found it necessary to organize relief measures.

An official canvass in Philadelphia showed 200,000 men unemployed; the house-to-house canvass of the Metropolitan Insurance Co., of its policyholders in New York, thrifty people ordinarily, gave the basis for an estimate of 357,000 men and women out of work in the entire city. The labor organizations in New York City estimated that 472,102 were either out of work or on part time. In Chicago in January, the municipal markets commission estimated 189,866 out of work. A Cleveland survey in December showed 61,000 unemployed. The city charities in Philadelphia estimated that Philadelphia's unemployed numbered 175,000.

Every industry in this Nation today that is enjoying even a normal degree of prosperity derives that prosperity from the awful tragedy that is now devastating the world.

The war in Europe has been a calamity to the race beyond human conception, but it has been the industrial salvation of this country. Our prosperity is entirely created by that indescribable tragedy. But for the war this Nation would today be suffering industrially beyond imagination and description. We would be in the midst of panic and poverty that would

make the days of '93 and '97 look like greatest prosperity by comparison.

When the millions of men now in the armies of Europe turn from pursuits of war to the pursuits of peace, when they leave the battle fields and return to the workshop and the mill and the mine and the farm. When these millions burdened with debt and struggling with poverty, when they cease to buy from us munitions of war when they cease to buy from us the things that they eat and wear, when they begin to produce and produce more cheaply than ever before, when this mighty host become competitors instead of customers then we will witness an industrial invasion of this country that will surpass all former industrial wars as the present war in Europe surpasses all others of history.

These words written in 1915 or 1916, show what "normal prosperity" means. We are still living on the prosperity forced upon this country by the war. No one can tell what our condition will be when a full readjustment comes. E. E. Whitney.

MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

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

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

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Sand Lime Brick

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

Brick is Everlasting

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

Signs of the Times Are Electric Signs

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

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

THE POWER CO.

Bell M 797 Citizens 4261



Store and Window

AWNINGS

made to order of white or khaki duck, plain and fancy stripes.

Auto Tents, Cots, Chairs, Etc.

Send for booklet.

CHAS. A. COYE, Inc.
GRAND RAPIDS, MICHIGAN

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

A. B. KNOWLSON CO.
Grand Rapids Michigan

200 Strawberry Plants \$2

100 Everbearers—100 Senator Dunlop
both postpaid anywhere at proper planting time. Send Now. We have 50 other varieties of strawberries; also small fruits, shrubs, trees, evergreens, etc. Free Catalog of everything to plant. Our Reduced Prices will pay you to answer this adv. Write today to

THE ALLEGAN NURSERY,
Box 29, Allegan, Mich.

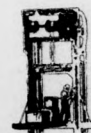
Wm. D. Batt FURS Hides Wool and Tallow

Agent for the
Grand Rapids Steam
Ground Bone Fertilizer

28-30 Louis St.

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

Man Has Little Show In Divorce Court.

Detroit, Feb. 14.—To say that the courts propagate more divorces than any other one agency would come near hitting the nail on the head. It seems to be established among judges that men should be punished whether they are guilty of wrong or not; if the woman wants to swear that they are.

Some courts invariably give women the advantage, even though they themselves are the transgressors. Every woman who is informed knows that she can go into certain courts and get a divorce for almost any cause whatever. Women even get married with that idea in mind. One judge went so far as to make the assertion that it would not be proper to grant a divorce without "soaking" the man, although there was no evidence against the man; the woman's own lawyer testified that he could get not evidence against the man; that every one spoke well of him, yet the woman got the divorce and alimony besides, although the woman had more property and earned more money.

Most cases are not properly heard. The judge takes it for granted that the woman tells the truth. The defendant is given little or no chance to tell his side or the counter claims are ignored. If a woman knew that if she did not behave herself after marriage she would be put into the old-fashioned stocks or be deprived of the benefits accruing from the marriage, better dispositions would be shown in the home.

Judges should punish where punishment is needed, irrespective of sex or social position. It is no crime for people to have different dispositions, and when they find it out and they cannot get along together, let them separate, but be friends and not try to see which one can cut the other's throat first. This world is a beautiful place when looked at through the glasses of happiness.

G. W. Smith.

Women and Home Life.

Cadillac, Feb. 14.—One of your recent correspondents echoes opinions expressed by an old man some years ago while speaking of misfit marriages he had known. He advocated a "bureau" where record was kept of "subjects," their characteristics, tastes, ambitions, ideals of love, home, etc. Those in charge, people of knowledge, great sympathy and understanding of human needs, to effect the acquaintance of those suited to each other. To romantic youth that sounded quixotic, but travel, study and observation bring me, at thirty, to see much of sense in it. I may speak of myself as representative of a type—the professional woman. Our work is useful, it may be delightful and intensely absorbing, but a severe taskmaster, leaving little leisure for social or recreational life in the company of congenial minds.

We may have little opportunity to meet such of our "independence" that friendly yet impersonal attitude we are apt to acquire (somewhat as a protection) may prevent. We may have many acquaintances, yet may know few men in such a way as might lead into friendship or love. Men seem half afraid of us, thinking our "independence" has killed all home instincts. True, we value our individuality, and our self-development has made us rebel, as must true men who value the sacredness of their possibilities for loving and home-making, at courtship launched as it all too often is by the exercise of coquetry, petty deceit and wiles.

We Americans have faced and solved many problems well. In this vital one we might come to more sane ideas of adjustment. Where do we need the beauty of music and kindred arts more than in the home as part of the family life? If, as a people, we Americans are to rise to the

highest development of our splendid gifts and our responsibilities, we must learn to find out recreations more in the exercise of our own talents in the home and in community life, both of which need such men as your correspondent referred to above speaks of.

E. R. Marshall.

Advertisement Respectfully Declined.

Newark, N. J., Feb. 18.—Will you kindly send us your advertising rate card, as we would like to advertise our coffee and mayonnaise in your publication.

American Grocers Society, Inc.

Grand Rapids, Feb. 21.—I am in receipt of your letter of Feb. 18, stating that you would like to advertise in the Michigan Tradesman. I do not think it wise to accept your advertisement for two reasons:

In the first place, you have never filed copies of your papers with the Secretary of State and are not authorized to do business in Michigan. Any sales you might make in our State would be contraband, so far as your ability to enforce payment therefor is concerned.

Furthermore, you have not availed yourselves of the opportunity to secure recognition for your stock salesmen from the Michigan Securities Commission. Not only that, but you have actually violated the law by permitting salesmen to enter the State and solicit subscriptions to your stock in the face of your promise to the Commission that you would not do this until you had first obtained official recognition and approval.

I, therefore, deem it wise to decline your advertising, because I do not think you have a proper conception of the rights and duties of foreign corporations and the relation they sustain to the people of other states in which you undertake to do business.

The fact that you exhibited bad faith in your dealings with the Securities Commission by sending men into the State to sell your stock after you had solemnly agreed not to do so until you had complied with the requirements of the Commission leads me to believe that your code of ethics is not such as would appeal to the average merchant. If you would be dishonest with State officials, what assurance have I that you would deal fairly and honestly with merchants who might be attracted by your advertisement, providing it was admitted to our columns?

E. A. Stowe.

A good bank account is not the most necessary thing in putting in successful window displays. Expensive materials need not enter into the consideration of plans. Ordinary wall paper will be found very good foundation for the background especially. A Kalamazoo store window, for example, the background is covered with wall paper in a pattern having a wide stripe. A set of three panels is placed on the upper half of the background. Diamond shaped panels of cardboard are fastened on the side walls. A false background can be made of wall board covered over with the striped wall paper, three panels in the upper part of the background cut out and the false background placed in front of the permanent background at least six inches. This will permit the placing of some suitable decoration, such as a shallow basket or flower box, in the central opening and will produce an extremely attractive and artistic window setting.

There is no such animal as a good, sound investment which pays fabulous returns.

ANNUAL FINANCIAL STATEMENT

Grand Rapids Merchants Mutual Fire Insurance Company

Affiliated with the
Michigan Retail Dry Goods Association

OFFICERS

JOHN N. TROMPEN, Grand Rapids	President
CHAS. P. LILLIE, Coopersville	Vice-President
JOHN DE HOOG, Grand Rapids	Secretary-Treasurer
JASON E. HAMMOND, Lansing	Manager

BOARD OF DIRECTORS

D. M. CHRISTIAN	Owosso
PAUL HOEKSTRA	Grand Rapids
ANTHONY KLAASSEN	Grand Rapids
F. E. MILLS	Lansing
J. B. SPERRY	Port Huron
J. VANDEN BERG	Grand Rapids

HOME OFFICE, 319-320 Houseman Bldg.
Grand Rapids, Michigan.

ASSETS DECEMBER 31, 1921

Liberty Bonds	\$13,504.29
Mortgage Loan on Real Estate	4,000.00
War Savings Stamps	34.00
Uniform Printing Company—Stock	20.00
Money on Hand and in Certificates of Deposit	5,058.29
Accrued Interest on Liberty Bonds	119.44
Earned Dividends on Re-Insured policies	1,322.75
Furniture and Fixtures, and Ford Car	1,948.10
Premiums in course of collection	2,447.71
Re-Insuring premiums due us	1,948.10

Total \$30,402.68

LIABILITIES

Re-Insurance unpaid	\$ 2,841.82
Unpaid losses	1,000.00
Miscellaneous bills	287.07
President's salary	150.00
Directors' Fees	205.00
	4,483.39
Net Total Assets	\$25,918.79
Re-Insuring Reserve	7,224.82
Total Surplus	\$18,693.97
Operating Expenses during 1921	19.4%
Loss ratio	19.3%
Cash Assets December 31, 1920	\$11,984.94

INCOME 1921

Premiums at Bureau Rates	\$47,444.81
Interest on Investments	562.18
From Re-Insuring Companies, losses and adjustments	4,857.94
Commissions Received	1,093.81
State Fire Marshall, reporting losses	6.00
Increase in Value of Liberty Bonds	1,022.11
	54,986.86
Total	\$66,971.80

DISBURSEMENTS

Advertising, Printing & Stationery	\$ 638.73
Refunds & Dividends on cancelled policies	1,057.03
Dividends on Renewed policies	6,162.86
Postage	154.90
Attorney Fees	30.00
Automobile and traveling expense	1,012.11
Adjustment of losses	133.20
Fire losses paid	9,159.42
Directors' fees and expense	268.52
Officers' salaries	4,224.00
Office rent	480.00
Miscellaneous expense	171.14
Commission Paid	122.90
Premiums to Re-insuring companies	18,499.25
Association Dues	28.50
Office Expense, Clerk hire, telephone, and telegraph	1,593.66
Michigan Inspection Bureau & R. G. Dun Co-Service	619.00
	44,355.22

Net Cash Balance \$22,616.58

Total Assets per \$1,000 Insurance carried NET \$12.40

SURPLUS OVER REINSURANCE RESERVE PER \$1,000
INSURANCE CARRIED NET \$ 8.94

THE STRENGTH OF AN INSURANCE COMPANY IS THE AMOUNT OF ITS SURPLUS PER THOUSAND.

Business in force December 31st, 1920	\$3,462,238.00
New Business written in 1921	1,221,000.00

Total	\$4,683,238.00
Cancelled not Renewed*	882,973.00

Business in force December 31st, 1921	\$3,800,265.00
Amount Re-Insured	1,709,865.00

Net amount carried \$2,090,400.00

At the annual meeting held January 20, 1922, it was decided to pay 30 per cent. dividend on all business written after January 23, 1921.

J. N. TROMPEN, President.
JOHN DE HOOG, Secretary-Treasurer.

*Including \$296,333.00 of undesirable dwelling house and household goods business.

GEORGE WASHINGTON.

He Laughed Heartily and He Loved Children.

The superior power of picture and portraiture over that of the printed page in forming our opinions as to persons and events is undeniable. Yet the real result is that of an impression rather than the actuality of either fact or truth. Moreover, impressions are not science. Hence the thoughtful seeker after both the specific fact and the basic reality will be satisfied only with the testimony of honest witnesses and of contemporaneous records, if these be obtainable. An artist's conception, being a subject of interpretation, is at best a substitute for truth.

Now in one sense it is unfortunate that he whose birthday not only we but, we may say, the civilized nations celebrate on this day is thought of chiefly, indeed in the popular mind almost wholly, from marble statues and such accessible portraits as those found on the postage stamp. Triumphs of art and civilization as these are, they yet give an impression of coldness and even austerity in the temperament of Washington.

Happily there are those still living among us who from childhood grew up with an entirely different impression of the Father of His Country. This was because they heard about Washington from those who had seen and talked with him. To these witnesses he was not only an august personage but also a winsome specimen of humanity. Among those Pennsylvania Swiss and German people who first applied this affectionate title to the commander-in-chief of the Continental Army there were little girls. Two of these, at Barren Hill in 1778, were delighted to see Lafayette so skillfully save from a superior force of Hessians and redcoats the regiments which Washington had entrusted to the young Frenchman for a reconnaissance.

Again at Valley Forge they saw Steuben, Washington, Knox, Greene and Sullivan and the soldiers with faces lightened and made happy by the French Alliance. The girls always remembered the loot of their home eatables by the scowling, hungry German mercenaries, but even more the geniality of a great soldier who loved young people.

It was no mystery, therefore, that when later in the National capital, Philadelphia, from 1790 to 1800, and especially from 1790 to 1795, these little maids, now grown to be young ladies and well schooled, were able to reaffirm their first impressions. They were then daughters of a popular innkeeper whose guests were members of Congress and the French emigres, then numerous in America. They have handed down impressions that are still vivid in the minds of their descendants. The two were in the glad, white robed throng of maidens who in 1789 strewed flowers and sang carols of welcome to the first President of the young republic as he rode Northward from Mount Vernon to assume office. What our nascent politics were at this time is best told by an

Englishman, in Rudyard Kipling's literary photograph, "Brother Square-toes." That inimitable picture-story reveals George Washington as worthy of the title also of Father of True Americanism.

August as he was in his personality the first President was far from being always "as solemn as eternity." Indeed there are those who heard from auditors and spectators at the time of his happy mien, unchanged before a company at the dinner table even when the news came to him of the awful defeat of St. Clair at the hands of the British aided by savages on the frontier. Not a sign of cloud, or wrath, or bitter disappointment marred that face ever smiling to little children and friends. Only when in his private room, after the banquet was over and the guests dismissed, did that volcanic temper—ever under superb control—burst forth. Yet even in that hour this lover of truth and justice declared that he should not condemn the veteran General and his comrade of the Revolution until he heard the defeated man tell his own story. Only then did he supplant St. Clair with the cool headed, unquailing, unsleeping Anthony Wayne to save our Northwest.

Even closer testimony, which we have heard from the lips of witnesses, shows that the keynote of Washington's life, in its constant tenor, was not only unselfish devotion to his country but also amiable, joyous achievement. The little girls of Barren Hill of 1778, when in the Philadelphia of 1795, were wont to slip out of the Lutheran Church on Sundays and walk over the then green fields to Christ Church to see President Washington, after smiling manifold greeting to his fellow worshippers, put Lady Washington in his carriage. This was done with that charming courtesy which is still upheld as the American model of both habit and fine manners toward women. In 1824 the little girls of 1778, now grandmothers, welcomed Lafayette as he rode down Chestnut street. In the late forties and early fifties, over "Revolutionary cake"—baked hastily on a griddle as in old days, when Hessians were too active to allow slow oven work—we children were told of Washington's laughter and his enjoyment of fun and jokes.

At his receptions, given at the Executive Mansion on Arch street—not then a White House, but of Philadelphia red brick—these young ladies, attending, loved nothing better, when the press of visitors had subsided, than to allure Washington off into a corner, and with innocent chaff and by telling him their stories to make him laugh. So far from the American girls' pleasantry, repartee and jokes "coming by slow freight"—as our Chauncey says of our British cousins—the man George Washington "caught on" easily and laughed heartily. Indeed that dignified form often bent and turned to enjoy what the merry maidens said. If, as one of them declared, a certain man eminent in law had "a face like a hickory nut," why should not the Father of His Country smile with them, as

indeed he often did! We are not absolutely sure that Washington was so very different from Lincoln in refreshing himself with a good story and a little joke. Certainly both men knew that "a merry heart doeth good like a medicine."

Does any one need to tack a moral to an affidavit? Must one burden one's testimony with a preaching? The simple fact, the every day tradition of an average American household, carries its own philosophy. The man who laughed heartily and who loved children—as Washington Irving also bears witness—was worthy of all contemporaneous honor and even more of our later plaudits. We can safely follow the example of one whose inspiring influence and steady-going example give no hint of withering.

For cowards, sneaks, shirkers and fractional Americans, Washington's wrath never showed signs other than of those which we associate with the lightning that blasts a tree with destruction. For the brave, the innocent, the faithful, his was a smile never to be forgotten.

Frank Stowell.

Boost.

Boost your city, boost your friend,
Boost the lodge that you attend,
Boost the street on which you're dwelling,
Boost the goods that you are selling.
Boost the people 'round about you,
They can get along without you,
But success will quicker find them,
If they know you are behind them.
Boost for every forward movement,
Boost for every new improvement,
Boost the man for whom you labor,
Boost the stranger and the neighbor.
Cease to be a chronic knocker,
Cease to be a progress blocker;
If you've made your city better,
Boost it to the final letter.

Speak well of your city



Dangerous occupations and hard working conditions prevail in many cities. But Grand Rapids employment is largely in clean daylight factories, at tasks of skill instead of monotonous routine.

A Good Place to Work

Grand Rapids is a city of steady jobs. Less unemployment has existed here the past year than in any other large city in the United States. While immense plants have stood idle and bread lines formed in many industrial centers, scores of local factories have operated full time, and not a few over-time.

This is not a seasonal job town. In some industries a period of peak production is followed by weeks or months of idleness. The coal miners, for instance, work less than 150 days. But Grand Rapids employment is for the most part continuous.

Note, too, that Grand Rapids factories pay the highest wages of any furniture center in America.

The men in many cities must spend hours daily in crowded cars going to and from work. But thousands of our citizens live within easy walking distance of their plants and thus have more time for leisure. Our Saturday afternoon holiday is unknown in many plants elsewhere. The city has won national recognition for the remarkable social and recreational programs carried on by the workers themselves in scores of our factories.

Many factors contribute to the enviable reputation Grand Rapids enjoys of being one of the most desirable cities for work in the United States.

Grand Rapids
"A good place to live"



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

Stories Told At the Dry Goods Convention.

Secretary Wallace in his recent address before the National Retail Dry Goods Association endeavored to explain why the farmers persist in looking to the Government for relief, and pointed out that the Government was largely to blame for excessive inflation. In this there is a grain of truth; inflation was a by-product of the war, and for our part in the war the Government—that is, the American people through their chosen agents—was directly responsible. It does not follow, however, that because the Government's action helped make prices rise the Government assumed the obligation to keep them at their war-time level, and the secretary's point that "Governmental agencies were in part responsible" for deflation is not well taken. Even if the American Government had maintained an attitude of strict neutrality throughout the period of hostilities prices would have been inflated, just as they were in Switzerland, Holland and other neutral countries. In like manner, this country would also have suffered severely from the pains of deflation, just as the former neutrals have done, if it had kept out of the conflict. The statement that Government agencies precipitated excessive deflation has been dinned into the ears of the farmers by politicians and cheap agitators for months and it is not altogether reassuring to find a Cabinet officer also voicing such views.

Just what the recent improvement in the price of corn means to the farmers of the Middle West is indicated by a story related by a St. Louis merchant attending the meeting. A Missouri farmer had raised 20,000 bushels of corn. Not content with prices earlier in the season, he held back from selling until the need of ready cash finally forced him to seek a market for some of the product. By that time the buyers in his town had taken all the corn that they could handle. It was necessary, then, for him to haul his corn to town, load it in cars and consign it to a grain dealer in St. Louis. After deducting transportation costs and commissions, he had just eight cents for each bushel sold. Out of this eight cents is supposed to come all his expenses of production. Since this occurred corn has risen about 9 cents and if he sells more to-day he will have more than twice as much money left in his hands after

paying marketing costs. It is evident, however, that even the present price will leave him pretty much in the woods.

It was pointed out by another delegate to this convention that the farmers were not the only ones who were losing money. Retailers have also lost heavily, but they have made less fuss about it. On the other hand, it was admitted that the positions of the farmer and the merchant in the matter of losses from price recessions were not wholly comparable. The former has a distinct advantage with his four or five turnovers a year as compared with one for the farmer. When the merchant has goods that are not moving he can put a price on them that somebody will find attractive and turn the proceeds of the sale into other goods that can be handled at a profit. The farmer must take his loss, then wait another year until he has a new crop, which he hopes that the weather and the market will enable him to dispose of at a profit. Nevertheless, there are many lines of goods on which merchants, too, have not been able to make any money for quite a while. The head of one of New York's leading department stores told the dry goods men at their convention that for five years his concern had made no profit on shoes and that there was very little, if any, profit in gloves and clothing.

Additional Features For the Flint Convention.

Lansing, Feb. 21—Our members will be pleased to know that our membership list is constantly increasing and that since Jan. 1, 1921, we have added about fifty new members. Considering the fact that 1921 was a very disastrous year for dry goods merchants who have had their troubles with the declining market and expensive overhead, we are not disheartened if some members have been a little slow in paying their annual dues. To tell the truth about the matter, some twenty or thirty of our members have been considerably tardy about paying, but when the manager has time and opportunity to call upon them, the usual excuse and explanation is made and we feel that such excuse and explanation is entirely justified and I am not blaming our members for cutting expenses in every direction.

This part of the bulletin therefore, is directed to such members for the reason that we are soon to hold our convention in Flint and our Secretary-Treasurer, Mr. Cutler, is very anxious to make a satisfactory report as to the collection of finances. The month of January being the inventory month and many of our members having been to market, some December and January dues are in arrears. Please read this paragraph carefully and if the suggestion applies to you individually, kindly let us hear from you. The balance on hand in the Treasury at the present time is very satisfactory

indeed and we are very anxious to keep it that way.

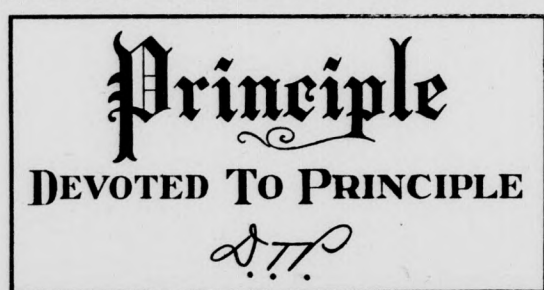
Since sending out our Bulletin No. 13, I have been in communication with the chairman of our Program Committee, Mr. Jackson. He has been very helpful and efficient in the securing of speakers and the making of plans for the convention. Our President, Mr. Knapp, has just returned from New York and has gone over the convention outline.

Since sending out our last bulletin we have added to the list F. E. Parker, general manager of the Merchants Credit Bureau of Detroit. His topic will be The Elimination of the Community Dead-Beat. Our Michigan merchants who attended the New York convention also heard the address by Miss Isabel Craig Bacon on Retail Selling and got her promise to come to Flint. Miss Bacon, you will remember, was on our Kalamazoo program, but was ordered officially to Washington to sit in a conference on

the dates that she was expected to be in Kalamazoo.

We are pleased also to announce that the subject of Busting the City Limits, or The Co-operation of Farmers and Merchants will be discussed by our member, John C. Toeller, of Battle Creek. Those who know Mr. Toeller realize that this will be a

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.



Principle Shirts are made BIG.

Your Customers will Compliment You on the size of Principle Dress Shirts. This is another reason why you should become interested in Principle Dress Shirts.

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

MARKET LETTER FEB. 20, 1922

After thoroughly covering the New York market and finding Cotton and Wool advancing along with agricultural and farm products, such as wheat, corn, hogs, etc., we are of the opinion that a merchant should buy his staple wants for nearby delivery at this time, in order to get delivery. This will be more true if business is good during the Spring season when the demand is large and especially if buying generally is further postponed and the strike in the Eastern Cotton Mills continues.

Our suggestion in order to merchandise at a profit at this time is to buy small and often and let us be your source of supply

Grand Rapids Dry Goods Co.

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

SPRING UNDERWEAR

Now is the time to buy Spring Underwear—while lines are still complete.

We carry such well known brands as, Setsnug—Verna—Lawrence—Navicloth—B. V. D., and Sphinx.

Come in and look our goods over or let us submit samples.

Quality Merchandise—Right Prices—Prompt Service

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

real substantial contribution to our program. Also under the head of Reports of Committees, our Director, L. G. Cook, of Jackson, will present for the consideration of the Association the subject of The Standardization of Order Blanks. Our next bulletin will discuss this matter more fully and we will enclose with it some samples for the information of our members.

Please do not neglect the matter of securing hotel accommodations in Flint for the night of March 8. If you need any assistance in this matter, kindly send your request to Glenn R. Jackson, (Smith & Company) Flint.

Jason E. Hammond,
Mgr. Michigan Retail Dry Goods Association

Merchants Will Be the Goats.

Written for the Tradesman.

This is a pretty good time for those who oppose the "sales tax" as a means of financing the proposed soldier bonus—or any other demand upon the National Treasury—to make their attitude known to Congress, with a thoughtful expression of their views. For anyone who has given the idea no personal thought it is time to give it some attention—especially the manufacturers, who will first make the contribution to the Treasury, and the dealers who will pass it on in turn to the ultimate consumer.

The proposed tax has one apparent—note the qualification—strong recommendation. It seems an easily applied source of revenue and drafts into the Government's service the mercantile trade as unofficial collector thereof, but it is likely to rise up to confound its proposers and enactors, as it would be quite sure to pester those called upon to enact its provisions.

Having but recently repealed a so-called "luxury" tax, Congress would be putting itself in rather an anomalous position in now enacting a tax on necessities instead.

A fundamental of all taxation should be its justice—a distribution of its burdens according to ability to pay. Not upon one's needs, but upon his possessions.

It seems rather a fanciful theory that a return to industrial and commercial normalcy is to be promoted by taxing at the fountain-head the well-spring of industrial activity and carrying that burden along through the several turnovers to the buying public, which appears to need encouragement rather than handicaps.

If a profits tax is discouraging to industry and commerce, what would a sales—or consumption—tax be?

While the consumer may be the burden bearer in the final analysis the manufacturer and the intervening commercial units will be the goats to drag the burden to its final destination!

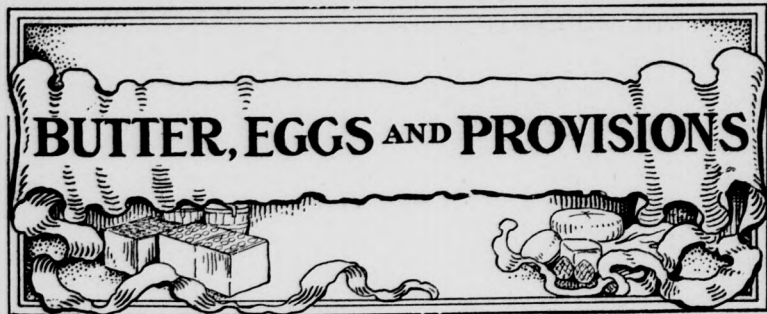
Think it over. H. M. Royal.

Chas. A. Stevens & Bros., of Chicago, use a daily report for their window trimmer which shows charges to the various departments for the window space. Each space shows at once how much the buyer will have to spend for his department per day. This scheme is one that could be well put into effect, even in the smaller stores, as it will enable the merchant to more accurately keep account of what his window sales cost him.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.		16 1/2	Columbia, Darks	16 1/2	42x36 Meadowbrook	2 75
Auto		19 1/2	Columbia, Lt. Shorts	14	42x36 Lenox	3 00
Fruit of the Loom		19 1/2	Columbia, Dk. Shorts	15 1/2	42x36 Standard	3 15
Bravo		16	Am. Prints, Greys	10	Wool Goods.	
Cabot		16	Am. Prints, Indigo	10 1/2	36 in. Hamilton, All	57 1/2
44 in. Indian Hd. S.F.		25	Manchester 80x80 Lt.	18 1/2	Wool Storm Serge	57 1/2
Big Injun		13 1/2	Manchester 80x80 Dk.	19 1/2	No. 75, 50 in. Storm	87 1/2
Lonsdale		18	Scout, 64x60, Lights	14	Serge	87 1/2
Hope		15	Scout, 64x60, Darks	15 1/2	No. 4040, 50 in. Storm	1 10
36 in. Indian Head		20	Shirtings	09	Serge	1 32 1/2
33 in. Indian Head		18 1/2	Reds	11	40 in. Julliards Pla.	2 00
54 in. Ind. Head L.F.		32 1/2	Outings and Cantons.		50 in. Julliards Pla.	2 00
Unbleached Muslins.			Cashmere Twill	15	6120, 50 in. French	1 50
Plaza		09 1/2	27 in. Unble. Canton	14	Serge	37 1/2
96A 36 in.		12 1/2	100 Flannelette	12 1/2	2215, 50 in. Storm	1 23 1/2
Black Hawk		12 1/2	1931 Outing Lights	12 1/2	Serge	2 00
Giant		12 1/2	1921 Light Outings	12 1/2	56 in. Silverstone	2 00
40 in. Exposition		14 1/2	Applefleece Shaker	14 1/2	D R N Tricotone	1 65
40 in. 96A		12 1/2	Scotchdown Shaker	16	Carpet Warp.	
Wide Sheetings.			Appledown Shaker	16	Peerless, White	46
Pepperell Unble. Blea.			24 in. White Shaker	11 1/2	Peerless, Colors	50
10-4		53	26 in. White Shaker	12 1/2	Diaper Cloth.	
9-4		49	Daisy Cloth	15	18 in.	1 15
8-4		44	1931 Dark Outings	15	20 in.	1 25
7-4		40	Draperies and Cretonnes.		22 in.	1 35
Less 5 per cent.			Hamilton Twill	16	24 in.	1 45
Pequot Unble. Blea.			Dresden Fy. Drapery	18	27 in.	1 60
10-4		60	Tudor F'cy Drapery	20	30 in.	1 75
9-4		55	Nu Drapery	35	Blankets.	
8-4		50	Westmoreland Creto.	16	Nashua Cotton Felted.	
7-4		44	Fancy Silkline	16 1/2	54x74, G. W. T.	1 50
Less 5 per cent.			Stratford Cretonne	16	60x76, G. W. T.	1 55
Pillow Tubing.			3544 D. B. Scrim	13 1/2	64x76, G. W. T.	1 60
42 in. Seneca		32 1/2	8177 Curtain Net	35	68x80, G. W. T.	2 00
45 in. Seneca		34 1/2	8342 Curtain Net	62 1/2	72x80, G. W. T.	2 15
42 in. Pepperell		32 1/2	4039 Marquisette	20	72x84, G. W. T.	2 30
45 in. Pepperell		33 1/2	Dragon Drapery	30	Catlin Cotton Felted.	
36 in. Edwards		26 1/2	36 in. Art Cretonne	25	54x74, G. W. T.	1 32 1/2
42 in. Indian Head		30	36 in. Elco Tapestry	30	60x76, G. W. T.	1 42 1/2
42 in. Cabot		31 1/2	Linings and Cambrics.		60x80, G. W. T.	1 50
45 in. Cabot		33 1/2	Tico D Satine	30	64x76, G. W. T.	1 50
42 in. Pequot		30	No. 40 Blk. Satine	16 1/2	64x80, G. W. T.	1 60
45 in. Pequot		30	No. 1 White Satine	14 1/2	70x80, G. W. T.	1 90
40 in. Quinebaug		30	No. 50 Percaline	16 1/2	Notions.	
Denims, Drills and Ticks.			DD Black Satine	25	1225-F Boston Garters	2 25
220 Blue Denim		18 1/2	Satin Finished Satine	37 1/2	Rubber Fly Swatters	2 00
240 Blue Denim		17	Raidant Bloomer Sat.	42 1/2	Roberts Needles	
260 Blue Denim		16	36 in. Printed Satine	60	Stork Needles	1 00
Stiefels Drill		17 1/2	Windsor Cambric	09	Steel Pins, S. C.	
8 oz. Canvas		17 1/2	Parkwood Wash Sat.	57 1/2	Steel Pins, M. C.	300 45
Armour, ACA Tick,			Meritas Oil Cloth.		Brass Pins, S. C.	300 75
8 oz.		28 1/2	5-4 White	3 10	Brass Pins, M. C.	300 85
Cordis, ACA Tick		25	5-4 Mossals	2 95	Coats Thread	
Warren Fancy Tick		35	5-4 Blue Figure	3 10	Clarks Mile-End Td.	59
Thorndyke Fy. Sat.		37 1/2	6-4 White	4 10	J. J. Clarks Thread	56
Amoskeag, ACA		28 1/2	All oil cloth sold net cash,		Gainsborough Hainnets	1 00
Cambrics and Longcloths.			no discount.		D. Mesh	1 00
Berkley, 60 Cambric		21 1/2	Flags.		Gainsborough Hainnets	80
Berkley, 60 Nainsook		21 1/2	16x24 in. Spearheads	1 32 1/2	S. Mesh	80
Berkley 100 Nain's		30	18x30 in. Spearheads	1 90	R. M. C. Crochet Cot.	
Old Glory, 60 Nain.		18 1/2	24x36 in. Spearheads	2 95	54-4 Clarks Crochet C.	90
Diamond Hill, Nain.		16 1/2	Each		Blank Crochet Cotton	90
Diamond Hill, Camb.		16 1/2	3x5 ft. Reliance	70	Sansilk Crochet Cot.	55
77 Longcloth		13 1/2	4x6 ft. Reliance	1 20	Dexters' Knitting	
81 Longcloth		16	5x8 ft. Reliance	1 30	Cotton, White	1 50
84 Longcloth		17 1/2	6x9 ft. Reliance	1 40	Dexters' Knitting	
7001 Longcloth		15	8x12 ft. Reliance	2 25	Cotton, Bk., col'd.	1 75
7002 Longcloth		16 1/2	4x5 ft. Defiance	2 00	Allies' Yarn, bundle	6 50
7003 Longcloth		19 1/2	5x8 ft. Defiance	2 75	Fleishers Knitted	
7004 Longcloth		24 1/2	6x9 ft. Defiance	3 60	Worsted, skeins	2 00
Ginghams.			8x12 ft. Defiance	5 20	Fleishers Spanish	2 25
A. F. C.		17	10x15 ft. Defiance	8 00	Fleishers Germantown	3 30
Toile du Nord		20	6x9 ft. Sterling	7 50	Fleishers Saxony, ba.	3 30
Red Rose		17 1/2	8x12 ft. Sterling	11 50	Fleishers Knitted	
Dan River		17 1/2	Gross		Worsted, balls	2 25
Everett Classics		15	No. 7 Muslin Flags	7 20	Fleishers Scotch &	2 55
Amoskeag Staples		13	Sheets and Pillow Cases.		Heather, balls	2 55
Haynes Staples		13	63x90 Pequot Blea.	15 85	Ironweave Handkts.	
Lowe Chevots, 32 in.		15	63x99 Pequot Blea.	17 35	Rit Dye Soap	90
Bates 32 in.		02 1/2	72x90 Pequot Blea.	17 35	Bixby Jet Oil Paste	1 35
Treffan 32 in.		27 1/2	72x99 Pequot Blea.	19 00	Bixby Brown Paste	1 35
B. M. C. Seersucker		18 1/2	81x90 Pequot Blea.	18 85	Ladies' 220 needle combed yarn	
Kalburnie 32 in.		22 1/2	Less 5%		hose, seamed back	2 50
Jacquelin, 32 in.		40	81x90 Standard	15 00	Ladies' 220 needle merc. hose with	
Gilbrae, 32 in.		45	42x36 1/2 Utica Cases	4 15	440 needle rib. top fashion seam	5 25
32 in. Tissue		42 1/2	42x36 Pequot Plain	4 22	in back	2 25
Manville Chambray		16 1/2	45x36 Pequot Plain	4 56	Ladies' fleeced hose, hem top	3 00
Red Seal Zephyr		18 1/2	42x36 Pequot S. S.	5 32	Ladies' fleeced hose, rib. top	3 25
Prints and Percal.			45x36 Pequot S. S.	5 58	Hosiery—Men's.	
Columbia, Lights		15	Less 5%		Men's 176 Needle Cotton Cut Toe	\$1 00
Ladies' Underwear.			Prints and Percal.		Men's 200 needle full combed yarn	2 15
Vellastic fleeced union suits,			Prints and Percal.		hose	2 50
HN-LS or DN-ES		Reg. sizes 14 50	Prints and Percal.		Men's 240 needle full merc. hose	4 50
Ex. sizes		16 00	Prints and Percal.		Men's pure silk hose	6 00
Fleeced vests and pants, Vests			Prints and Percal.		Nelson's Rockford socks, bds.	1 20
HN-LS, DN-ES, LN-NS, Reg. Siz.		8 25	Prints and Percal.		Nelson's Rockford socks, bds.	1 30
Ex. Sizes		9 00	Prints and Percal.		Nelson's Rockford socks, bds.	1 50
Pants, AL open or closed Reg. Siz.		8 25	Prints and Percal.		Infants Hosiery.	
Ex. Sizes		9 00	Prints and Percal.		Cashmere, Silk Heel and Toe,	
Union suits, 11 pound rib,			Prints and Percal.		60 per cent. Wool	4 12 1/2
DN-ES or LN-NS, Reg. Sizes		10 00	Prints and Percal.		Infants' Cotton Hose 1x1 Rib	1 00
Ex. Sizes		11 00	Prints and Percal.		Infants' Mercerized 1x1 Rib	2 00
Men's Underwear.			Prints and Percal.		Infants' Fibre and Wool Hose	6 50
Hanes shirts and drawers		7 50	Prints and Percal.		Boys', Misses and Ladies' Hosiery.	
Hanes union suits		14 00	Prints and Percal.		Misses 1x1 Cotton Ribbed Hose	\$1.25 on 8 R. & F. 5c
Black Label High Rock shirts and			Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	\$2.25 on 8 R. 10c, F. 5c
drawers		8 50	Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
Red Label High Rock shirts and			Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
drawers		9 00	Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
Black Label High Rock union suits		15 00	Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
Red Label High Rock union suits		16 50	Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
14 pound combed union suit with			Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
Cooper collarette		15 00	Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
Heavy all wool union suit		35 00	Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
18 pound part wool union suit		18 00	Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
Hosiery—Misses and Ladies.			Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
Misses 300 needle combed hose,			Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
bxd. 1 doz. \$2.25 on 7 rise 10 fall		65	Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
Boys' 3 lbs. on 9, extra clean yarn		2 25	Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	
on 8 (R10F5)			Prints and Percal.		Boys' 2x1 Cotton Ribbed Hose	



Cheese Shortage Six Million Pounds.

Of the three leading dairy products—butter, American cheese and condensed milk—cheese has weathered the storm of this winter's depression with the least loss to holders of the surplus. Original owners of the June and July make were able to realize a profit, but the fall cheese went into the boxes at such high cost that so far holders on the average have hardly been able to break even, carrying costs considered. But there has been no bad break in held cheese and the present reserve of fancy cured stock is light in relation to recent years.

On January 1 Bureau of Markets report indicated a total stock of storage cheese of 27,642,000 pounds, which was 6,376,000 pounds short of last year's January 1 holdings. The February 1 report is not yet available, but it is probable that it will show a shortage of at least 4,000,000 pounds—probably a greater shortage. Stocks in the public warehouses of the four large markets showed a reduction of 1,921,519 pounds during January against a reduction of 2,691,932 pounds last January. Last year's larger reduction was due to export buying of Canadian cheese held in bond here. During November and December the interior and country warehouses made a more rapid reduction of stocks than the warehouses of the four large markets and this was probably also the case during January. If so the lighter January reduction in the four markets this year will be offset and the shortage in the entire country might still exceed 6,000,000 pounds on February 1.

The relatively high prices ruling on fresh cheese in relation to butter and case condensed milk will probably stimulate a liberal early make of cheese. Last year it was necessary to drop to an export basis to clear our surplus of April and May cheese and it is probable that English markets will set the peg in values again this spring.

Early Vegetables From Mexico.

The first new tomatoes of the 1922 season are appearing in Northern markets. They come from the State of Sinaloa, in Mexico. Arizona is bounded on the South by Sonora. The next Mexican State South of Sonora is Sinaloa, which, like Sonora, is a coast state, fronting on the Gulf of California. It has an ideal climate for raising all kinds of garden truck, with a sandy soil highly suitable for the purpose.

Not very long ago American capital was struck with the idea that extra-early vegetables might be profitably grown in Sinaloa, for shipment

to the North in winter. First experiments were made with tomatoes, and have already proved very successful.

The enterprising Sinaloa tomato gets up early; in fact, it is ready to be picked off the vine in the first days of January. Thus it can get ahead of the Florida tomato by two months, and is able to reach Northern markets four months in advance of the first tomatoes from California and Texas.

During the season of 1921 were shipped 923 carloads of tomatoes from Sinaloa to the United States. The prospect is that the total of shipments will be much greater from January to June of the present year.

Having made such success with tomatoes, those interested in this horticultural enterprise are turning their attention to other vegetables, such as peppers, eggplant, peas, cucumbers and garlic. A few experimental shipments of cantaloupes were made from Sinaloa last spring, and money returns were so satisfactory that a much larger area has been planted with melons for this season. Shipments will begin February 20, and the harvest completed before the first California cantaloupes appear on the market.

Bean That Is a Cow.

Cultivation of the soy bean has developed in China to such an extent that it now represents the principal agricultural industry of that country. Immense areas of the great plains of Southern Manchuria are devoted to this crop. The world's demand for soy beans is steadily increasing, and China's export of them bids fair soon to surpass in value that of its silk output. There are more than 1000 varieties of soy beans, from which an experiment station at Kung-chu-ling, in Southern Manchuria, has chosen one as the best of all. It is nearly spherical, yellow in color and of the bigness of a small pea. A yield of 22 per cent. of oil is obtained from it. The soy bean yields milk and butter (or products equivalent for table use), as well as a great variety of other edibles, including a famous sauce. Taken all in all, the five-ounce bean is one of our most versatile vegetables.

The steady increase in our cheese imports is a measure of the increasing competition to which domestic manufacturers of foreign types of cheese are again being subjected after several years of free sailing. In 1918 we imported 7,562,044 lbs. of cheese; in 1919, 11,332,204 lbs.; in 1920, 15,993,725 lbs.; and in 1921, 26,866,404 lbs. But we still have a long way to go before we equal the volume of the pre-war years.

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

Insist Upon
**Tea Table
FLOUR**

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

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.

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

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**

Wisconsin's Cheese Grading Plan.

The continued postponements that have been announced regarding the enforcement of the cheese grading and branding rules devised by Wisconsin State officials indicate the seriousness of the difficulties that have been encountered in perfecting a plan which would meet the approval of the industry and embody the ideas of those back of the movement. It is now announced that there will be no further postponements and that the grading rules will take effect without fail on February 13. We have not yet received a copy of the rules as finally decided upon but we understand that the object is to force the grading and branding with the proper grade of all cheese produced in the State. The grading is to be done in part by State inspectors but most of the cheese will, of necessity, be graded by Wisconsin dealers as they are brought from the factories to the warehouses. Most Wisconsin factories are not equipped to hold cheese for any length of time. Shipments must be made weekly or oftener to the dealers, and as a result much cheese reaches the dealers when less than a week old.

The question arises, how can the ultimate quality of green, uncured cheese be determined by the cheese dealer with certainty? True in many cases the finish, texture and flavor of a week old cheese give a clue to the quality of that cheese after curing. But there are many cases where cheese apparently without defect when three to seven days old develops taints or some other objectionable characteristic during curing. And in such cases either the branded grade would have to be changed or the cheese would go out to the distributing trade misbranded, and far more likely to injure the reputation of Wisconsin than if sold without designation as to State of origin or quality.

How serious this difficulty will be in the practical application of the new grading plan can only be determined by experience. It is sure to cause some trouble, though this may be more than offset by the beneficial influence of branding the initially defective cheese as such.

Sawdust Packing a Success.

The remarkable development of the drum Emperor grape industry, with redwood sawdust as a feature of the packing has been the source of a great deal of comment. To compete with Almeria grapes grown in Spain and packed in cork dust in small barrels California has adopted the drum and now supplies the late fall and holiday markets with Emperor grapes and to some extent California grown Almeria fruit. Experiments in packing and shipping began in 1910. By 1916 356 cars were shipped and in 1920 515 cars were handled.

During the earlier years of the sawdust packed drum grape shipments, redwood sawdust entirely was used, this being rather plentiful in California. It was treated and dried out and run through a drum machine to wear off all sharp points and rough edges on the particles so that the tender skin of the grapes would not be cut by the packing. Redwood sawdust

prepared in this way was found to be entirely satisfactory and absorbed the moisture and tended to keep the berries apart so that they carried and stored satisfactorily. During the last couple of seasons, however, owing to the inability of some of the packers to get redwood sawdust, experimentation with spruce sawdust for the purpose was carried on, and it has been developed that the spruce sawdust is just as good as the redwood for the purpose. It has even been found that there is some preference for the spruce sawdust, because of the contrast which the light sawdust gives against the dark grapes, when the packages are opened, in the appearance of the package. This makes packing in spruce sawdust preferred by some buyers.

Fortune in Cheese.

A company is now being formed in Paris, largely with American capital, for the purpose of salvaging \$10,000,000 of bar and specie gold and \$11,000,000 of negotiable Chinese scrip from the wreck of a Dutch vessel torpedoed by the Germans in 1915. The gold was in process of being smuggled to America and was concealed in 5,000 Dutch cheeses. The head of the present enterprise is an American named Mathers, who is director of the Laffite Salvage Co. of Havre. The story of the booty aboard the wreck was brought to him recently by a one-legged American whose name he withholds and who was aboard the vessel when it was submerged. The American, according to the story, started from China early in 1916 in the employ of German agents to collect both the scrip and gold in Amsterdam. He was guaranteed 2 per cent. if he delivered it in the United States. It was he who bought the cheeses and concealed the gold therein. The vessel was sunk not far from the British coast, but well outside territorial water, and inasmuch as the gold was contraband, the present would-be salvagers maintain it would be theirs by right of discovery.

How It Is Done.

Little Harold on his first visit to the farm was very anxious to find out how everything was done, most of all how milk is obtained; so he followed his uncle to the barn. He watched the feeding, watering and milking with round eyes; and when his aunt asked him at supper if he found out how uncle got milk from the cow, he convinced her he had.

"Sure," he said; "uncle gave the cows a drink of water and some breakfast food, then he drained their crank cases."

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.



An all year 'round fruit

**DELICIOUS
NUTRITIOUS
WHOLESOME**

Sold only by

The Vinkemulder Co.
GRAND RAPIDS, MICH.



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

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

American Sugar Refining Company

"Sweeten it with Domino"

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

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

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

**Genuine Buckwheat Flour
Graham and Corn Meal**

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

Watson-Higgins 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



PROBLEMS GROCERS FACE.

How Present Day Difficulties May Be Surmounted.*

The problems of peace are greater and harder to realize than the problems of war. In the name of patriotism and to please some of our citizens and organizations it was easy to upset and to demoralize every economic condition that has been developed since our civil war. For years these conditions have been accepted as standard and were changed only and governed by new inventions which revolutionized old methods, the wants and whims of our people and the highest law of the universe, the law of supply and demand. It took only a few months of war to upset all these economic conditions and substitute for them unnatural, untired, man-made substitutes which could never stand. A condition such as this we have never faced before, but it has left us all, from producer to consumer dissatisfied. Each class has accused the other of being the cause of our present condition and this accusation has been greatly fostered by a lot of agitators and a large portion of our newspapers whose desire was to make something sensational. Our faith in the American people is supreme, however, and from this condition of chaos must come a condition of general satisfaction before we as a people can prosper and return to normal. Conditions are looking better and the peak of our unrest seems to have passed. Much of the inflation of business has been charged off, heavy losses have been taken and men seem more efficient and willing to work. We are beginning to realize that our strength lies in our unity, that neither capital nor labor can prosper alone, that not one class but all classes must be considered when we want real prosperity, and we as retail grocers must be sure that in this great work of re-organization, we give full consideration to all others.

It is the part we must play in this process of reconstruction, together with some of the causes of the present dissatisfaction, that I wish to discuss. We as business men must claim no superiority over other people. We must claim nothing but a fair return for the labor and capital invested. Let me say that I include the farmer and laborer in this class. They are not all who have lost during the past year. If you think so just take a look at the balance sheets of our most necessary factories, wholesale houses and retail stores. Contrary to the custom and practice of most others, we as retailers of food products were allowed no advances of goods on hand to cover the declines of the past two years. Of all occupations it seemed that we occupied the worst, the next to the public and the one the average person was most willing to abuse. We had to bear the sins of all who handled our goods before us and our position was one of unpleasantness. You well remember those days, how you tried to explain your situation of helplessness and no one

seemed to believe you, even when handing out goods at less than replacement value. You were pleased when the masses of our people began to realize that the real trouble lay beyond you and before the price of your goods could return to normal everyone, from producer to consumer, must contribute their part.

What makes the price of goods keep up so is the question that you are asked every day. It is easily answered by a plain statement of facts. Where goods come nearly direct from producer they are very reasonable. We need only to refer to such articles as meats, flour, sugar and bulk goods to prove this statement. On the other hand, where they are transported far and are packed in small packages of



John A. Lake.

tin or glass they are subject to much loss in packing and handling and requires so much labor they are still high and will continue to be so until the causes of this excess cost are removed. Some others are high without a visible explanation of cause. We retailers should not push the sale of this class of goods, as they generally are not among the necessities of life and we should endeavor to give value received in each transaction if possible. We should also understand that the prices of food products have declined faster than anything else, as our best authorities agree that a decline of over 40 per cent. on the average has taken place since the high point of July, 1920. Some goods are even cheaper than before the war.

Let us consider the causes of goods not returning to normal prices generally as fast as they should: The one we think of first is transportation and it is the one against which we are making the least headway. H. J. Haskell, ex-President of one of our Middle West universities and editor of the Kansas City Star, stated before the Michigan State Teachers Association at Detroit in 1920 while discussing the high costs, that before the war if the freight and express bills of our country were added together and divided by the number of families in the United States the result would be equal to one-fourth of the average family's income, and he produced figures to prove this statement. If that were true then, it is higher now. We retailers all know the cost of

local shipments and how much it adds to the cost of goods. It compels many things that should be every day food for the mass of our people to become luxuries, even for the well-to-do. The products of one section of our country are denied to those of another except at prices which the average person cannot pay. California and Florida fruits have more than doubled since the increase in transportation and are now practically prohibitive, except at points where carlot shipments are received. In the winter they must be shipped by express. It costs \$1.25 to bring a box of oranges or grape fruit from Grand Rapids to Petoskey. That is 12 cents per dozen on 126 size oranges and nearly 2½¢ each on grapefruit of 54 size. Other things are in like proportion. Remember, also, that we feel only the local freight directly. Most goods are handled from three to five times in the process of gathering together manufacturing and distribution. It is plain, therefore, that unless relief comes soon many things must disappear from our markets on account of the excessive costs of transportation by the time they reach the consumer.

Taxation also is one of the chief causes of a wide margin between the producer and the consumer, because all taxes must be earned somewhere between the raw and finished product or on it during the process of its handling. This tax question becomes more apparent when we realize that the same article must be taxed many times. Farms, factories, warehouses, wholesalers, retailers and transportation companies must each add their mite to meet taxation. If we add our National, State, county, city, school and other taxes together we will have from \$75 to \$100 per capita, according to the location, for each person in the United States. This is from \$300 to \$400 for each family of four persons, or more than one-fourth of our National earning power. What wonder that taxation adds to our cost of production? Is it not time some taxes were reduced?

Class or bloc legislation of any nature is created for a selfish purpose and generally has a disastrous effect upon the consumer. The system in our State or National politics of compelling a legislator to sell his soul to some organization in order to be elected is deplorable and cannot result in benefit to the mass of our people. This system keeps any self respecting man out of our law making body and permits selfish interests to produce wasteful, unbusiness like, selfish laws which are a handicap to reasonable manufacturing or distributing process in order to favor a certain few. Such laws greatly add to cost. The wise free statesman should aid in removing every obstacle from the channels of business and allow the freest possible flow of produce from producer to consumer. Let us remember when we see a political candidate backed by certain interests he should generally be defeated by the mass of our people.

The questions of labor, coal, packages and the present overhead of all businesses might be analyzed in the

same way as the questions already handled, but I shall return to the problem in which we are mostly interested—that of the retail grocer and meat dealer—as it is those businesses that we ourselves must improve and he who acts quickly and wisely stands by far the greatest chance of survival and success.

The old system of producer, manufacturer, wholesaler, retailer and consumer must return generally, if we want a decline in the finished product. Such a system is by far the most economical on the majority of our goods. Only in local conditions can any of these be dispersed with economically. It is foolish to believe that people trained for one class of labor can do all others with equal efficiency and to attempt to do so would be to return to the stone age, when man made all he had and did not have much. If farms, factories and transportation companies were all co-operative, we would have a second Russia and with equal success. Those wanting such a condition, however, do not want their business, but some one else's, co-operative. If we study the co-operative movement we will notice that all are acting in the interest of self and the consumer is not considered. I do not say that in places the co-operative movement has not been a necessity, in order to find an outlet for that section's produce, but it was because some drowsy old fossil of a business man was asleep, instead of looking ahead to the welfare of his own business. Hired management can never compete with private ownership in efficiency and any good wide awake business man has nothing to fear through co-operative competition. Special privileges should be denied any person or organization and co-operation should be put in its true light as a business investment. As such, I do not blame any man for making the investment. He will expect no special privileges and will want a fair return on his investment. That is just what we as retailers ask—and nothing more.

The argument that there are too many retailers in the United States for economic purposes is true. I agree with the statements of one of our successful wholesalers when he said that the automobile and the increased distance people go to market would eliminate a great many of these within the next few years. At present there are about 350,000 retail grocers in the United States serving on an average of about sixty-five families each, with average sales of about \$12,000 each year. It must be remembered that many of these are small country stores, conducted by the family with almost no expense except hauling their goods from some railroad. It would be practically impossible for a small suburban store to exist on those figures if conducted by no other help than the owner. The successful small town or city store employing help must have sales far in excess of these figures to exist with a profit. The argument of excessive numbers also applies to all classes of business except monopolies. When we consider that we have six million farms in the

*Paper read at annual convention Retail Grocers and General Merchants' Association by John A. Lake, of Petoskey.

United States, that only 7 per cent. of these employ permanent labor and 90 per cent. employ none at all, we still see readily that the retail grocer and meat business is not all that exists in small hands. I believe that it is decidedly better for the people as a whole if wealth and power remains scattered. Concentration of business in great volume can only take place at the expense of the small community and it reflects against the markets, land values, taxes and that community's life.

The wholesaler is the man next to the retailer and the one from whom we buy most of our goods. There are about 3,500 wholesalers in the United States, serving on an average of a little over 100 retailers each. Their total sales are about \$5,000,000,000 yearly or a little less than the Government taxes of 1921. More wholesalers are necessary because of high local freight than formerly in order to give us the shortest possible local haul. They gather together the products of the world, buying most of these near their source, a thing we could not do with efficiency. Our wholesaler must be a man of good judgment, business ability and thoroughly understand the retailer's problems if he succeeds. He is an economic necessity. His savings on freight, buying in large lots, holding and redistributing the distant products which we could not do except at excessive investments and his ability to judge better more than justify his existence from an economic standpoint alone. It becomes our duty to give our local jobber the preference in our buying, if conditions are equal, as they know our wants better, are more responsible and loyal to us and share with us the responsibility of our local community, including taxes. Let us remember that profits sent outside of our city, county and State are lost to our community. The jobber, like ourselves, must come back to a business basis and reduce expenses. Let us aid him by receiving his salesman as promptly as possible, treating him in a business like way, require no extra service, live up to his business terms, especially paying our bills on time. It is to our interest to do this.

Perhaps an inventory of ourselves should be taken before discussing the details of our business. Do we like the business? Have we had the necessary training? Have we ample capital? How is our credit at the bank? Have we patience, tact, executive ability, watchfulness, neatness and honesty? These questions we may well ask ourselves. If our answers are in the affirmative, our chances of success are fair and we may succeed, but let us remember that over 90 per cent. fail or quit business because of non-success. Sheer individual ability to manage a business wisely is our only chance of success and that can not be accomplished if we are lacking in qualifications. If you have been in business for some years and have made no marked success, you had better quit. It may save what you have.

The kind of store you run must depend on you, your capital and your location. Grocery stores can be di-

vided into service stores and cash and carry. Both have their places. If you run a service store you must contend wisely with credits and service. Deliveries should be made at stated times and not haphazardly and credit should be extended with great care. Cards should be used, filled out and taken care of on all applications for credit. If the applicant has a doubtful record, why take a chance? If you take them, they should be compelled to settle in full at stated times, not exceeding a month, and statements should be mailed to all to develop promptness. All service should be studied carefully and none rendered that will not yield a profit. Your delivery service can handle your freight and if you have not a general delivery, two or more stores should unite for economical purposes. If you handle this service carefully it will cost you from 2 to 5 per cent. of your business. That includes lost accounts, interest on your accounts, wages to deliveryman, car upkeep and all other charges. People generally want these services and are willing to pay for them.

The cash and carry store is successful generally only in cities of 10,000 people or over and then only in favored locations, such as close to factories employing many men or where traffic is heavy. They are generally compelled to handle private brands or goods of lower quality than a service store in order to show a margin.

The selection of our stock is of the greatest importance. Short buying, is by far the best method, as it takes less capital, saves deterioration, storage, insurance, taxes and interest charges. No store should buy more goods than will enable them to discount their bills. If it is necessary to do so at certain times of the year, go to the bank and borrow it, but discount your bills and do so on time. The quality you buy must depend on the location and trade you enjoy. Mark your goods carefully with cost and selling price and learn to display them neatly for goods well displayed are half sold. Your selection of fruit and vegetables should be as complete as possible and bought in small enough quantities to avoid waste. Neat windows, properly arranged, are a great factor in selling your goods and give the person who enters your store a favorable or unfavorable opinion of the same.

The earning power of your store will depend upon you. Cut rates and profiteering are alike disastrous to business. The cost of goods, including freight and drayage, plus all overhead, plus a fair margin, should be your motto. No business is handled closer than the retail grocery or meat business and investigations show an earning of about 2 per cent. This is a small margin to break on. Some goods are handled at a loss. Some have great waste in handling. Both losses must be covered by a profit. Therefore, study your own store, try it out, classify the volume of different goods purchased, make as many lines pay as possible and be sure you carry the margin to ultimate profit.

We as retailers must run our own business and figure our own profits.

The margin must be figured on the same base as the expense account, which is the resale price. We face a serious problem on some nationally advertised goods at present and that is on such goods as flakes, starch and numerous other articles where the wholesale price is 95c per dozen. In cities where freight is delivered, we can just slide through. In country places where cartage and freight is added, it is different. For example, a merchant buys a case of three dozen flakes at 95c per dozen. The freight and cartage is 25c per case or 8 cents per dozen. That gives you a cost of \$1.03 per dozen and you sell them at 10 cents each. You then make a little over 14 per cent. or less than the average cost of doing business. Gentlemen, this country merchant is our brother. His problems are our problems. Before this convention adjourns we should take steps to handle this problem and in case it cannot be handled, let us sell something else. Many of the manufacturers of cereals have also taken a stand in not reducing war prices, which is abominable. Their goods should disappear from the market. We should cease to be their tools for exploiting the public, even if their goods are Nationally advertised. Let us wake up, search for something to take their place and give the public value received.

The selection of our clerks has been a serious problem the last few years, but better days are ahead. A clerk is a representative of our business and most of our business is with the housewife. If we wish the best results we will employ only honest, hustling, young fellows whose morals and language are above reproach. A clerk who will take advantage of a customer will take advantage of an employer. Both are deceptions. Smoking and gossip have no place in busi-

ness, and we should train our help to be on time. Such help costs more, but they are worth it and I doubt if any firm ever made a success by hiring incompetent or cheap help.

Our expense account the coming year will need constant attention. Cut out every useless expense and drain on your business. You know how it has increased since the war began. The war is over now. We and all other businesses must return to normal and that means reducing expenses. Watch each item closely, reducing when possible, but no reduction should be made that sacrifices efficiency.

Our occupation must command our own respect and we should so conduct our business as to compel others to respect it. Our labor and capital invested should bring us the same financial rewards as that of other businesses. Under no condition should we permit it to become the doormat of other occupations, but we must demand and prove that we are entitled to the same self respect. To do so we must consider our vocation worthy and a direct opportunity to serve society. We must see that all parties are directly benefited by the exchange of our goods. We must make no success that is not founded on the highest justice. We must make friends, for true friends are among the great assets of any business. We must add to our community's life and see to it that our community is better because we have lived. If this be our objective and we take a firm constructive business like hold of the helm we have nothing to fear. Let us as retailers not put off until to-morrow what we should do to-day. For to many of us, to-morrow may be too late.

Most of the things that are put off until to-morrow should have been done yesterday.

FLOUR

Aristos Ceresota

Fanchon

Barlow's Best

Red Star

Everyone of the above brands are
trade winners for the live merchant

JUDSON GROCER CO.
GRAND RAPIDS MICHIGAN



Sidelights on Hotels in Eight Towns.

Alma, Feb. 21—Charles Whiteside, who has been traveling representative for Heath & Milligan, Chicago, in the Traverse City district for the past decade, discovered that Cedar, a live little town a dozen miles West of Traverse City, needed a hotel. He found a building which met his requirements, transformed it with a comfortable, home-like affair, and is now running the Hotel Whiteside, already in good repute with the road fraternity. His rate is \$2.50 per day; \$1 for a comfortable, furnace heated room, and 50 cents each for meals, as good as you can find anywhere for much more money. He deserves a good patronage and is receiving it.

Some time ago a Tradesman correspondent severely criticized the Hotel Piper, at Manton. Such criticism was not deserved, as this very comfortable, steam heated establishment is well conducted and scrupulously clean. Their rate is \$3 per day, evenly divided: 75 cents for room and 75 cents for the meals, which are certainly well cooked and served liberally.

Cadillac is not so fortunate in its hotel representation. It certainly needs a large, well-conducted hotel and I believe if some live, hotel man with a little capital would go there, he could secure financial backing from local business men sufficient to build something which would be a credit.

The New Russell House, at Cadillac, up to its capacity (forty rooms) is giving satisfaction. Its prices are right and Mr. and Mrs. M. B. Curtis are doing good team work. They conduct it on the European plan, but have a cafe which is maintained at fair charges for services.

However, Cadillac restaurants are nearly all charging too much for service. I might say their scale of prices is easily 50 per cent. too high. Some day some bright individual will strike the key note by establishing a restaurant with moderate prices and lay the present owners on the shelf for keeps.

At Reed City, J. G. Booth, is conducting the Hotel King, with quite evident satisfaction to his guests. The building, which is of brick construction, has quite a number of rooms with running water and all are steam heated. The meals are also well spoken of and the rate is \$3 per day for board and lodging.

Mt. Pleasant is fortunate in the possession of two good hotels, both of which do an excellent business. The Hotel Bennett, conducted by Dave T. Foley, is of brick construction, well provided with modern comforts, and conducted on the European plan. Recently Mr. Foley, installed three public shower baths for the use of his guests. His dining room is conducted by outside parties and gives service at reasonable charges. Mr. Foley has been in the hotel game but a short time, but he is up to the minute in his ideas and will be successful. Almost every salesman in Central Michigan enjoys the acquaintance of C. W. Bosworth, who co-operates with his estimable wife in conducting the "Pleasant House of Mt. Pleasant"—The Park Hotel. This well-known and old-established institution is worthy of more than passing mention. It has modern rooms, with running water, several of which are

provided with baths. All are well cared for and attractive. The unique feature of the Park, however, is its excellent meals. While the hotel is run on the European plan at rates ranging from \$1.25 to \$1.75, its charge for meals are so moderate that one has no just cause for criticism. I might add that their fried cakes are as popular among the traveling fraternity as the celebrated corned beef hash served by the Bancroft Hotel, Saginaw. A luncheon for 65 cents with unlimited selection is served. The evening meal, served a la carte, is reasonable in price, and so popular that it enjoys the patronage of a large local constituency.

The Wright House, at Alma—Mrs. Mary Brearley, proprietor, and C. V. Calkins, manager—is a house of seventy-five rooms, far in advance of the town and is not profiteering. It is run strictly on the American plan, with rates ranging from \$3.50 to \$4.25 per day. All meals are 75 cents, and travelers may check out for any meal, receiving credit for the actual meal charge. Single meals, 75 cents each.

Recently a statement was made in the Tradesman to the effect that Alma barbers were profiteering to the extent of charging 50 cents for a hair cut and 25 cents for a shave. This is an error. Two shops charge 40 and 20 cents, respectively, and the remainder 35 and 15 cents.

Frank S. Verbeck.

Frequent Mistakes Made By Traveling Salesmen.

Written for the Tradesman.

Not long ago a salesman appeared who was selling a special brand of lubricating oils. He traveled by auto, covering about 300 miles per week, returning home every Saturday. When he had finished his "ready-made" line of arguments, showing the superiority of his brand of oil, he turned to relating his experience with other brands. It thus developed that he never carried a reserve of lubricating oil for his own car, not even for the one week away from home, but had to depend in emergency on any oil he found at the dealers. There was one, and only one, other brand than his own which was nearly as good, and he could usually get that. Other times he had to take inferior brands.

The question naturally arises: If the brand of oil he sold was really superior, saving his engine, saving wear on bearings, saving gasoline, saving so frequent and difficult clean-up up, why did he not always carry a quart or more in reserve?

The answer is apparent. When a salesman carries a new line of goods or finds a merchant who does not carry that line, he has all new ground to work on and usually has a stock of arguments suitable for the case. But when he is carrying substitute brands of goods he must convince the merchant of their superiority over the brands already handled.

Many, many times the salesman knows the uselessness of attempting to do that when old standbys are in stock. So his first move is to work upon greed. He assumes that that is the weak point of every man in merchandising. In other words, he assumes that the dominating motive of the merchant is gain and more gain, and that few merchants seek first to give their customers the best value possible for their money, consistent with safe merchandising.

The asides and the confidential pointers are often nothing less than an insult to the merchant's intelligence, as well as to his honor. "You tell the people this piece of goods is better than the old brands and they'll fall for it. You can put it over because they know you are honest."

"Yes," replied the merchant. "My customers at least think I am honest and I do not intend to do anything to deceive them—provided they are deceived, as you intimate. You call me honest and offer me a bribe to be dishonest. I suppose you think I am a fool. The same to you. Good day."

E. E. Whitney.

Oscar D. House, dealer in fancy and staple groceries at 516 Potter street, Kalamazoo, writes the Tradesman as follows: "By our renewing our subscription, you will know we are well pleased with the paper and hold its publisher in very high esteem. That the Tradesman may continue its successful publication for many years to come with E. A. Stowe's hand at the helm, is the earnest wish of Mr. and Mrs. O. D. House."

If you want to use a business-getting scheme bear in mind that nothing appeals to the public quite as strongly as getting something for nothing.

NEW MERTENS
FIRE PROOF
One half block East of the Union Station
GRAND RAPIDS MICH

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

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

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.

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

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

HANNAFORDS NEW CAFETERIA

9-11 Commerce Ave., or
45 Monroe Ave.

For The Past 10 Years
Prop. of Cody Hotel Cafeteria

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 21—S. G. Wilson, of Pickford, who operates a line of trucks and autos between the Soo and Rudyard and Cedarville and Hessel, is figuring on putting on a daily stage service extending to St. Ignace for both passengers and freight. This will be a great convenience, not only to tourists, but for commercial travelers who will find it much better than depending on the railroads. Mr. Wilson is going to Hibbing, Virginia, Duluth and other places to study the operation of motorized freight and passenger service operating between those towns and will come back prepared to give satisfactory service. Mr. Wilson has built up a reputation for dependability which is an advanced guaranty of his success in the new venture.

A number of prominent business and professional men are availing themselves of the abundant supply of snow this winter and are enjoying the winter sports. Skiing parties seem to be the proper exercise and appeal especially to the brain workers. Sunday's hike on which H. E. Fletcher, Cashier at the Soo Savings Bank, was host, was made without any special incident with the exception that two of the parties, Isaac De-Young, civil engineer, and A. J. Eaton, city clerk, outdistanced the bunch and broke all previous records on the home stretch. A few miles from the Soo refreshments were served, which consisted of soft drinks, sweets and cigars. Other skiing expeditions making the trip through Canada reported much hardship in going through the blizzard which swept this vicinity Sunday morning. George Bailey, one of the chief guards, landed the party in his division safely on the American shore without any serious mishaps.

"Silence is golden when you cannot think of a satisfactory answer."

The population of the Soo has been increased somewhat over 400 during the Federal court session which is being held here. All of the hotels are doing a "land office" business and Proprietor Sheriff Swartz, located on the city square adjacent to the court house, has sixty-three boarders, which is the largest number in the history of the city jail. The sheriff has been obliged to increase his feeding capacity and it is understood that the dormitory is somewhat crowded. From the comments of some who are stopping at the "Swartz Hotel" they are entirely satisfied with the service and the menus and have had no occasion to seek better quarters.

W. L. Saunders, President of the Cadillac Lumber & Chemical Co., was a visitor here last week, looking over the property which was purchased for the site of the new buildings and yards for the company. The tract comprises approximately 125 acres and is situated a little East of the tannery. The merchants in the neighborhood of the new factory are already making improvements and enlarging their places of business and getting ready for the harvest that is in store for them during the process of building the new factory.

"The man who is always telling you how much he does for others will bear watching."

Fort Brady broke into the movies last week. Pictures of the Post are to be distributed soon through the Pathe News. Pictures taken this week show them at work and at play, way up here in the "Frozen North." Drilling, hiking, as well as military maneuvers, are to be shown. The success in making the picture will be due much to the co-operation of Col. Binford, of the Post, and "Ken" Eddy, assisted by John Manse, who made the pictures for the Pathe.

The American Soo hockey team suffered two defeats by Eveleth last week, so we are going to put the soft pedal on the shouting for our home team.

"A doctor says jazz is a germ. Well, the air is catchy."

Word just reached the Soo that the new high school at Pickford was burned to the ground last night. The building was practically new and the loss will be a sad blow to the village which is one of the busiest country towns in Cloverland.

The Savoy, one of our leading restaurants, changed hands last week. The new proprietors are George Nikolopoulos, Sam Mouroufis and Jim Mouroufis. They come here from Marquette and are well and favorably known, having had years of experience in the business and were formerly proprietors of the DeLuxe cafe at Marquette. The Savoy is in one of the best locations of the city and has been a success under the former management of John Plackas and George Thanapoulas and Theodore Plackwas. They have made their stakes and are going to live in retirement for the present, but it is hoped that they will continue to make the Soo their home. They have built up an enviable reputation during their business career of which they can feel justly proud.

William G. Tapert.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 21—Mr. and Mrs. J. E. McLaughlin, formerly of Grand Rapids, are reported to be conducting a good eating house at Grant, where three kinds of meat, several side dishes and choice of pastry are served—all for 50 cents.

E. Kuipers and G. D. Koning, of Grand Rapids, have bought the drug stock at Grant from C. Reese and have already taken possession. They will conduct the business under the style of the Grant Pharmacy.

First sign of spring and prosperity: A window in one of the Grand Rapids street cars was found washed to-day so it was possible to read a street sign on the corner as the cars passed by.

Frank N. Rinehart, grocer at Sparta, O. B. Watson, cutter, and a struggling lad named Leo Nicholia, all had birthdays last Friday. Mrs. Watson improved the occasion to provide a sumptuous repast for all three and their families, which was regarded as a praiseworthy act by the business men of Sparta.

Guy W. Rouse (Worden Grocer Company) left to-day for New York, where he will spend three or four days calling on business associates and correspondents.

Ed. D. Winchester, buyer for the Worden Grocer Company, sailed from New York last Friday on one of the boats of the United Fruit Co. for a trip to Havana, Jamaica, Costa Rica and Panama. He will be twenty-two days on the ocean. The buying is being attended to in the meantime by G. Ralph Clark, buyer for the Kalamazoo branch of the Worden Grocer Company.

J. H. Hagy, notion buyer for the Hazeltine & Perkins Drug Co., is spending a couple of weeks in New York, placing orders for fall and holiday goods for his department.

Who says we are not fast approaching normalcy? On Michigan avenue, Detroit, you can get a hair cut for 25c. At the drug stores in Grand Rapids you can buy an ice cream soda for a dime. In Muskegon 25c will let you carry away three pairs of socks. At the McKinnon House in Cadillac (Attention Mr. Frank Verbeck), for 5c you can get a good cup of coffee and by laying down another nickle you can get a plate of bread and butter. The conductors on the street cars in Port Huron, Benton Harbor and St. Joe collect but 5 cents to ride anywhere on the lines. It is possible to get a good shine in Grand Rapids for a nickle. Now come on, some of you growlers, and confess that better times are coming.

Say, fellows, we did not tell you anything last week about the You-See-Tea Club. The fact is that we have

not at any time told you very much about it. We can't tell you all the good things. It is positively necessary for you to attend the luncheon that is being served each Saturday at 12:30 in dining room A of the Association of Commerce to fully appreciate this Club and the future possibilities of it. It is not a Grand Rapids affair, but the starting of a National club for members of the United Commercial Travelers and their friends. The idea is in its infancy and there are now four or five clubs started. Can you bring your imagination up to the point of the ultimate number of these clubs which will be going, because the order of United Commercial Travelers has very near 600 local councils in the United States, with a total membership running way over 100,000.

The lunch Saturday, Feb. 11, was very interesting from the fact that we had with us E. B. Schumacher, Secretary-Treasurer of Cadillac Council of Detroit, who gave us a fine talk along the lines of forming these You-See-Tea clubs. It was in the fertile brain of Mr. Schumacher that the idea originated. Look at our Rotary, Kiwanis and other kindred clubs. Each and every one of them were started by just a little bunch of fellows—less than twelve in any one of them—and just see what a membership they have now. If you are a member of any one of these clubs and away from home, it is always very easy to get in touch with friends at their noon luncheons.

With the membership of our organization and the near 600 local councils throughout the country, what are the possibilities of the You-See-Tea club. It is the intention to entertain the ladies about once a month and Saturday, Feb. 18, was the first ladies day. Believe me, it sure was a humdinger. Mrs. H. A. Gish gave some of her fine readings, which were thoroughly enjoyed by every one (yes, she toted Harvey along with her) and our good friend, Ellis Ryan, member in good standing of Cadillac Council, gave a good talk. Ellis said he would not have been there had it not been ladies day, and he does like to mingle with the ladies, and he will do his best to be with us every ladies day. Ellis will come if he can, and if he cannot come, he will try and send A. G. McEacheron, also a member in good standing of Cadillac Council. Now, fellows of the U. C. T., if you are in the city Saturday, Feb. 25, meet the bunch at the Association of Commerce not later than 12:30. Every fellow entering the dining room after 12:30 will immediately be tackled by the Sargeant-at-Arms and it will cost you a fine of one dime. The committee expects to have a man who can give us some good points on the income tax proposition.

Clarence J. Farley, President of the Grand Rapids Dry Goods Co., spent last week in New York, placing orders for spring and summer goods.

Representatives of the Michigan State Pharmaceutical Association, Michigan Drug Travelers Association, Ann Arbor Retail Druggists Association and the University of Michigan will have a get-together meeting to discuss the plans for the State convention on March 17. The State convention will be held in Ann Arbor on June 6, 7 and 8.

Secretary W. H. Lawton, of the Association, has a capital plan for attending the State convention of the M. S. P. A. and M. P. T. A. this summer in Ann Arbor. His idea is to have auto routes made up throughout the State, so that each group will have an itinerary, gathering recruits on the way and making regular processions into Ann Arbor. We don't know whether you would call such gathering autos "flocks," "bunches" or "corps," but anyway, each group would have a repair man with them and everything for the comfort and safety of the passengers would be taken care of. It has been the cus-

tom of the Grand Rapids Retail Druggists Association at its outings to have a repair man bring up the rear of the procession and this has worked out well. When in Ann Arbor, there will be a caretaker in charge and each auto will be checked in and out. Mr. Lawton thinks it would be a good thing to offer prizes to the man who brings his family the greatest distance in an auto. This may be all right, but Lou Middleton, who is in the walking class, thinks they ought to supplement this by offering a prize to the man who travels the farthest distance on foot.

Orville Hoxie, of Grand Rapids, is running for Supervisor of Kent county.

Lower Costs Versus Higher Prices.

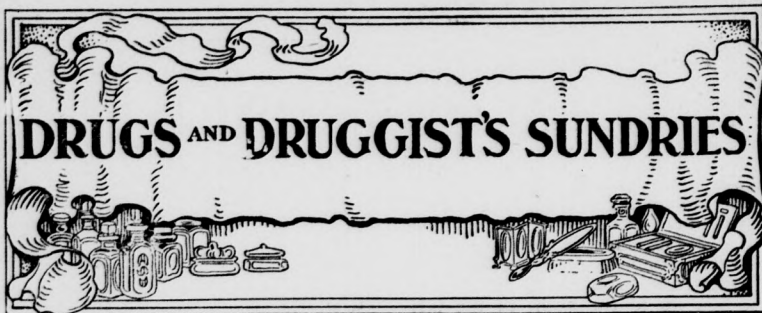
By almost imperceptible degrees a complete change has taken place since last winter in the attitude of the retail trade toward prices. A year ago dealers were asking, "When will prices go up again?" To-day they are asking, "How can I adjust my costs to present prices?" In other words, there was an unwillingness last year to accept the unpleasant fact that prices had receded to a permanently lower basis, and a belief, fortified by a wish, that they would rebound nearly to their war-time levels. Many dealers for this reason refused for a time to take their losses. Later developments were sufficient to convince them that the only way to do business is to offer goods at prices that will attract the buyer. The knife has accordingly been plunged in deeply, and the operation has sometimes been painful, but those who have not flinched from this process have been able in many cases to sell more goods than they did when prices were at the peak. In some lines of dry goods and clothing profits during recent months have been negligible. The significant fact, however, is that retailers are looking to lower operating costs rather than advancing prices as a means of placing their trade again on a normal basis. There is no indication that they take the talk of "secondary inflation" very seriously.

Our Advice Is To Go Slow.

Kalamazoo, Feb. 21—We have been solicited by a gentleman representing the American Grocer Society, Ltd., of Cleveland, Ohio, to purchase a membership in their Society at a cost of \$200. In return, they agree to render service such as can not be duplicated by other jobbers, namely, a certain discount, which enables the merchants to compete with the chain stores. We simply listened to the agent and told him we would look into the matter. In the meantime we would like to ask you for information regarding this Society, if you at least are able to do so, as we do not intend to go into a thing without first finding out about them. They claim they have about 25,000 merchants doing business with them. M. Ruster & Sons.

The Tradesman has repeatedly warned its readers to go easy in dealing with this concern, because it has no license to do business in Michigan and is violating the so-called "blue sky law" in soliciting subscriptions for membership on stock in the company. For more detailed information, see article on page 24 of this week's issue entitled Advertisement Respectfully Declined.

Putting the G in genius. You start it with W and follow with O-R-K.



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.

Purified Petroleum Benzin.

In some of the preparations of the U. S. P. in which it is desirable to defat the drug before submitting it to final extraction, we are directed to use ether, while in others we are directed to use purified benzin. In actual practice when the latter is specified, I have found that a well-washed petroleum benzin answers all the requirements. It has been my practice to wash the benzin with a solution of sodium bicarbonate for the first washing and pure water for the second washing.

For one gallon of benzin I use a wash water of four ounces of bicarbonate of soda, dissolved in one gallon of water. The two liquids are put into a two gallon washing bottle and shaken frequently during a period of six hours. The mixture is then allowed to stand for such time as is necessary for the two liquids to separate completely. The alkaline solution is drawn off, care exercised not to allow any of the oily, soapy layer which lies between the two liquids to escape through the lighter upper layer of benzin. After the separation has been accomplished, the bottle is carefully cleaned and the benzin mixed with a gallon of pure water. This mixture is agitated at intervals during six hours and separation effected as before.

Benzin purified in this way will be found to answer the requirements for defatting drugs for use in the manufacture of U. S. P. preparations.

F. W. E. Stedem.

Oxygen Talcum Powder.

The active agent of the so-called "oxygen talcum powders" is sodium perborate, which on contact with moisture evolves oxygen. In its simplest form, an oxygen talcum powder may be made as follows:

Talcum 19 ozs.
 Sodium Perborate 1 oz.
 Perfume to suit.

The talcum and perborate should be in very fine powder, should be well mixed with the perfume, and the mixture should be passed through a fine sieve.

Any of the other formulas for borated or violet talcum powders may be used, but the mixture should not contain more than about 5 per cent. of the perborate. In the case of the

borated powders, the perborate should replace the boric acid to make an oxygen powder.

Extracting a Cork.

One of the most puzzling things in the world is to get a cork out of a bottle. Nevertheless, it can be done easily enough, if you know how. Immerse the bottle in cold water for a few minutes, without allowing any of the fluid to enter. Then take a hat-pin and poke with it until you have succeeded in impaling the smaller end of the cork. This accomplished, you can pull the cork up in the lower part of the bottle neck, though you cannot get it out. Now immerse the bottle in hot water and presently the cork will fly out of its own accord, forced out by the expansion of the air inside. The way it works is quite surprising and affords an interesting lesson in physics. The performance may be facilitated somewhat by greasing the inside of the bottle neck.

Tar Shampoo Liquid.

1. Green or soft soap	12 ozs.
Potassium carbonate	2 ozs.
Oil of tar	2 drs.
Alcohol	16 ozs.
Water, to make	64 ozs.
Mix all and dissolve; let stand a few days and filter.	
2. Pine Tar	2½ ozs.
Linseed oil, raw	27 ozs.
Caustic potash	6 ozs.
Alcohol	3 ozs.
Water	30 ozs.

Heat the tar and oil to 60 deg. C., dissolve the potash in the water, mix with alcohol, and add this solution gradually to the oil and tar mixture, stirring constantly meanwhile. Continue the heat until the oil and tar are thoroughly saponified; then add water to make one-half gallon of liquid.

Sunburn Cream.

Hydrous wool fat	1 oz.
Liquid paraffin	2 drs.
Sol. peroxide of hydrogen	3 drs.
Oil of rose, synthetic	5 dps.

Mix the lanolin and liquid paraffin in a warm mortar incorporate the solution of peroxide of hydrogen, then add the oil of rose synthetic.

This makes an excellent toilet lanolin; it should be used sparingly and rubbed in well.

Dressing For Canvas Shoes.

French chalk,	
Flake white,	
Zinc oxide, of each80 Gm.
Gum acacia	10 Gm.
Carbolic acid	10 Gm.
Water, a sufficient quantity.	

A great deal has been said about the weather—but very little has ever been done about it.

Abolish Alarm Clocks and Lessen Crime.

Written for the Tradesman.

The alarm clock is a disturber of the peace, a destroyer of health and happiness, an instrument of torment and a robber. It ought to be banished from every "home" at least. Even though an individual may choose it as an ally to help him in his course of impairing his usefulness in the world, he should not be allowed to install such a mechanism where it can inflict injury upon others.

No doubt the world would have been better off if such a thing as an alarm clock had never been known. We wonder if the inventor when a boy was one who tormented his sisters, his smaller brothers and his schoolmates, and, not having had his fill of tormenting, he must needs invent something to torment all humanity. Why any man should deliberately set in operation something intended to rob him of that which he needs most and at the time when he most needs it is beyond the comprehension of one who does not understand our unnatural methods of living.

An alarm clock is a senseless thing. It cannot be depended upon to call a second time, as mother does or dad might do, if a person does not respond to its first call. We are reminded that there is a so-called "repeat" alarm clock which can be set to repeat or not, as desired, and if one forgets to adjust it for a repeat he ignores the first and only call and dozes a half hour while waiting the minute for the second alarm. Another bad habit acquired.

The brain of man is like a dynamo. In waking hours it is constantly sending forth energy; in sleep it is being recharged. To interrupt this process and send a man to his day's work without a complete restoration of energy is as foolish and as likely to result in harm to others as to replace a dynamo or battery in its usual place

of furnishing power when it is only partly recharged. Thus we become criminals.

An alarm clock to notify people of bedtime would not be objectionable. For children, a musical rendition might detract their attention from books or games and be a fitting preparation for rest. Older members of the family and guests at a little later hour might be reminded of the proper time to break off conversation or games.

Many will say we cannot get along without alarm clocks. People said they could not get along without whisky, who have since been converted from the error of their ways and are grateful therefor. Supposing that in most people's lives there are times when they must arise before the usual hour and dare not go to sleep without some plan to waken them at the proper time, that does not justify anyone in staying out or staying up late when not necessary and then call on the alarm clock to rectify their irregularities—which it never really does.

Abolish the morning alarm clock, plan to get needed sleep and awaken rested and at peace with the world, and go forth to the day's duties with courage and smiles; instead of rising, irritated, belligerent, complaining, scowling or cursing, because nature in her blessed ministrations has been defeated by the din of an alarm clock.

E. E. Whitney.

To-day.

I've shut the door on yesterday—
 Its sorrows and mistakes;
 I've looked within its gloomy walls
 Past failures and heartaches.
 And now I throw the key away
 To seek another room,
 And furnish it with hope and smiles
 And every Springtime bloom.

No thought shall enter this abode
 That has a hint of pain,
 And Envy, Malice and Distrust
 Shall never entrance gain.
 I've shut the door on yesterday
 And thrown the key away—
 To-morrow holds no fears for me,
 Since I have found to-day.

Vivian Yeiser Laramore.

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

A Futile Policy.

There are signs which indicate that the trade of being a professional labor leader is on the wane. For a long time it was a soft and profitable trade. It had many perquisites in the way of profits on the side, and of political honors and public office with salary.

When the maximum salary allowed to a labor leader is no greater than the wages of his trade, and when the work required to be performed is at least as difficult as that of the craft, there will be a reasonable expectation of enlisting men who will work for the cause rather than for the salary.

It is only human nature for labor leaders to shape their policies in the direction of making sure their own jobs. Hence the labor leader seeks to create the impression that his own services are indispensable. He is the Moses who volunteers to stand between the taskmasters and the oppressed, for a consideration. By continually stirring up strife he keeps alive the impression that the emergency calls for every man to stick by the guns. The Chinese have a custom of hiring doctors, not to cure them, but to keep them well. They pay the doctor only so long as good health lasts. When sickness comes it is evidence that the doctor has neglected his task and, forthwith, his pay stops. Nobody ever heard of applying that principle to labor leaders, but why not do it? Let it be or-

dained that, with the beginning of any strike, the pay of every union official stops. It seems foolish for workers to pay men to persuade them to strike.

When a strike is on the worker loses his pay. Why should not the union official lose his pay also?—San Francisco Journal.

An Inspiration To Every Newspaper
Man.

Last week's issue of the Michigan Tradesman clicked the counter on 2,000 issues of that sterling publication, under the management and editorial control of E. A. Stowe, a notable record. No publication which comes to our desk is more thoroughly read or contains more valuable information, and its timely and fearless editorial comment is an inspiration to every newspaper man who reads it. The Tradesman is the foremost publication in its line in the United States, which means in the world, and we hope its virile editor may wield his trenchant pen for many years to come. He has well earned a rest, but he doesn't need it or want it, and he is happiest when busy at his desk guiding the destinies of the publication, which is the mercantile gospel of the merchants of Michigan and of many other states.—Nashville News.

This disarming means a good deal if a square deal; if not, a new deal.

STAPLE SUNDRIES

Under present conditions the retailer will do well to buy only staple merchandise, of any sort, and this particularly applies to sundries. Keep your shelves well filled with sundries which sell themselves such as:

Safety Razors	Popular Books		
Writing Paper	Candy		
Pens	Tooth Brushes		
Perfumes	Rubber Goods		
Nail Files	Shaving Soaps		
Face Powders	Razor Blades		
Lather Brushes	Pound Paper		
Razor Strogs	Typewriter Supplies		
Toilet Soaps	Pencils	Inks	Etc.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

ONE OF THE BEST AND MOST COMPLETE LINES OF
ART CALENDARS AND NOVELTIES
 IS BEING SHOWN BY
The Calendar Publishing Co.
 G. J. HAAN, President and Manager
 1229 Madison Ave., S. E. Grand Rapids, Michigan
 Citiz. Phone 31040

Wholesale Drug Price Current

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

Acids			Almonds, Sweet,			Tinctures		
Boric (Powd.)	-- 17½@	25	Imitation	60@	1 00	Aconite	-----	21 85
Boric (Xtal)	-----17½@	25	Amber, crude	2 00	25@ 25	Aloes	-----	21 85
Carbolic	----- 30@	36	Anise, rectified	1 25	50@ 50	Arnica	-----	21 50
Citric	----- 60@	65	Bergamont	8 00	35@ 25	Asafoetida	-----	23 80
Muriatic	----- 3½@	8	Cajuput	1 50	75@ 75	Belladonna	-----	21 25
Nitric	----- 9@	15	Cassia	2 25	50@ 50	Benzoïn	-----	22 40
Oxalic	----- 25@	30	Castor	1 32	75@ 56	Benzoïn Comp'd	-----	23 15
Sulphuric	----- 3½@	8	Cedar Leaf	1 50	75@ 75	Buchu	-----	23 15
Tartaric	----- 40@	50	Citronella	85@	1 10	Cantharadics	-----	23 20
			Cloves	3 25	35@ 50	Capsicum	-----	23 20
			Cocoonut	25@	35	Catechu	-----	31 50
			Cod Liver	1 15	25@ 25	Cinchona	-----	23 10
			Croton	2 25	50@ 50	Colchicum	-----	23 00
			Cotton Seed	1 10	20@ 20	Cubebbs	-----	23 00
			Cubebbs	9 50	35@ 75	Digitalis	-----	21 80
			Elgiron	4 00	25@ 25	Gentian	-----	21 40
			Eucalyptus	75@	1 25	Ginger, D. S.	-----	21 80
			Hemlock, pure	1 50	75@ 75	Guaiaic	-----	22 80
			Juniper Berries	3 25	50@ 50	Guaiaic, Ammon.	-----	22 50
			Juniper Wood	1 50	75@ 75	Iodine	-----	21 95
			Lard, extra	1 25	45@ 45	Iodine, Colorless	-----	21 50
			Lard, No. 1	1 10	20@ 20	Iron, clo.	-----	21 50
			Lavender Flow	6 00	50@ 25	Kino	-----	21 40
			Lavender Gar'n	1 75	20@ 20	Myrrh	-----	22 50
			Lemon	1 50	75@ 75	Nux Vomica	-----	21 50
			Linseed Boiled bbl.	9 93	00@ 93	Opium	-----	23 50
			Linseed bbl less	1 00	10@ 10	Opium, Camp.	-----	21 85
			Linseed, raw, bbl.	9 91	00@ 91	Opium, Deodor'd	-----	23 50
			Linseed, raw, less	98@	1 06	Rhubarb	-----	22 00
			Mustard, true oz.	2 75	00@ 75			
			Mustard, artifi. oz.	1 50	30@ 30			
			Neatsfoot	1 15	30@ 30			
			Olive, pure	3 75	40@ 75			
			Olive, Malaga, yellow	2 75	30@ 00			
			Olive, Malaga, green	2 75	30@ 00			
			Orange Sweet	5 00	50@ 25			
			Origanum, pure	2 50	50@ 50			
			Origanum, com'l	1 00	10@ 20			
			Pennyroyal	2 50	2 75			
			Peppermint	3 75	40@ 00			
			Rose, pure	12 00	16@ 00			
			Rosemary Flows	1 50	75@ 75			
			Sandalwood, E.	1 00	10@ 10			
			Sassafras, true	1 75	20@ 00			
			Sassafras, art'l	1 00	1 25			
			Spearmint	4 50	4 75			
			Sperm	2 40	2 60			
			Tansy	10 50	10@ 75			
			Tar, USP	50@	50@ 35			
			Turpentine, bbl.	1 00	1 08			
			Turpentine, less	1 00	1 08			
			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			

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

Brick Cheese
Longhorn Cheese
Canned Pumpkin
Durkee's Salad Dressing
Apricots
Holland Herring

DECLINED

Lowneys Cocoa
Jelly Glasses
Fruit Jars
Cocoanut

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton,
per doz. 1 75
I 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, keg 95
Royal, 10c, doz. 2 70
Royal, 6 oz., doz. 5 20
Royal, 12 oz., doz. 8 10
Royal, 5 lb., doz. 95
Rumford, 8 oz., doz. 1 85
Rumford, 12 oz., doz. 2 40
Rumford, 5 lb., doz. 12 50
Ryson, 4 oz., doz. 1 35
Ryson, 8 oz., doz. 2 25
Ryson, 16 oz., doz. 4 05
Rocket, 16 oz., doz. 1 25

BLUING

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

BREAKFAST FOODS

Cracked Wheat, 24-2 4 85
Cream of Wheat 7 50
Pillsbury's Best Cerl 2 70
Quaker Puffed Rice 5 45
Quaker Puffed Wheat 4 30
Quaker Brist Biscuit 1 90
Quaker Corn Flakes 2 80
Ralston Purina 4 00
Ralston Branzen 2 70
Ralston Food, large 3 60
Ralston Food, small 2 90
Saxon Wheat Food 4 80
Shred. Wheat Biscuit 4 35

Post's Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Postum Cereal, 12s 2 25
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85

BROOMS

Standard Parlor 23 lb. 5 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 35

Shoe

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

BUTTER COLOR

Dandelion, 25c size 2 85
Nedrow, 3 oz., doz. 2 50

CANDLES

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

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 6 00
Apple Sauce, No. 2 2 30
Apple Sauce, No. 10 9 00
Apricots, No. 1 1 90
Apricots, No. 2 2 25
Apricots, No. 2 1/2 2 50
Apricots, No. 10 9 00
Peaches, No. 2 3 00
Peaches, No. 10 13 00
Cherries, No. 2 3 00
Cherries, No. 2 1/2 4 00
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 2 50
Peaches, No. 2 1/2 3 00
Peaches, No. 10 10 50
Pineapple, 1, slic. 1 60
Pineapple, No. 2, slic. 2 75
Pineapple, 2, Brk slic. 2 25
Pineapple, 2 1/2, sliced 3 25
Pineapple, No. 2, crus. 2 25
Pineap., 10, crus. 7 00
Pears, No. 2 3 25
Pears, No. 2 1/2 4 25
Plums, No. 2 2 25
Plums, No. 2 1/2 3 00
Plums, No. 10, Water 2 50
Raspberries No. 2, blk. 3 25
Rhubarb, No. 10 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00
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
Cove Oysters, 5 oz. 1 35
Lobsters, No. 1/2, Star 4 50
Lobster, No. 1, dry 2 10
Shrimp, No. 1, wet 2 10
Shrimp, No. 1 1/2, dry 4 00
Sard's, 1/2 Oil, k 4 25
Sardines, 1/2 Oil, k less 7 75
Sardines, 1/2 Mus. 3 75
Salmon, Warrens, 1/2 2 75
Salmon, Warrens, 1 lb 4 00
Salmon, Red Alaska 2 85
Salmon, Med. Alaska 2 00
Salmon, Pink Alaska 1 45
Sardines, Im. 1/2, ea. 10 25
Sardines, Im., 1/2, ea. 25
Sardines, Cal., 1/2, ea. 15
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekco 1 65
Tuna, 1/2, Regent 2 25

CANNED MEAT.

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 50
Bacon, Large, Erie 3 00
Beef, No. 1, Corned 2 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, 1 3 35
Chili Con Ca., 1s 1 35
Deviled Ham, 1/2 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 35
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. 1s 6 00
Lamb Tongue, sm. sil. 2 25
Lunch Tongue, No. 1 6 00
Lunch Tongue, No. 1/2 3 00
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
Freemont, No. 2 1 15
Snider, No. 1 1 10
Snider, No. 2 1 55
Van Camp, Small 1 00
Van Camp, Med. 1 30

CANNED VEGETABLES.

Asparagus.
No. 1. Green tips 4 00
No. 2 1/2. Lge. Gr. 3 75
Wax Beans, 2s 1 35
Wax Beans, No. 10 6 00
Green Beans, 2s 1 60
Green Beans, No. 10 6 00
Lima Beans, No. 2 Gr. 2 00
Lima Beans, 2s, Soaked 95
Red Kid., No. 2 1 30
Beets, No. 2, wh. 1 60
Beets, No. 2, cut 1 25
Beets, No. 3, cut 1 40
Corn, No. 2, St. 1 10
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fan 1 60
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 7 25
Hornity, No. 3 1 15
Okra, No. 2, whole 1 90
Okra, No. 2, cut 1 65
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
Peas, No. 2, Sift. 1 60
June 1 60
Peas, No. 2, Ex. Sift. 2 10
E. J. 1 90
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1 60
Pumpkin, No. 10 3 75
Pimentos, 1/2, each 15
Pimentos, 1/2, each 27
Swt Potatoes, No. 2 1 15
Sauerkraut, No. 3 1 80
Succotash, No. 2 1 60
Succotash, No. 2, glass 2 45
Spinach, No. 1 1 35
Spinach, No. 2 1 45
Spinach, No. 3 2 10
Spinach, No. 10 8 00
Tomatoes, No. 2 1 40
Tomatoes, No. 3 1 85
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 Small tins 2 75
Chili, small tins 1 40
Pimento, small tins 1 40
Roquefort, small tins 2 25
Camembert, small tins 2 25
Brick 22
Wisconsin Flats 25
Wisconsin Daisy 25
Longhorn 25
New York 27
Michigan Full Cream 23
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
Doublemint 65
Juicy Fruit 65
Sapota Gum 1 25
Spearmint, Wrigleys 65
Spice-Spanns Mxd Flavors 65
Wrigley's P-K 65
Zeno 65

CHOCOLATE.

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

COCOA

Baker's 1/2s 40
Baker's 1/2s 42
Bunte, 1/2s 43
Bunte, 1/2s 35
Bunte, 1/2s 32
Droste's Dutch, 1 lb. 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/2 lb. 2 00
Herseys, 1/2s 33
Herseys, 1/2s 28
Huyler 36
Lowney, 1/2s 40
Lowney, 1/2s 40
Lowney, 1/2s 38
Lowney, 1/2s 31
Van Houten, 1/2s 75
Van Houten, 1/2s 75

COCOANUT

1/2s, 5 lb. case Dunham 60
1/2s, 5 lb. case 48
1/2s & 1/2s, 15 lb. case 49
Bulk, barrels 20
96 2 oz. pkgs., per case 8 09
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 1/2
Maracaibo 24
Mexican 25
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. McLaugh-
lin & Co., Chicago.

Coffee Extracts

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

CONDENSED MILK

Eagle, 4 doz. 9 00
Leader, 4 doz. 6 50

MILK COMPOUND

Hebe, Tall, 4 doz. 3 70
Hebe, Baby, 8 doz. 3 60
Caroline, Tall, 4 doz. 3 40
Caroline, Baby 3 35

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 30
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25



Oatman's Dundee.

tall, 48s 4 50
Oatman's Dundee,
baby, 96s 4 40
Pet, Tall 4 50
Pet, Baby 3 30
Silver Cow, Tall 4 50
Silver Cow, Baby 4 40
Van Camp, Tall 4 50
Van Camp, Baby 3 30
White House, Tall 4 25
White House, Baby 4 20

CIGARS

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

The La Azora Line.

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

Sanchez & Haya Line

Clear Havana Cigars made
in Tampa, Fla.
Specials, 50s 75 00
Diplomatics, 50s 95 00
Bishops, 50s 115 00
Rosa, 50s 125 00
Victoria, 50s 115 00
National, 50s 120 00
Original Queens, 50s 150 00
Worden Special, 25s 185 00

Webster Cigar Co.

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

Garcia & Vega—Clear

Havana

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

Starlight Bros.

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

Rosenthals Bros.

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

Union Made Brands

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

Our Nickel Brands

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

Cheroots

Old Virginia, 100s 23 50

Stogies

Home Run, 50, Tin 18 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
Red, 20, Plain 7 80
Lucky Strike, 10 & 20 7 50
Sweet Caporal, 20, pl. 7 75
Windsor Castle, 20, pl. 8 00
Chesterfield, 10 & 20 7 50
Piedmont, 10 & 20, Pl. 7 50
Spur, 20, Plain 7 50
Sweet Tips, 20, Plain 7 50
Idle Hour, 20, Plain 7 50
Omar, 20, Plain 9 50
Falks Havana, 20, Pl. 9 75
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 Tarryton, 20 12 25
Egyptian Str., 10, ck. 12 00
Murad, 20, Plain 15 50
Murad, 10, Plain 16 00
Murad, 10, cork or pl. 16 00
Murad, 20, cork or pl. 16 00
Luxury, 10, cork 16 00
Melachro, No. 9, 10,
cork or plain 16 00
Melachro, No. 9, 20,
cork or plain 16 00
Melachro, No. 9, 10, St. 16 50
Melachro, No. 9, 20, St. 16 50
Natural, 10 and 20 16 00
Markaroff, No. 15, 10,
cork 16 00
Pail Mall Rd., 20, pl. 17 00
Benson & Hedges, 10 20 00
Rameses, 10, Plain 17 50
Milo Violet 10, Gold 20 00
Deities, 10 21 00
Condex, 10 22 00
Phillips Morris, 10 20 00
Brening Own, 10, Pl. 28 00
Ambassador, 10 28 00
Old 76, 10 or 50 37 50
Benson & Hedges
Tuberettes 55 00

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 30
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 30
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 30
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 30
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 30
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 30
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 30
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25

J. J. Bagley & Co. Brands.

Mayflower, 16 oz., d. 15 00

P. Lorillard Brands.

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

Weyman Bruton Co. Brand

Right Cut, 1

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., 18c, dz. 1 54
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

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

Scotten Dillon Co. Brands
Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96
G. O. P., 35c, doz. 3 00
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, Chip, 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c, dz 96
Pinch Hit Scrap, 10c 96
Red Man Scrap, 10c 96
Red Horse Scrap, 10c 96

J. J. Bagley & Co. Brands.
Broadleaf, 10c 96
Buckingham, 10c, doz. 96
Buckingham, 15c tins 1 44
Gold Shore, 15c, doz. 96
Hazel Nut, 10c, doz. 96
Klecko, 25c, doz. 2 40
Old Colony, Pl. C. 17c 1 53
Old Colony, 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. tins, without pipes 6 72
Prince Albert, 8 oz. and Pipes, doz. 8 88
Prince Albert, 16 oz. 12 98
Stud, Gran. 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. 96
Royal Major, 10c, doz. 96
Royal Major, 6 oz., dz. 3 96
Royal Major, 14 oz. dz 7 20

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

Weyman Bruton Co.'s Brands.
Central Union, 15c, dz. 1 44
Shag, 15c Tins, doz. 1 44
Shag, 15c Papers, doz. 1 44
Dill's Best, 18c, dz. 1 54
Dill's Best Gran., 16c 1 54
Dill's Best, 17c Tins 1 52

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

CONFECTIONERY
Stick Candy
Standard 14
Jumbo Wrapped 16
Pure Sugar Stick, 600's 4 20

Mixed Candy
Kindergarten 17
Leader 14
X. L. O. 14
French Creams 16
Cameo 18
Grocers 11

Fancy Chocolates.
Bittersweets, Ass'd 1 75
Choc Marshmallow Dp 1 55
Milk Chocolate A A 1 90
Nibble Sticks 2 00
Primrose Choc. 1 20
No. 12 Choc. 1 60
Chocolate Nut Rolls 1 80

Gum Drops
Anise 17
Raspberry 17
Orange Gums 17
Butterscotch Jellies 13
Favorite 20

Lozenges.
A. A. Pep. Lozenges 15
A. A. Pink Lozenges 15
A. A. Choc. Lozenges 16
Motto Hearts 17
Malted Milk Lozenges 20

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

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

Cough Drops
Menthol Horehound 1 30
Smith Bros. 1 50

CRISCO
36s, 24s and 12s.
Less than 5 case 20
Five cases 19 1/4
Ten cases 19
Twenty-five cases 18 1/2
6s and 4s.
Less than 5 cases 19 1/4
Five cases 18 1/2
Ten cases 18 1/4
25 cases 18

COUPON BOOKS
100 Economic grade 2 50
500 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 30
Evaporated, Fancy 35
Evaporated, Slab 26

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 1/2
30-40 25 lb. boxes @18

FARINACEOUS GOODS

Beans
Med. Hand Picked 06
Cal. Limas 10
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

Peas
Scotch, lb. 06
Split, lb. 09

Sago
East India 07

Tapioca
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 00
No. 4, 15 feet 1 30
No. 5, 15 feet 1 95
No. 6, 15 feet 2 10

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

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

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

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

FLAVORING EXTRACTS
Jennings
Pure Vanilla 2 00
Turpeneless 2 00
Pure Lemon 2 00
Per Doz.
7 Dram 1 35
1 1/2 Ounce 1 75
2 Ounce 2 75
2 1/2 Ounce 3 00
3 Ounce 3 25
4 Ounce 5 00
8 Ounce 8 50
7 Dram, Assorted 1 35
1 1/2 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 166 00

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper sack 8 90
Harvest Queen, 2 1/2 8 90
Light Loaf Spring Wheat, 2 1/2 9 60
Roller Champion, 2 1/2 8 50
Snow Flake, 2 1/2 7 40
Graham 25 lb. per cwt. 3 60
Golden Granulated Meal, 25 lbs., per cwt. N 2 60
Rowena Pancake Compound, 5 lb. sack 4 20
Buckwheat Compound, 5 lb. sack 4 20

Watson Hergins Milling Co.
New Perfection, 1/4s. 8 60

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

Wheat
No. 1 Red 1 29
No. 1 White 1 26

Oats
Carlots 45
Less than Carlots 48

Corn
Carlots 60
Less than Carlots 65

Hay
Carlots 18 00
Less than Carlots 22 00

Feed
Street Car Feed 28 00
No. 1 Corn & Oat Pd 28 00
Cracked Corn 28 00
Coarse Corn Meal 28 00

FRUIT JARS

Mason, pts., per gross 7 15
Mason, qts., pr gross 8 40
Mason, 1/2 gal., gross 11 50
Ideal Glass Top, pts. 8 70
Ideal Glass Top, qts. 10 50
Ideal Glass Top, 1/2 gallon 13 60

GELATINE
Cox's 1 doz., large 1 90
Cox's 1 doz., small 1 25
Jello-O, 3 doz. 3 45
Knox's Sparkling, doz. 2 25
Knox's Acid'd, doz. 2 25
Minute, 3 doz. 4 05
Nelson's 1 50
Oxford 1 50
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 cases, 25 cans to case, case 2 35

HIDES AND PELTS
Hides
Green, No. 1 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
Lamb 50 @ 75
Shearlings 10 @ 25

Tallow
Prime 4 1/2 @ 75
No. 1 3 1/2 @ 75
No. 2 3 @ 75

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

RAW FURS.
Skunk.
No. 1 black stripe 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 25

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. 34

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 1c bxs 5 50
Red Stick, 144 bxs 5 75

Safety Matches.
Red Top, 5 gro. case 5 75
Sociable, per gro. 1 00

MINCE MEAT.
None Such, 3 doz. 5 35
Quaker, 3 doz. case 4 00
Gutches, 3 doz. case 4 00
Libby Kegs, Wet, lb. 25

MOLASSES.
New Orleans
Open Kettle 60
Choice 48
Good 36
Fair 30
Stock 25

Half barrels 5c extra
Molasses in Cans.
Red Hen, 24, 2 lb. 2 60
Red Hen, 24, 2 1/2 lb. 3 25
Red Hen, 12, 5 lb. 3 00
Red Hen, 6, 10 lb. 2 90
Ginger Cake, 24, 2 lb. 3 00
Ginger Cake, 24, 2 1/2 lb. 4 00
Ginger Cake, 12, 5 lb. 3 75
Ginger Cake, 6, 10 lb. 3 50
O. & L. Spec., 24, 2 1/2 5 50
O. & L. Spec., 12, 5 lb. 5 25
O. & L. Spec., 6, 10 lb. 5 00
Duffs, 24, 2 1/2 Screw C. 6 50
Duffs, 6, 10, Screw C. 5 25
Dove, 36, 2 lb. Wh. L. 6 30
Dove, 24, 2 1/2 lb. Blue L. 4 70
Dove, 6, 10 lb. Blue L. 4 45
Palmetto, 24, 2 1/2 lb. 4 50

NUTS.

Whole
Almonds, Terregona 22
I. X. L., 5 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 20
Walnuts, Manchurian 27
Walnuts, Sorento 35

Salted Peanuts
Fancy, No. 1 10
Jumbo 21

Shelled
Almonds, Spanish, 125 lb. bags 50
Filberts 60
Pecans 75
Walnuts 75

OLIVES.
Bulk, 2 gal. keg 3 00
Bulk, 3 gal. keg 4 25
Bulk, 5 gal. keg 6 75
Quart. jars, dozen 5 00
4 1/2 oz. Jar, plain, doz. 1 35
5 1/2 oz. Jar, pl. doz. 1 60
10 oz. Jar, plain, doz. 2 35
16 1/2 oz. Jar, Pl. doz. 3 50
3 1/2 oz. Jar, stuffed, 1 45
8 oz. Jar, Stu., doz. 2 40
9 oz. Jar, Stuffed, doz. 3 50
12 oz. Jar, Stuffed, doz. 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 23.2
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
Medium Light 57.2
Medium heavy 59.2
Heavy 62.2
Extra heavy 67.2
Transmission Oil 57.2
Finol, 4 oz. cans, doz. 1.65
Finol, 8 oz. cans, doz. 2.25
Parowax, 100, 1 lb. 8.2
Parowax, 20, 1 lb. 8.6

IRON BARRELS.
Medium Light 57.2
Medium heavy 59.2
Heavy 62.2
Extra heavy 67.2
Transmission Oil 57.2
Finol, 4 oz. cans, doz. 1.65
Finol, 8 oz. cans, doz. 2.25
Parowax, 100, 1 lb. 8.2
Parowax, 20, 1 lb. 8.6

ROLLED OATS
Steel Cut, 100 lb. sks. 3 25
Monarch, 90 lb. sacks 2 60
Silver Flake, 90 lb. sk. 2 60
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 65
Mothers, 18s Family 2 80
Silver Flake, 18 Reg. 1 45
Silver Flake, 10 Fam. 1 85

SALAD DRESSING
Durkee's large, 1 doz. 6 75
Durkee's med., 2 doz. 7 35
Durkee's Picnic, 2 dz. 3 35
Snider's large, 1 doz. 3 50
Snider's small, 2 doz. 2 35

RICE
Fancy Head 08
Blue Rose 5 1/2 @ 06
Broken 04

SEMDAC LIQUID GLOSS
Steel Cut, 100 lb. sks. 3 25
Monarch, 90 lb. sacks 2 60
Silver Flake, 90 lb. sk. 2 60
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 65
Mothers, 18s Family 2 80
Silver Flake, 18 Reg. 1 45
Silver Flake, 10 Fam. 1 85

SALAD DRESSING
Durkee's large, 1 doz. 6 75
Durkee's med., 2 doz. 7 35
Durkee's Picnic, 2 dz. 3 35
Snider's large, 1 doz. 3 50
Snider's small, 2 doz. 2 35

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 15
Good 14
Medium 12

Lamb.
Good 26
Medium 24
Poor 22

Mutton.
Good 14
Medium 12
Poor 10

Heavy hogs 10
Medium hogs 13
Light hogs 13
Sows and stags 10
Loins 19
Butts 18
Shoulders 16
Hams 24
Spareribs 12 1/2
Neck bones 05

PROVISIONS
Barreled Pork
Clear Back 23 00 @ 24 00
Short Cut Clear 22 00 @ 23 00
Clear Family 27 00 @ 28 00

Dry Salt Meats
S P Bellies 13 00 @ 15 00

Lard
80 lb. tubs, advance 1/4
Pure in tierces 13 1/2 @ 14
Compound Lard 13 1/2 @ 14
59 lb. tubs, advance 1/4
50 lb. tubs, advance 1/4
20 lb. pails, advance 3/4
10 lb. pails, advance 3/4
5 lb. pails, advance 1
3 lb. pails, advance 1

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

Smoked Meats
Hams, 14-16, lb. 27 @ 31
Hams, 16-8, lb. 27 @ 31
Ham, dried beef sets 38 @ 39
California Hams 16 @ 17
Pic

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 20
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	20
Cardamon, Malabar	1 09
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
Furche's Bird, per dz.	1 40

SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	85

STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 40
E Z Liquid, per doz.	1 85
Radium, per doz.	1 85
Rising Sun, per doz.	1 85
654 Stove Enamel, dz.	2 85
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00

SOAP.	
Am. Family, 100 box	5 75
Export, 120 box	4 95
Flake White, 100 box	4 90
Fels Napha, 100 box	5 60
Grdma White Na. 100s	5 30
Rub No More White	
Napha, 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
Cummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 40
Grand Pa Tar, 50 Lge	4 05
Fairbank Tar, 100 bx	4 00
Trilby, 100, 12c	8 50
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

Proctor & Gamble.	
5 box lots, assorted	
Ivory, 100 6 oz.	7 00
Ivory Soap Flks., 100s	8 50
Ivory Soap Flks., 50s	4 35
Lenox, 140 cakes	5 50
P. & G. White Napha	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 00
Rub No More, 100, 14 oz.	5 75
Rub No More, 18 Lg.	4 50
Spotless Cleanser, 48, 20 oz.	4 00
Sani Flush, 1 doz.	2 25

Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	3 90
Snowboy, 24 Large	5 60
Snowboy Large 1 free 5	
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	5 60

CLEANSERS.

KITCHEN CLEANSER



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, Cochon	@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.	90
Onion Salt	1 35
Garlic	1 35
Ponetyl, 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, 8 1/2 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 1/2 lb. pkgs.	3 10
Silver Gloss, 48 1s	11 1/4
Elastic, 64 pkgs.	5 35
Tiger, 48-1	2 85
Tiger, 50 lbs.	05 1/2

SYRUPS	
Corn	
Blue Karo, No. 1 1/2,	
2 doz.	1 93
Blue Karo, No. 5, 1 dz	2 45
Blue Karo, No. 10,	
1/2 doz.	2 25
Red Karo, No. 1 1/2, 2	
doz.	2 09
Red Karo, No. 5, 1 dz.	2 85
Red Karo, No. 10, 1/2	
doz.	2 65

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, 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 40
Royal Mint	2 40
Tobasco	2 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	16

Gunpowder	
Choice	28
Fancy	38@40

Ceylon	
Pekoe, medium	33
Melrose, fancy	56

English Breakfast	
Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43

Oolong	
Medium	36
Choice	45
Fancy	50

TWINE	
Cotton, 3 ply cone	35
Cotton, 3 ply balls	35
Wool, 6 ply	18

VINEGAR	
Cider, 40 Grain	28
White Wine, 40 grain	17
White Wine, 80 grain	22

Oakland Vinegar & Pickle	
Co.'s Brands.	
Oakland Apple Cider	30
Blue Ribbon Corn	22
Oakland White Pickling	20
Packages no charge.	

WICKING	
No. 0, per gross	60
No. 1, per gross	85
No. 2, per gross	1 10
No. 3, per gross	1 85
Peerless Rolls, per doz.	45
Rochester, No. 2, doz.	60
Rochester, No. 3, doz.	2 00
Rayo, per doz.	90

WOODENWARE	
Baskets	
Bushels, narrow band,	
wire handles	1 75
Bushels, narrow band,	
wood handles	1 85
Bushels, wide band	1 90
Marked, drop handle	75
Market, single handle	1 35
Market, extra	1 35
Splint, large	9 00
Splint, medium	8 50
Splint, small	7 00

Churns	
Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 55
3 to 6 gal., per gal.	18

Egg Cases	
No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays	4 50
No. 2, Star Egg Tray	9 00

Mop Sticks	
Trojan spring	2 00
Eclipse patent spring	2 00
No. 2, nat. brush hold	2 00
Ideal, No. 7	1 90
9 lb. Cot. Mop Heads	1 40
12 lb. Cot. Mop Heads	1 80

Pails	
10 qt. Galvanized	2 40
12 qt. Galvanized	2 60
14 qt. Galvanized	3 00
10 qt. Flaring Gal. Ir.	6 75
10 qt. Tin Dairy	5 00
12 qt. Tin Dairy	6 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



Love Stays With Such As Can Keep It.

Written for the Tradesman.

The woman who is not happy clutched my arm impulsively and exclaimed:

"Oh, what wouldn't I give to be loved like that!"

"Aren't you? Well, why aren't you?"

This was what I wanted to say, what perhaps I ought to have said. But I didn't. I think perhaps I nodded; but I said nothing.

The man and woman standing in front of us, just out of hearing, in the railroad station where we were waiting for an arriving friend, had written all over their faces and manner the label, "A happy married couple." There was nothing remarkable about their appearance; they were just an ordinary, middle-class American man and wife, talking quietly as they waited for a train.

When the time came for her to go the husband looked down at her with a smile, kissed her good-bye, and watched her until, with a parting wave of her hand, she disappeared through the gateway. Then he turned to leave the station, but as he reached the exit he looked back at the door through which she had gone, smiled again as if some trace of her spirit still lingered there, and then went out into the crowded street.

Then it was that my friend clutched my arm and said with great intensity:

"What wouldn't I give to be loved, like that!"

Ever since I have been thinking about that little commonplace episode, and always I come out with the same answer. If I am not lovable, I have no right to complain that I am not loved. My friend who is not happy would like to be beloved, but she is not willing to pay the price. Her life is devoted to a restless search for her own comfort, her own amusement. She wants the people about her—mother and father, husband and children, and friends—to bend every interest to her ups and downs of mood and taste and physical enjoyment. She would like to have Prince Charming always kneeling at her feet, or in large, dramatic ways laying down his life for her. That kind of grasping always comes back with empty fingers.

She is loved far more than she thinks she is, but it is characteristic of self-centered people that they do not appreciate what they have. To recognize the love that is given to you you have to see it through the eyes of your own love. It is true—more is the pity!—that we can be the beneficiaries of love without recognizing it or giving in return; love is in-

deed sometimes showered upon undeserving heads.

Marriages, real ones, no doubt are made in heaven, but they have to be carried out on earth, and life on earth is made up of little things, happening one after another in the course of commonplace days between and including Sundays. Happiness in marriage, like happiness in any other relation of life, has to express itself in the many small things of life. And in the long run there cannot be any real happiness anywhere without love.

More than that, however much you may be beloved, you cannot realize it unless you love in return. The satisfaction of love is not in receiving but in giving. The love that gives is the love that brings knowledge of its return. Indeed, I think that kind of love gives without any bargaining spirit, without demanding any return.

As I think over the men and women whom I know who somehow have failed to keep the love with which it seemed they began their life together, I cannot recall any case in which the reason is not quite plain upon the record. In every instance one of them has ceased to be or to do that which once earned love. Sometimes both have failed.

There are people who seem to have been born naturally lovable; they go about collecting other people's love without effort and without deserving. Few of us have that gift. Most of us have to work for it. You can pump water up hill, although, even so, you have to have a reservoir to make it stay there. But mutual love is like electricity. It requires a completed circuit. You could see in the faces of that couple in the railroad station that each gave and each took back the gift in kind. Each loved and because he loved recognized the love that returned.

You have no right to complain that you are not "loved like that," unless you are not only "loving back," but doing everything in your power to earn it—by being lovable.

Prudence Bradish.

(Copyrighted, 1922.)

The Unconquerable Soul.

Out of the night that covers me,
Black as the pit from pole to pole,
I thank whatever may be
For my unconquerable soul.

In the fell clutch of circumstance
I have not winced or cried aloud.
Under the bludgeonings of chance
My head is bloody but unbowed.

Beyond this place of wrath and tears
Looms but the Horror of the Shade,
And yet the passing of the years
Finds and shall find me unafraid.

It matters not how straight the gate,
How charged with punishments the scroll;
I am the master of my fate;
I am the captain of my soul.

William E. Henley.

Opinions of Expert on Lincoln Car Situation.

El Cajon, Calif., Feb. 15—The reduction in the price of the Lincoln car ought to make it the best buy now on the market at from \$3,000 to \$4,000; \$3,300 will yield a good manufacturing profit, considering the price ford has acquired the assets. There is no doubt a considerable quantity of material available for making up cars such as had been planned for a year's production. All this material has cost practically nothing, and when you take into consideration the fact that a finished Lincoln could not have cost over \$2,000 at the shipping room door and that uncompleted cars would not represent more than \$1,200 each, to which you must add cost of tires and labor (not over \$500) you have the approximate cost of a ford-Lincoln, "Leland-built," under the re-organization of the outfit.

Three thousand three hundred is just \$100 more than I calculated the car, under new conditions, could be sold for a profit to the new outfit if the receiver received less than nine million. From the new list price a 25 per cent. reduction must be calculated, to get the probable price the factory will get for its next years production. In my opinion, every dollar the new organization gets in return for each car over \$1,700 will be clear profit, with the possible exception of the cost of administration of the business.

By the time all this material has been made up and sold, the ford methods will be in full sway, and if Henry ford can't duplicate the "Lincoln-built" product, with all that perfect make-ready, and the class of tools I am sure Henry Leland must have been equipped with, for \$1,700, including selling and administering costs, I am no guesser.

With 150 selling organizations in the field already, doing an average of a car each per month (an extremely low estimate) the sale of at least 1800 cars is assured for the first twelve months. If the ford-Lincoln don't clear up over one and a quarter million on that \$8,000,000 investment during 1922, I shall be very greatly surprised. And the season for them may be no better than 1921 at that; it ought to be better.

During this first year, which must be a cleaning up one, it will be cheaper to complete every car just as was contemplated than it would be to make changes. Therefore, the product ought to be the equal of all that has gone before. As a "buy" for real service it looks goods to me at the price set for touring cars. The enclosed jobs are still too high. The spread between the best Sedan body and the best touring body that can be made, as a stock proposition, should not exceed \$275 and \$250 will cover it if an equal number of each are produced.

Should the public take the above cold blooded view of the new ford-Lincoln outfit, the sales will be in excess of probable production.

If the public do not support the organization with a liberal patronage I shall feel they have no confidence in the merger of interests involving representative of extremes in policies as in this case.

Those who know the men, know that Henry ford is for all that spells "cheap," while Henry Leland is for all that spells quality, regardless of cost or expense. His "extravagance," as most his old associates have called it, has wrecked, financially, every concern he has had the management of, except the Cadillac, and it came very near putting them on the rocks.

Henry Leland has always been extravagant in his "tooling up" expense, in the belief that perfect tools in the hands of ordinary mechanical hands eliminate the human element of error and produce perfect or near-perfect results. I always agreed with him on

that point, but I never did believe in the men who designed and engineered his product. Had he tried out the product of his designers and proved its correctness, before tooling up and then followed the ford policy of sticking to a good thing as long as he could increase sales, his success would have been sure. But as soon as he saw something he believed in, he assumed his judgment to be infallible, and at once spent hundreds of thousands on make-ready, before knowing the product was right and free from defective design.

Henry ford will never stand for expensive tooling up for changes in present design, if it has proved satisfactory from a service and selling point. He will find some way to produce cheaper by high efficiency factory methods. Henry Leland will have hard work to adjust his ideas to those of ford's. Things will go all right until the end of the clean-up of present inventories. Then I imagine friction may result, if Henry M. is alive or if ford stills rules, but if the two sons are it, no telling the result. Ford is about 60, while H. M. must be nearly 20 years his senior. W. C. L. is about 40 to 45, while Edsell is under 30. If the older heads should pass out, the younger ones will not remain bed-fellows long.

This modern co-operative spirit of helping one another, or rather the strong helping the weaker in times of stress, is more or less selfish or business-like. Business men long since learned that it would be far less expense to extend a helping-hand to a sinking fellow merchant in times of depression than to have the markets demoralized for months by bankrupt or fire stocks.

I remember William L. Smith (under whom I got my early commercial training) of Smith, Bridgeman & Co., of Flint, advocating this policy thirty-five years ago. It was always one of Geo. K. Birges' ideas, and I recall how he wanted to save the Thomas Auto Co., but Clifton, the ultra-upright, religious, was opposed, and for no reason except jealousy. Durant was another who would go to the aid of unfortunates in the belief that the preventing of failures had a beneficial effect on the stock market of the industry. When he started to build up General Motors, he saved Welsh, Oldsmobile, Oakland, Elmore and others, by merging them and thus avoiding the ill effect failures would have on financial sources.

J. Elmer Pratt.

Gracious Tribute To Late Partner.

E. Kuyers and F. L. Longwood, who have conducted a general store at Grant for the past seven years under the style of the Kuyers-Longwood Co., have dissolved partnership, Mr. Kuyers retiring. The business will be continued by Mr. Longwood under his own name. In announcing the change in the local newspaper Mr. Longwood pays the following generous tribute to his late partner:

He was a great fellow. He was my partner. He stood by me in all my business deals. He helped me get the money. He shared the risks. He was a great man to talk things over and help with a word or two of timely advice. He was partner and I was business manager, and so he never dictated to me, but it was a great help just to have him around and get his opinions on things. Some times we made money, and then he was glad as well as I, and sometimes we lost in a deal, and then what a partner he was! He never put on a sour face or suggested that I ought to have done differently. He took his share of the loss and his share of the blame as well, even though the blame was all mine. We made money, he and I together. A man could not help it with such a partner as he.

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 IN DETROIT — DRY GOODS STORE AND LOCATION, with a four and a half year lease at reasonable rent, one-half of block with 60-foot frontage by 51 ft. deep, 12½ ft. ceiling. NEW, MODERN and in the Grand River Avenue district, in a thickly populated neighborhood with American people. Remainder of block is occupied by one of Detroit's largest grocery, meat and drug stores. Stock entirely new, and \$4,000 to \$13,000 will handle it. For further information write M. A. Williams, 4366 Tireman Ave., Detroit. 663

Business Partner Wanted—Have a dandy tire and accessory business. Did \$33,000 cash last year, county seat town. Need a partner to take active and financial interest. Require \$7,000 to \$8,000. Prefer tire or battery expert. This will bear strictest investigation. Address No. 664, care Michigan Tradesman. 664

Wanted—To buy general stock in live town. Not to exceed \$10,000. Address No. 665, care Michigan Tradesman. 665

I have \$1,000 to \$50,000 to invest in merchandise stocks. What have you to offer. Write or wire W. Klaassen, 354 So. Division, Grand Rapids, Mich. 666

Wanted—Lady corsetier to take charge as manager and buyer of the corset department. Must have experience and recommendations. Our store is located in a Midwest city of a hundred thousand inhabitants. Please reply to Michigan Tradesman, Box. 667. 667

For Sale—General stock and fixtures in small town. \$4,000. Address No. 668, care Michigan Tradesman. 668

Dry Goods Stock Wanted—Any one having a good dry goods stock (\$10,000 to \$25,000) who wishes to consolidate it with a large department store in live town 5,000 people should write to Box 669, care Michigan Tradesman. 669

FOR SALE—STOCK OF GENERAL MERCHANDISE. County seat, population 3,500. Splendid schools, churches, etc. Yearly sale over \$50,000. \$10,000 cash can handle the business. For particulars, address Clay H. Burnett, Girard, Kansas. 670

General Stock Wanted—Will trade modern six-flat apartment with all improvements for clean stock merchandise, any size. Will pay difference in cash. Address B. Rubenstein, 4167 Belvidere, Detroit, Mich. 671

Meat Market—Opportunity of a life time to get meat market outfit complete. Excellent manufacturing Wisconsin city, surrounded by fine stock raising country. All set to step right in and do business. Will sell about one-third cost of new equipment. If interested, step lively. It's a big snap. Particulars, write A. R. Hensler, 671 Lake Ave., Battle Creek, Mich. Bell phone No. 131M. 672

For Sale—A bakery, soda fountain and grocery combined, in a nice town in Northern Michigan. Address No. 673, care Michigan Tradesman. 673

For Sale—Meat market and grocery doing a good business, located near a string of lakes in Southern Michigan. Will sell all or part. Address No. 653, care Michigan Tradesman. 653

For Sale—Grocery store and cottage combined, at Wolfe Lake, Jackson, Mich. Large icehouse full of ice for sale to cottagers, 2½ lots, fixtures and buildings good acetylene plant in good shape. Fine summer proposition. All for \$2,800. Address E. Davis, 601 New York St., Jackson, Mich. 658

For Sale—Confectionery business in live town of 1,200. Only store of its kind in town. Well established trade. Must sell on account of poor health. F. M. Loder, Real Estate Exchange, Homer, Mich. 661

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.

1000 letterheads or envelopes \$3.75.
Copper Journal, Hancock, Mich. 150

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

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

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 Citz. 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.

Salesmen—Profitable side line. Carry samples in pocket. Address Copper Journal, Hancock, Mich. 574

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

Exchange—280 acres, 8-room house, barns, silos, orchard, etc. Want stock of goods or business property. DeCoudres, Bloomingdale, Mich. 655

ONLY blacksmith and wagon shop in the town, all tools necessary, good farming country, on trunk line, doing good business. Must be sold at once, for cash or marketable paper. Address W. B. Pool, Luther, Mich. 656

Grocery Store at Onaway—Owner retiring of old age. Store, house, ice house and other building. All for \$2,500 cash. Fred Yeager, Onaway, Mich. 654

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.

Both Wheat and Flour in Strong Position.

Written for the Tradesman.

During the week just passed wheat has scored an advance of $6\frac{1}{2}$ @7c per bushel, reaching new high marks for the crop.

Liverpool has advanced 35c per bushel in the past three weeks and the tendency still appears to be upward.

Argentine and Winnipeg have, also, shown strength right along, so our domestic market is in line with world markets and no material reduction from present prices is to be expected unless the crop news should take a radical turn.

Bullish reports are still coming in. The Kansas crop has had no moisture and weather reports indicate there will be little, if any, rainfall within the next week or ten days in that section.

The weather has been particularly unfavorable for the crop in the Central States and, undoubtedly, material losses have been sustained, although to just what extent the wheat has suffered will not be known until the ice conditions have cleared up and plant growth is renewed in the spring.

The estimates on the Argentine crop now are 156,000,000 bushels, or 31,000,000 less than last year. The Australian crop is short 30,000,000 bushels, compared to a year ago, and it now appears that 750,000,000 bushels of wheat for the United States will be a big crop, based on the condition of winter wheat and the estimates on spring seeding. However, it is still too early to get a really accurate line on this.

B. W. Snow, crop expert of the Bartlett-Frazier Co., in commenting on winter wheat crop conditions, says: "I have refrained from making any statement concerning the Kansas wheat crop, because it is unsafe to draw positive conclusions at this stage of development. I am receiving daily reports from special observers in different parts of the State, and while they continue to be very discouraging, I regard it as too early to justify any definite statement covering the State. In my whole experience, however, I have never known such general agreement among observers as to the critical position of the Kansas crop in the Western third of the State. There is still chance for improvement, but perfect weather conditions will be needed to nurse a plant of such weak vitality."

Present prices are fully warranted, based on the present outlook. In fact, if as much damage has actually been done as stated, \$1.50 wheat will certainly look cheap. It is a crop news market and will be for sometime, as neither the domestic or foreign demand is excessive; although, both are improving, on flour particularly.

We can see no reason for a change in policy of buying to cover four or five weeks' requirements. This appears to be far enough ahead to purchase, as it will protect the trade against resales and probably show them a market profit on the transaction and, on the other hand, would not cause the purchaser material losses in event more favorable crop news

should develop and a reaction to a little lower basis set in.

It will pay the trade to watch the crop news. Additional damage will result in considerably higher prices; improved conditions will cause somewhat of a decline. However, both wheat and flour are in an exceptionally strong position, and the sources of information covering crop conditions are thoroughly reliable, indicating material damage has been actually done. This, together with a dwindling world surplus, as indicated by Broomhall's statement of a week or ten days ago, indicates American wheat is going to be in excellent demand.

Lloyd E. Smith.

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—7c per lb.

Beets—\$1.25 per bu.

Butter—The make of fresh butter continues to be liberal for the season. Stocks of storage are considerably in excess of what they were a year ago. The market is steady on the basis of present quotations. The consumptive demand is increasing to some extent. We do not look for any further decline at the moment. Prices are ranging considerably under a year ago. We are likely to experience a decrease in the production and if we do have any change in price it is likely to be a slight advance. Local jobbers hold extra creamery at 34c in 63 lb. tubs for fresh and 32c for cold storage; 35c for fresh in 40 lb. tubs. Prints 24c per lb. Jobbers pay 15c for packing stock.

Cabbage—\$4 for home grown; California, \$3 per crate of about 75 lbs.; Texas, \$4 for 100 lbs.

Carrots—\$1.25 per bu.

Cauliflower—California, \$3.75 per case of one dozen heads.

Celery—California, \$11 per crate of 6 to 7 doz.; Jumbo, \$1.20 per doz. stalks; Florida, \$6 per crate of 4 to 6 doz. stalks.

Cucumbers—Illinois hot house command \$3.50 per doz. for extra fancy and \$3 for fancy.

Eggs—The market price has receded 7@8c per dozen during the past week. Local dealers now pay 25@26c for fresh. The receipts are increasing as the season advances and the prices depend considerably on weather conditions. The consumptive demand is absorbing the supply on arrival.

Grape Fruit—Florida stock sells as follows:

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

Grapes—California Emperors command \$7.75 per 30 lb. keg; Spanish Malagas fetch \$12@14 for 40 lb. keg. Green Onions—Shalots, 75c per doz. bunches.

Lemons—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, 15c per lb.; Iceberg from California, \$6.50 per crate.

Onions—California, \$9.50 per 100 lb. sack; home grown, \$9 per 100 lb. sack; Spanish, \$4 per crate.

Oranges—Fancy California Navels have advanced 25c per box. Present quotations are as follows:

90 and 100	-----	\$6.75
150, 176 and 200	-----	6.75
216	-----	6.75
252	-----	6.75
288	-----	6.25
324	-----	5.75

Choice Navels sell for 50c per box less than fancy.

Parsley—60c per doz. bunches.

Peppers—Florida, \$1.25 per basket.

Pineapple—\$9 per crate for Cubans.

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

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

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

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

Spinach—\$2.50 per bu. for Florida.

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

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

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

Corporations Wound Up.

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

Twin Falls Land Co., Iron Mountain.

Berrien Sand & Gravel Co., Benton Harbor.

Michigan Poultry Farm, Lansing.

Swisher Grocery Co., Ann Arbor.

Strand Photo Play Co., Flint.

Princess Mfg., Co. Flint.

W. H. Sink Co., Detroit.

Old Colony Land Co., Detroit.

M. A. Hayward Co., Detroit.

Fenn Realty Co., Detroit.

Riverside Land Co., Jackson.

Grand Rapids Wicker Novelty Co., Grand Rapids.

Adrian-Wolverine Oil Co., Adrian.

N. E. Hubbard Co., Battle Creek.

Roseland Realty Co., Detroit.

New Haven Elevator Co., New Haven.

Northwestern Detroit Land Co., Detroit.

Abbey-Scherer Co., Detroit.

Mosser Drug Co., Detroit.

Dr. Lape Veterinary Co., Adrian.

Rex Plating Works, Detroit.

Melvic Enameling Co., Detroit.

Lillieton & Graham, Bad Axe.

Barnes Printing Co., Royal Oak.

Liquidation of Farm Wages.

Along with the better prices which farmers are now receiving for most of their products the constantly lowering costs of production should also be taken into account. Cheaper auto-

mobiles and gasoline are a minor factor, but the recent cut in the prices of tractors will prove a big help. Even more important has been the sweeping decline in the cost of farm labor. According to statistics recently compiled by the Department of Agriculture, farm wages in the United States fell approximately 37 per cent. during 1921. It is pointed out that this decline has not necessarily lowered the standard of living of farm labor, inasmuch as it is largely offset by the reduction in the prices of the foodstuffs which this kind of labor usually buys. While retail prices of food dropped only 27 per cent. during the year, the farm laborer generally buys his staple supplies from his employer at approximately wholesale rates, and the average decline of wholesale prices is estimated at 40 per cent. While the pay of farm labor has declined more rapidly than that of industrial workers, there is little likelihood at present of laborers being drawn from the farms to the manufacturing centers, as the supply of workers in these districts already exceeds the demand.

Cowardly Forms of Blackmail.

Kalamazoo, Feb. 21—The greatest business boom in the history of the United States is but a few weeks ahead. Are you prepared for it? Have you replenished your stock? How about your plans for securing help? Are you going to add to your working force now that labor is cheap and plentiful, or are you going to wait until it is scarce and wages higher? Think this over, and don't get caught short-handed with men or material when the boom starts.

"Do your own stuff." You were capable and brainy enough to build up your own business; now run it yourself, and don't be kidded by a lot of self-appointed "experts." Two years ago they mulcted you out of thousands of dollars under the specious plea of "fighting the peril of bolshevism." To-day they are grafting off you to fight this so-called unrest! Investigate these "experts" and you will find that 99 per cent. of them could not make good in the newspaper game, so they turned to publicity work and welfare. They have not only frightened you into turning over thousands of dollars, but they are virtually running 90 per cent. of the business in the United States and have actually set up a super-government and by systematic patriotic blackmail are costing you twice as much in contributions to their various "causes" as it costs to maintain our real government.

The more cowardly form of blackmail is either for some so-called charity or for relief of the ex-service men. No matter how much you feel that this is simply a "gyp" pure and simple, you do not wish to place yourself on record as withholding your aid, although you know deep in your heart that at the most but 10 per cent. of your money will reach the point for which it is solicited. Look up most of these agencies that are always seeking contributions and you will find that they are conducted for personal reason more than for the benefit of those for whom they are intended.

F. L. Elliott.

Escanaba—L. K. Edwards, Inc., has been incorporated to deal in autos, accessories, parts, supplies, oils, gasoline, etc., with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash. The business will be conducted at 601 Ludington street.



Why not control
in your town, the
exclusive sale of
the finest line of teas
and coffees in the
country?

Write us about
our SOLE AGENCY

Chase & Sanborn
CHICAGO



FIRE

TORNADO

BETTER INSURANCE AT LESS COST

During the year 1920 the companies operating through

The Mill Mutuals Agency

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

How do they do it?

By INSPECTION and SELECTION

Cash Assets Over \$20,000,000.00

We Combine

STRENGTH and ECONOMY

**THE MILL MUTUALS
AGENCY**

120 W. Ottawa St.

Lansing, Michigan

ASK YOUR JOBBER FOR

Hart Brand Canned Foods

HIGHEST QUALITY

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

Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers

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

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

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

Michigan Factories at

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

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.