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Newaygo Portland Cement Co.

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Commercial Savings Bank Bldg.,
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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

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

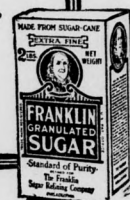
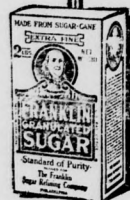
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MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, MARCH 1, 1922

Number 2006

MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

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GETTING BACK INTO LINE.

A peculiar notion has been gaining ground lately in some agricultural districts, and it finds expression somewhat after this fashion: "The banks in times like these are making too much money." Such an idea is peculiar in that it rests upon a tacit assumption that a community in hard times would be more prosperous if its banks were less prosperous. This would be true only if the banks, like pawnshops, were waxing fat on the miseries of their customers; but that is just what no modern bank could do even if its officers were short-sighted enough to embark on such a policy. In the long run it can prosper only with its clientele. In times of readjustment and economic stress, like that through which the country has recently passed, a bank may be justified in raising the rate on its loans on account of the greater risk involved in such a period. Moreover, cheap credit at such times would retard the necessary processes of liquidation and in various other ways would operate against the return to normal business conditions. Raising the rate of discount may then be a useful service by saving overventure-some business men from the results of their own rashness. It is on a par with the action of a ship's captain in debarring the passengers from the outer decks in time of storm.

The index of wholesale prices compiled by the Bureau of Labor Statistics tends to bear out two predictions which have frequently been made by business observers. One prediction was that after the precipitous deflation of a year ago had been arrested prices would still tend to sag for a considerable period, but with short upward swings coming at intervals. Such a short swing began last August and reached its crest in September. Since then the sagging tendency has reappeared, and the level of wholesale prices is now exactly where it was in June and July,

namely, at 48 per cent. above the average for 1913. Meanwhile, although the January average is the same as for June, the indices for the different commodity groups have undergone certain significant changes. Thus, farm products, in which deflation had proceeded furthest, advanced two points during January, while the indices for all other groups declined from 1 to 5 points. The tendency for prices to get back into something like their normal relation before the beginning of deflation is thus in evidence.

A year or so ago the retailer was subjected to much criticism because retail prices lagged behind wholesale when the latter took the toboggan. When it was explained to the consuming public that retail prices tend to move more slowly than wholesale prices in either direction, the arguments usually fell on deaf ears. It is true that some retailers at the time were slower in taking their losses than was good for them, but that is now all past history. The other side of the retailer's position is now being revealed by the current markets. In other words, retail prices of many commodities are coming down in a most pronounced fashion while wholesale prices in the same groups are advancing. For example, retail prices of forty-four food articles in this country declined 5 per cent. during January, according to the index compiled for fifty-one important cities by the Bureau of Labor Statistics. While retail prices of food have thus been declining, it is to be noted that the prices of wheat, hogs, cattle, calves and lambs have been steadily advancing. These facts bear out the assertion that retail prices are less sensitive to market changes than wholesale prices. Retailers might do well to give some publicity to these recent developments and further enlighten consumers with regard to the forces determining what must be paid for goods.

PROPHETS OF PROSPERITY.

The Federal Reserve Board in its annual report, issued this week, makes the statement that "There are those who believe that the beginning of a (business) revival is not far distant." To those accustomed to listen to the confirmed prophets of prosperity who have been assuring the country ever since the autumn of 1920 that a revival was already upon us, this pronouncement will sound very tame. Yet it is more worthy of attention than most of what one hears from the inveterate boosters. The other day a merchant who had heard time and again that we had at last turned the corner asked: "What's the matter with this corner, anyway? Every few days somebody says that we are turning it,

but before we can get around it it seems to move forward into the next block."

One reason apparently for these frequent and oft-revised predictions is a failure of observers to take into account the fact that all industries are not going to turn the corner at the same time. Business continues to be "spotty." In spite of better prices for agricultural products, for example, the farmers as a whole are still in bad shape, and it will be six months before they can experience any substantial relief. Even then the extent of their recovery will depend on prices and yields which at present no one can predict. There is likewise much uncertainty concerning our export trade. Some lines of business are out of the woods and others are not. This explains the conservatism in the Reserve Board's forecast of a business revival.

BUSINESS BAROMETERS.

One reason why business barometers mean so little to-day is because of their failure to take account of crop prospects, says a statistician. In normal times the world production of principal farm products was fairly stable. A shortage of wheat in Argentina, for example, might be offset by a bumper crop in Siberia, and the variations would not be sufficient to have any far-reaching effect on the whole field of business. To-day the situation is quite different. Russia is temporarily out of the running as a food exporter, and the production and consumption of staple farm products are so much out of equilibrium that no forecast of business is worth much unless it attempts to gauge probable agricultural conditions and their effect on the general economic situation. The cotton, corn, and wheat growers constitute collectively about a third of the purchasing power of the country. A business barometer which has regard only for money rates, average security prices, and similar things, and ignores agriculture in its present upset condition, has an element of fatal weakness.

THE WRONG WAY OUT.

Both wholesalers and retailers will resort to forward buying in larger volume only when they can see a quick market ahead, says a business observer. There will be a quick market ahead only when there is a speeding up of consumption. It is surprising, however, still to hear talk of speeding up of production as the remedy. As a matter of fact, in most staple lines of goods more has been produced than the country is able for the time being to consume. Ability to consume determines the volume of production. When production costs force selling prices above the con-

sumers' purchasing power business finds itself in an impasse. The first step in getting out is not more production, but cheaper production. This will lead to greater consumption, and greater consumption in turn will mean a speeding up of production.

TAXES ON FARM PRODUCTS.

That taxes may affect business in ways which it is often impossible to forecast is illustrated by recent developments in the grain belt. In some States stocks of farm products on hand on March 1 are subject to the general property tax. Legislators in a number of states have deliberately chosen this date because it is the one on which their farmer constituents are least likely to have such taxable property in their possession. This year, however, farmers have heavy stocks of corn on hand on which, until recently, they have hardly been able to realize the cost of transportation to market. Recent improvement in the price has stimulated marketing, but the price still remains below the pre-war level. The prospect of taxes has also played a part in moving the grain, according to a Western banker. Fortunately, the period for taxes this year happens to coincide with a rising market, so that recent selling has not further depressed the price.

MR. CITIZEN!

The soldier bonus, as a bid for votes in the coming election, is the most flagrant and the most wicked assault on your pocket-book ever yet made in Congress.

If Congress had to dig down into its own pocket to find the money for the soldier bonus the soldiers would never see a cent. Nothing short of a jimmy could get a cent out of Congress.—
New York Herald.

The Census Bureau's report on woolen operations as of Feb. 1, which was issued during the past week, shows considerable slowing up by the mills. The increase in idle wool machinery has been continuous for several months. On Feb. 1, of the wide looms over one-third was idle and of the narrow ones over 27 per cent. Of the spinning spindles 27 per cent. of the woolen ones and 14.3 per cent. of the worsted were idle. The mills have been rather shy on worsted orders from the men's trade, but have done better on woollens. Clothing manufacturers in several cities are preparing for a slowdown on wages and are also watching the results of the many clearance sales by retailers now in progress, most of them offering real bargains. The women's wear trade is looking forward to a rather active season, being inspired thereto by the good business already done.

THE LAST TWO DAYS

Of the State Grocers Convention at Bay City.

Bay City, Feb. 22—John Affeldt, Jr., of Lansing, in charge of the meeting, called for reports of various committees. The Rules and Order Committee reported out the following resolutions that were carried by the convention on the floor: first, that all speakers arising and in addressing the chair give their names, their place of residence, before making any talks or motions to the chair; secondly, that all committee reports be in writing; third, that none but credited delegates to the convention shall be allowed the floor and none but these shall be allowed to speak, except with permission of the chair; fifth, meeting shall begin and end on time and lastly that Roberts rules of order shall govern all meetings.

Mr. Affeldt at this time called for the question box session presided over by Frank McConnell, of Lansing. This discussion was continued for some time, with the result that many important points in connection with the retail business were brought out and discussed at length with considerable benefit to all those present. Such things as Are freight claims handled as satisfactorily as is wanted? Should grocersmen buy furniture at wholesale? Are the dues of the Association as large as they should be? What legislation should be brought out to rectify any mistakes that have been made? These and many other as important as subjects were discussed, both pro and con, during the session.

D. J. Buck at this time extended on the behalf of the Bay City Board of Commerce and the B. P. O. E., No. 88, the free use of all club facilities that each club offered to the visiting delegates of the convention.

Mr. Affeldt at this time called upon W. P. Hartman, director of the State Department of Agriculture and member of the Bureau of Foods and Standards of the Department, who gave a very interesting talk based on the alleged distribution of foods that were unfit to eat and of canned goods spoiled and with misplaced labels.

J. A. Lake, of Petoskey, lauded the speaker at the close of his talk, saying that he was one of the backers of the members of the Association and that it was the desire of his city to have had the speaker as the City Manager of that town.

The Association went on record as endorsing every effort made by the State officers as explained in the paper of Mr. Hartman's.

A motion was made and carried that the Association send flowers and a letter of appreciation to Mrs. M. L. DeBats, of Bay City, in appreciation of the excellent services rendered the Association by her husband, the late M. L. DeBats, member of the Bay City Association.

The afternoon session was opened with a community singing exercise. E. W. Jones, of Cass City, chairman of the Auditing Committee reported that the reports of the State Secretary and Treasurer were all right and the convention adopted the report of the Committee without a dissenting vote. The question box session, under the supervision of Frank McConnell, of Lansing, again formed the principal portion of the opening movements of the meeting.

Charles Christensen, of Saginaw, Vice-President of the State Association, gave an interesting talk on how to handle the sales clerk proposition.

J. A. Lake, of Petoskey, gave a very interesting paper on "How To Meet the Re-adjustment," which was published verbatim in last week's Tradesman.

R. D. MacManus, of Chicago, representative of Armour & Company, gave a very interesting discourse on the "Meat Problem" and in being introduced by Mr. Affeldt, the speaker was referred to as being the first man of known authority on the meat subject to address a meeting of the Michigan Association in its annual convention. Mr. MacManus in opening said, "You get a bottle of milk at your rear door every morning when you want it but you never stop to think of the service that is behind the bringing of that bottle of milk to your home and the same with the meat industry." Continuing Mr. MacManus said that all the leading nations of the world were meat eating nations, adding that the principal breeding grounds for meat are in Texas. He said that calves born in that district when a year old were moved over into the corn belt and thence on to the slaughtering markets. Mr. MacManus said that 70 per cent. of the beef was raised West of the Mississippi, and likewise were 40 per cent. of the hogs and 60 per cent. of the sheep, while he said the center of consumption was East of the same mark, making long cartage necessary from the point of production to the point of consumption. He said to take care of this long distance a large equipment was needed, all of which costs a great deal of money.

"The most interesting thing to the consumer is the fluctuation of the market in meats, first upwards and then downwards," he said. "These fluctuations are governed by the law of supply and demand and in no other way. Efforts are being made to have a more steady and consistent stream of cattle, sheep and hogs fed to the slaughtering markets," he added.

"Meats have come down considerably since the close of the war," said Mr. MacManus, "but in spite of people trying to make a comparison between the cost of cattle or hogs on the hoof and in the dressed condition, it is an impossible thing to do."

"There can never be a comparison of the cost of meat on the hoof with dressed meat until someone invents animals with only steak cuts in them," said the speaker. In reference to reports that Armour and company were going to enter the retail meat selling field, Mr. MacManus stated that he could tell them that this company was going to do nothing of the kind.

The speaker referred to the trust that the buying public could place on meats which carry the stamp of the United States inspectors, who are stationed in the large meat packing plants. In closing the speaker urged upon them the importance of demanding standardized goods.

Mr. Affeldt, next introduced John A. Green, of Cleveland, who gave an inspiring and interesting talk, which is published in full elsewhere in this week's paper.

The meeting was adjourned until 7 o'clock in the evening, when the annual banquet took place. The chairman of the evening was F. W. Atkins, of the National Grocery Co., who introduced the toastmaster of the evening, Willard E. King, President of the Bay City Board of Commerce, who presided as toastmaster.

The main speaker of the evening was John G. Clark, of Bad Axe, ex-President of the Michigan Wholesale Grocers' Association, characterized in the introduction of Mr. King as a friend to the retail and wholesale grocers of Michigan in their recent fights for equal and fair rights with competitive trade. Mr. Clark in the fore part of his talk told of the efforts of a few of the men associated with him to gain the rights of untrammeled, equal and fair rating to every retail and wholesale grocer in the State. He said in part: "During the last eighteen months the acid test has been given the wholesale grocer in the lines. One year ago the Senate appointed an investigating committee to look into the growing packing industries in the United States. Since that time up until three years ago little or nothing had been done. I want to tell you an incident to show how far reaching the work of the 'big five' packers was. There was a man in the Southwest who started slaughtering cattle and shipping it in box cars packed with ice to California. In four months he made quite a bit of money and then all of a sudden his supply of cars was cut off and in a visit to the President of the Southern Pacific Railroad, he was plainly told that Mr. Armour, a heavy patronizer of the lines, had asked that he be refused the use of cars and this was done. Three years ago the packers were selling cherries, tomatoes and various other canned products cheaper than we could and, in addition, were getting expedited service on them. For instance, retail or wholesale grocers could take orders and attempt to get them to their destination as early as possible but at least a week would be consumed, while the packers could take the same orders for the same place on one day and have the goods at their destination by 9 o'clock the next morning. Every single railroad man knew that he must move a yellow refrigerator car if no other car on the line moved or his road would lose the business of that packing company. These packers could deliver canned goods in United States cars at \$18 cheaper than I could. All we want is an even chance and if we can't get it we want to get out of the business. I think that we have won our battle on this proposition however," said Mr. Clark.

Other speakers who gave excellent talks during the evening were Prof. J. G. Horner, of M. A. C., who urged the need of the State to teach the fundamentals of economics as a foundation for life's work; Charles Christensen, State Vice-President of the Association, testified to the hospitality of the local Association and city. J. A. Lake, of Petoskey, who spoke of George Washington, Fred Fox, of Saginaw, who proved to be one of the best entertainers of the evening, John Affeldt, Jr., of Lansing, State President, and Charles Schmidt, local Association President and State Treasurer.

Vaudeville and music formed an entertaining part of the evening's program. Bay City, Feb. 23—At the concluding session of the convention the following resolutions were adopted:

Whereas—Leonard Seager has been removed from our ranks by death during the last year; and

Whereas—He was one of our most capable, honest, efficient and outspoken members and officers; therefore be it

Resolved—That we pass resolutions of appreciation for his great services and extend sympathy to the widow and family and that a copy of these resolutions be sent her.

Whereas—It is proposed at times to add a sales tax for the purpose of raising a soldiers bonus; and

Whereas—Such a tax would be a direct tax levied upon those least able to stand it and add to the cost of goods that the public wishes to decline; therefore be it

Resolved—That we go on record as

opposed to a sales tax and that a copy of these resolutions be sent to each of our members in Congress.

Whereas—It seems to be the policy of many of the manufacturers of nationally advertised 10 cent goods to place a wholesale price of 95 cents per dozen on their goods; and

Whereas—These goods are sold at a loss by the merchant when freight, cartage and the necessary overhead is added; therefore be it

Resolved—That we go on record as opposed to 95c as a wholesale price and ask our jobbers to co-operate with us in securing a price to the retail trade that will justify the handling of these goods and that we send a copy of these resolutions of protest to our jobbers and the manufacturers of such articles.

Whereas—Our best sugar industry has been threatened from time to time by a lowering of duty that would mean its destruction; and

Whereas—This industry is of great value to Michigan and the United States in general, leaving all profits from producer to consumer within our State and aiding our Nation to become self sustaining; therefore be it

Resolved—That we go on record as opposed to a reduction in tariff on an article that is of such vital importance to our State and that a copy of these resolutions be sent to each of our members of Congress.

Whereas—The editor of the Michigan Tradesman gives much time, effort and space to promoting the welfare of the members of this Association, both through the columns of his valuable trade paper and by personal work; and

Whereas—The contents of each weekly edition of the Tradesman is full of necessary and timely information for the retail grocers, meat dealers and general merchants; and

Whereas—The Tradesman has recently passed its thirty-eighth year of successful publication in the interests of retail merchants generally; now therefore be it

Resolved, That we, the Retail Grocers & General Merchants' Association of Michigan, in convention assembled at Bay City, this 23d day of February, 1922, heartily endorse and commend the efforts of Editor E. A. Stowe and his able staff for their untiring labor on behalf of the members of this Association and be it further

Resolved—That we each show our appreciation by not only being a subscriber but by recommending it to those who are not now subscribing.

Whereas—National Canned Foods Week March 1 to 8, inclusive, will be of inestimable value to retail grocers because of the wide publicity being given by the canners; and

Whereas—The canners are prepared to furnish advertising material to retailers free for local display; and

Whereas—The importance to the public of this opportunity to learn the great value of canned foods is a real source of education; now therefore, be it

Resolved—That we the members of the Retail Grocers and General Merchants' Association of Michigan in convention assembled at Bay City, do endorse the opportunity and make a special effort to surpass any previous records for the sale of canned foods during the dates set forth; and be it further

Resolved—That we commend the canners for their assistance and suggestions in helping increase our sales on these foods.

Whereas—The next convention of the National Association of Retail Grocers will be held in Cleveland in June, 1922; and

Whereas—The officers of the National Association have given much valuable time, thought and effort to amending unfavorable legislation correcting wrong information publicly given by placing facts pertaining to profits in the retail grocery business before the Joint Commission at Washington; now therefore be it

Resolved—That we, the Retail Grocers & General Merchants' Association of Michigan, in convention assembled, this 23d day of February, 1922, at Bay City, commend the efforts of the officers of the National Association, and be it further

Resolved—That an effort be made to have at least fifty members from Michigan attend the convention at Cleveland.

Whereas—The Board of Commerce of Bay City has been very generous in the courtesies shown at this the twenty-fourth annual convention of this Association, and have given of their time and effort for the benefit of the members; now therefore be it

Resolved—That we extend to them a rising vote of thanks and best wishes for the prosperity and good will that comes because of service well and cheerfully rendered.

Election of officers for the ensuing year resulted as follows:

President—John Affeldt, Jr., Lansing.
First Vice-President—Charles Christensen, Saginaw.

Second Vice-President—Paul E. Gezon, Grand Rapids.

Treasurer—F. H. Albrecht, Detroit.
The following were named on the board of directors: Charles H. Schmidt, of

Bay City, D. L. Davis, Ypsilanti, A. A. Tatman, of Clare and John Kroonmeyer, of Kalamazoo. Lansing was selected as the 1923 convention city in the face of keen opposition on the part of Grand Rapids.

Chronic Kicker Visits the Valley City.

Mears, Feb. 28—Was in your city last week to take in the auto show. Since returning home I have finished reading the last Tradesman. Gabby Gleanings from Grand Rapids says: "Street cars charge 5c in St. Joe and you can get a shine for 5c in Grand Rapids." And then says: "Come on growlers."

Well, here is a growl from a Kicker. I failed to locate the 5c shine. I had occasion to use the street cars several times to ride five blocks, but it cost me 10c each time in Grand Rapids. Maybe Gabby Gleaner thinks I should have gone to St. Joe for the car rides.

I stood in line at the ticket office at Powers opera house until I got disgusted Thursday afternoon and then gave up. Don't know whether the ticket seller was holding a prayer meeting or reading the Tradesman, but the hold-up was too damned slow and I dropped out of line.

Tell Brother Verbeck, while he is roasting the lax hotel men all over the State, to give credit to some of the meal servers where credit is richly deserved. Of all the snappy service, coupled with clean and reasonable priced eats, I have ever bumped up against, I take off my hat to Han-naford's new cafe.

The worst jolt I got was when buying a car. I had been reading all over about the Gray car for "under 500." Well, I looked 'em all over at the show and finally decided on a swell Gray Franklin Sedan. I got all fixed to drive on home when I discovered they wanted more than \$500 for it; 'twas an awful disappointment to me, so I did not buy any.

Guess I will have to hustle my collections to buy that Gray boat.

I frankly admit that Grand Rapids is a good place to live in—unless you want to get a reserved seat at Powers.

Chronic Kicker.

Only Paper They Read From Cover To Cover.

Gagetown, Feb. 28—Enclosed find our check for \$3 as advance payment for another year's subscription to the Michigan Tradesman.

We take this opportunity of expressing to you our appreciation of the good work you are doing in behalf of the retail merchants. We can not help but admire the fearless manner in which you expose and go after the fellows whose aim in life seems to be to enter into some kind of business for the express purpose of roping in and defrauding innocent people through their crooked methods of doing business. We are glad to note that your watchful eyes are forever on those cut-throat schemers. The service you render in various ways to the retail merchants is worth several times the price of the paper, and our hope is that you will continue for many years to come the good work you are now doing.

We are now taking four or five trade papers, but yours is the only one we find time to read from cover to cover.

Palmer Bros.

A leader frequently is a driver, but he drives himself more than another.

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.

Better Turnover in Ideas and Friendship

Few factors in the commercial life of the present day are invested with the high degree of responsibility and influence possessed by the traveling salesman. Though his influence is great, it is always balanced by a three-fold responsibility. For upon the ability and resource of the traveling salesman depend the welfare and the happiness of himself, his house and numberless people in every walk of life.

Both skilled and unskilled workers in factories, in mines and in shops depend upon him absolutely to sell the goods they make. If he fails to sell, over any extended period, these workers are thrown out of employment; debts pile up; families and communities suffer; the village storekeeper loses money, and a condition results which leaves the traces of suffering and depression upon men and women for many years.

But the responsibility of the traveling salesman to the merchant who buys his goods is, in a primary sense, more important than his responsibility to the firm he represents. Business houses depend on the good will of customers. In many cases the traveling salesman is the only representative of his house with whom the merchant ever does business. He is to that merchant the physical embodiment of all that the house with which he does business stands for—its policies, capacity and integrity. The partiality or prejudice of a merchant toward some particular house is often simply the result of a personal impression created by a salesman.

The retailer's overhead, at present, has not been deflated in proportion to his greatly reduced turnover. Few merchants to-day can reduce their overhead beyond a certain point without seriously hurting their business. They cannot increase their sales to any great extent without adding to their expenses. Yet the only possible solution, under the stress of present conditions, is to increase turn-over by frequent purchases of carefully selected merchandise and by intensive selling.

In this the traveling salesman can be of great assistance. Every salesman of ability has a number of practical ideas about ways and means of increasing retail sales; especially the sales of his own line.

It is a mistake for the traveling salesman to assume that his responsibility ends when he has sold an order to a merchant. It is also bad economy for a merchant

or buyer to allow a salesman to leave his store without getting every bit of information the salesman is able and willing to give about his line of goods, its qualities and its talking points. No merchant should let a salesman go until he has learned something about the experience of other retailers and the various ways they display and sell the goods in question.

Of course, a merchant has many other things to do besides seeing salesmen. But when he gives an order to a man he has only half completed the transaction. The other and most important half is learning the selling features about the goods he has bought; for his own sake and for his store salesmen.

This may seem absurd when buying well-known staples. The merchant or buyer may actually know all about the way a certain article is made and the best ways of selling it. But does the young man behind the counter?

Selling and buying in a retail store are not two separate departments that can be divorced and operated as two distinct forms of business. It is as vital for the man behind the counter to know what the traveling salesman has said about the goods he has just sold as it is for the buyer to know the price he was quoted.

The traveling salesman sees what other merchants are doing. He hears sales plans and sundry proposals for improving business. He talks with big men and little men, and his experiences in a day broaden his perspective and enable him to talk with authority on the problems of turn-over and store overhead.

At conventions merchants are advised to "use their bankers."

Why doesn't somebody propose using the traveling salesman?

He can give you—a merchant—more practical and profitable ideas for your own business in ten minutes than any banker in the country.

He can show you ways of increasing turn-over, if he is the type of salesman you should have calling on you, and it is to his interest to do it as well as yours to ask.

Why not use him? We all profit by a better turn-over in ideas and friendship.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers

MOVEMENT OF MERCHANTS.

Hillsdale—The Hub Produce Co., of Jackson, has opened a branch here.

Hudson—D. P. Rickenbaugh succeeds Coppins & Leisenring in the fuel business.

Holland—Fire destroyed the Fredricks garage, entailing a loss of about \$15,000.

Hartford—The First State Bank has been incorporated with an authorized capital stock of \$25,000.

Battle Creek—The Taylor Produce Co. will build a modern storage plant on the Grand Trunk tracks.

Bay City—Henry Eickemeyer, hardware dealer, died at his home, following a lingering illness.

Detroit—The Kay Jewelry Co., State & Shelby streets, has changed its name to the Ray Jewelry Co.

Holt—Salisbury & Bliss have added a full line of ford accessories and parts to their stock of hardware.

Kalamazoo—Steven Schreur succeeds H. Brondyk in the grocery business at 1012 North Westnedge avenue.

New Lothrop—Mr. Johnston, recently of Chesaning, has engaged in the clothing business in the Rolfe building.

Port Huron—The Thompson Towing & Wrecking Association has decreased its capital stock from \$100,000 to \$50,000.

Fowlerville—H. K. Smith, recently of Stockbridge, has purchased the Lockwood hotel, taking immediate possession.

Webberville—Thieves entered the general store of George Dunn and carried away some stock and about \$70 in money.

Grant—Thieves entered the general store of F. L. Longwood and broke open the safe, taking its contents, about \$250 in cash.

Allegan—O. W. Shanz, Ray Haas and William Schmitz have engaged in the fuel business under the style of the Pocohontas Coal Co.

Ionian—The Quality Store, dry goods, women's furnishings and carpets, has increased its capital stock from \$20,000 to \$40,000.

Burlington—Ray D. Barnes has purchased the hardware stock of E. W. Howland and will continue the business at the same location.

Brighton—F. T. Hyne, of F. T. Hyne & Son, grain, produce, lumber, fuel, etc., completed his fiftieth year in the same business and the same location, March 1.

Lawton—J. W. Clark, implement dealer, has made an assignment. A large credit business, inability to make collections and the sudden decline in prices are the causes.

Ionian—The Mt. Pleasant Lumber Co. has purchased the interest of Ross & Wentworth in the Ionian Lumber Co. and C. A. Hood will come to Ionian as general manager.

Flint—John Chathbeck, local fruit store proprietor, was sentenced to 65 days in the Detroit house of correction when he pleaded guilty to an attack on a woman in his store.

Elmira—The Elmira Warehouse Co. has been incorporated with an authorized capital stock of \$8,000, of which amount \$7,140 has been subscribed and \$2,086.66 paid in in cash.

Vicksburg—M. E. Reed & Son have sold their electric shoe repair shop and shoe furnishings stock to Claude E. Stevenson, recently of Kalamazoo, who has taken possession.

St. Johns—R. G. Graham has sold his store building and bakery to Roy Phippeny and Alger Hicks, who have taken possession and will continue the business under the style of Phippeny & Hicks.

Holt—Harry Froedtert has remodeled and redecorated his ice cream parlor and added complete lines of groceries, baked goods and confectionery to his ice cream and soft drink stock.

Ludington—S. LeRoy Hannan and Raymond Balongue will open a dry goods and women's furnishings goods store at 911 South Washington avenue, March 15, under the style of Hannan & Balongue.

Gladwin—Fire destroyed the general store and creamery owned by the Gladwin Dairy & Produce Co., entailing a loss of about \$25,000. Stock in the company was practically all owned by farmers in the vicinity.

Kalamazoo—William C. Locher, dealer in sporting goods at 221 East Main street, has sold his stock to Charles B. Cook, who has taken possession. Mr. Cook was formerly a traveling representative of the Kalamazoo branch of the Worden Grocer Co.

Kalamazoo—The Capitol Paper & Envelope Co. is moving from Chicago to Kalamazoo and will occupy the Harrison street structure, leased from the Kalamazoo Paper Box Co. This concern specializes in boxed paper.

Lansing—W. J. Smith and Solomon Gamel have formed a copartnership and purchased the Crystal cigar stock, lunch counter and billiard parlor at 313 North Washington avenue and will continue the business under the same style.

Flint—George W. Hubbard, for years Vice-President of the Citizens Commercial and Savings Bank and a local hardware dealer, Monday was elected President of the institution, succeeding Robert J. Whaley, veteran President of the institution, who died recently.

Manistee—The Vincent-Wolters Co. has removed its hardware stock to the building formerly occupied by the Mailhout grocery. The building the company has just vacated will be remodeled and occupied about April 1, by John P. Madison with a stock of dry goods.

Eaton Rapids—Charles Henry has closed the Eaton Rapids Candy Kitchen for the purpose of making extensive repairs, installing a plate glass front, marble wainscoting with plate glass mirrors above, a modern soda fountain and modern fixtures throughout.

Gobleville—The Gobleville Co-Operative Association has purchased the feed and seeds stock of the produce, feed and seeds business of John Leeder. Mr. Leeder will act as resident manager for the Co-Operative Association as well as conducting his other business.

Escanaba—L. K. Edwards, 601 Lud-

ington street, has merged his automobile supplies, accessories, parts and garage business into a stock company under the style of L. K. Edwards, Inc., with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Frankenmuth—Gugel Bros., dealers in general merchandise and furniture for the past thirty-four years, have dissolved partnership. Both stores opened March 1, under new management. The old store will be conducted by Gugel & Trinklein and the new store by Fred Gugel & Sons.

East Lansing—The Michigan Airways, Inc., has been organized to deal in airplanes, parts, etc., with an authorized capital stock of \$5,000, of which amount \$2,760 has been subscribed and paid in, \$460 in cash and \$2,300 in property. The business will be conducted at 223 Delta street.

Detroit—The S. L. Jackson Co., 500 Congress street, West, has been incorporated to deal in automobile parts, accessories, merchandise incident to building autos, or to furniture and hardware trades, with an authorized capital stock of \$100,000, of which amount \$73,470 has been subscribed, \$9,000 paid in in cash and \$64,430 in property.

Saginaw—William C. Kunder, for the past six years manager of the Saginaw branch of the Hammond-Standish Co., has resigned his position and purchased the store building at 1204 Court street, which he is remodeling and finishing in white enamel and will occupy about March 4 with a complete stock of meats, fish, etc. The business will be conducted under the style of the White Market.

Manufacturing Matters.

Lansing—The Atlas Drop Forge Co. has increased its capital stock from \$500,000 to \$700,000.

Muskegon—The Neil & Alwynse Co., fuel, has increased its capital stock from \$11,500 to \$20,000.

Three Rivers—The Michigan Gas & Electric Co. has increased its capital stock from \$1,750,000 to \$2,300,000.

Detroit—The Slaymaker Electric Welding Co., 686 West Grand Blvd., has increased its capital stock from \$28,000 to \$50,000.

Chesterfield—The Chesterfield Oil & Gas Co. has removed its business offices to Richmond and changed its name to the Richmond Petroleum Co.

New Buffalo—The Triangle Steel Products Co., manufacturing valves for gas engines, is starting operations at New Buffalo, turning out 300 to 500 valves daily.

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

Ovid—Clare Jones has sold his bakery, ice cream parlor and confectionery stock to Charles Covert, who will continue the business under the same style, the Palace of Sweets.

Detroit—The Sure-Life Battery Co., 8815 Harper avenue, has been incorporated with an authorized capital stock of \$6,000, all of which has been subscribed and \$1,500 paid in in cash.

Detroit—The Detroit Radio Co. has been incorporated to manufacture

and install radio equipment, with an authorized capital stock of \$5,000, \$2,500 of which has been subscribed and paid in in cash.

Detroit—The International Screw Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$72,000 has been subscribed, \$9,000 paid in in cash and \$36,000 in property.

Hamtramck—The White Eagle Casket Co., 3387 Comstock street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$3,000 in cash and \$2,000 in property.

Detroit—The Westminister Baking Co., 308-310 Murphy Bldg., has been incorporated to conduct a wholesale and retail business, with an authorized capital stock of \$10,000, all of which has been subscribed and \$8,500 paid in in cash.

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.

Live Notes From a Live Town.

Boyne City, Feb. 28—The last two weeks have been full of interesting incidents. The most prominent, of course, is the great storm which has made Northern Michigan a wilderness, leaving Boyne City, as well as all our sister communities, isolated from the outside world. Last Thursday the Noon Time Club held a most interesting meeting. We were honored by the attendance of twenty-five gentlemen, to whom the attractions of our salubrious climate, were so great as to defer their departure. In the meantime they left with our business men many jewels of wit and wisdom to keep their memory green. Their "long green" they left with our local hostelry. We were also honored by the presence of W. H. Griffin, of Toronto, who was at one time publisher, editor and devil of the Boyne City Times and later of the Boyne City Citizen.

We thought we had a storm last week. We had no thoroughfares. Tuesday night it snowed. The kind we usually have is light, fleecy stuff—about a foot. Wednesday night we were bombarded all night by a fall of frozen rain like small shot until Thursday morning, when there was eight inches of smooth pellets of ice making it almost impossible to navigate. Business of all kinds was suspended. The city authorities tried to plow out the sidewalks, but it did no good. A four horse team could not pull a small sidewalk plow. The country road tractor was put into commission, behind a heavy Sheboygan plow and succeed in opening up a single track through the principal streets, so that by Saturday people were moving about and the mills were running. The B. C. & A., with a big gang of men, got the road open to Gaylord, twenty-eight miles, by Sunday noon and to Alpena, 100 miles, Sunday night. Saturday afternoon a volunteer force of fifty men went out twenty miles and helped clear the road. We had a lot of fun and did a good job.

Boyne City lost one of the old landmarks of the town. The Watson Drug Co. building, at the corner of Water and Lake streets, was entirely consumed Thursday night, together with two other store buildings. Whether there is any chance of rebuilding we have not heard.

As news from the outside world begins to sift in we begin to feel that we are more fortunate. Compared with other cities South of us, we have had no trouble at all. Maxy.

Essential Features of the Grocery Staples.

The canned apple situation is said by canners to be statistically strong. The only supply in first hands of any importance is in Maine. The stock in first hands in Michigan of No. 10 apples, the large-sized can in which almost the entire canned output is packed, is said by the Lake Odessa Cannery Co. not to exceed eight or ten carloads. The stock in first hands in the State of New York is unusually small.

It is said that but few if any apples were canned in Arkansas or Missouri in 1921, owing to crop failure though some were carried over in Arkansas from the 1920 pack. Government statistics show that the apple crop was the smallest for many years, and apples in barrels are selling out of cold storage at from \$9 to \$12 per barrel according to variety.

Canners are getting \$5 to \$5.50 per dozen for No. 10 cans of apples f. o. b. cannery, and at these prices their profit is small. They could not sell at lower prices without actual loss and it is quite probable that the price will be maintained all season. People will eat apple pie, apple sauce and apple dumpling, even if the price is high. It is the staple pie fruit, and consumers will have it.

It is not the canners' fault that the price of No. 10 apples continues to rule high. It is the fault of nature, which gave us only half a normal crop in 1921. Pumpkin and plums, peaches and other pie stuff are all proportionately cheaper but the public will have none of them; it will have its apple pie and no other, not even hot mince pie to any competitive extent, though the last is made chiefly of apples.

The extent of the output of the canning industry is seen from the United States Census Report, which, as to the annual production of canned foods, gives the following figures:

Cans Produced.		
	Annually	Value
Vegetables	1,385,890,368	\$164,573,590
Fruits	634,419,192	146,947,332
Milk	1,046,823,192	293,177,134
Fish & oysters	358,094,616	96,481,976
Meats	271,949,328	96,904,000
Sausage	148,617,216	27,985,000
Soups	140,275,704	11,857,717
Total	3,986,069,616	\$837,926,749

Potted and fancy canned meats and a number of miscellaneous articles were taken in value only and not in volume or number of cans, and canned molasses and syrups, which are properly classified as canned foods, are not included in the above figures. Consequently the grand total of annual production can safely be estimated at five billion cans valued at one billion dollars in first hands.

It is estimated that one-fourth of the value of this enormous output is paid to growers, amounting to \$250,000,000, or about one-fourth the amount paid to wheat growers of the United States for their crop.

Sugar—The market is steady and unchanged. Local jobbers hold granulated at 5.60c and 5.80c, the same as they have for several weeks. All New York refiners are on a 5.10c basis.

Canned Fruits—A broader jobbing

demand for spot California fruits is developing, and judging by the enquiries from the local and the interior trade, a much better movement is in prospect. Lines here of peaches and apricots are broken and do not disclose large stocks of the desirable grades. Such lines, especially yellow clings, are tending upward. Cherries are scarce and jobbing lots are within small compass. Coast offerings of all fruits are light with the market decidedly firm. Hawaiian sliced pineapple is one of the best sellers on the list, but it is hard to find stocks to satisfy jobbers. The market here is short and resales from other points are not heavy. Grated and crushed pineapple is easy in tone. Satisfactory bookings of s. a. p. and memorandum orders for summer pack are occurring. Apples are steady.

Canned Vegetables—Tomatoes are firm and cheap lots, under prevailing quotations, are not available. Southern canners are not forcing their stocks as they expect an easy clean-up. No. 2s and No. 3s are easily maintained, but are no higher. No. 10s are firm. California packs are as strong as Southern. Buying of futures is confined to the output of the larger and well established canneries, but it shows that the market is becoming more active. Peas in No. 2 sizes are in strong demand for standard grades which are so scarce that extra standards are taken as a substitute. No. 10s are almost off of the market. Corn is steady in tone and in moderate demand. Standards outsell other packs as they are the most desired grade and compared to fancy are much more abundant. Asparagus tips and spears are in light supply and in strong demand. Spinach remains short of requirements.

Canned Fish—Salmon outclasses other fish products. A drive to pick up cheap chums and pinks on the Coast has been in progress and considerable stocks have been acquired by a number of large local distributors for their spring and summer trade. Pinks are quoted at their lowest at \$1.07½ Coast but are generally held at \$1.10, with predictions of a \$1.25 market before the spring opens. Chums are also wanted in the cheap lines, but like pinks, are tending toward higher levels. Medium reds remain quiet, even though they offer what appears to be an inducement as compared to pinks or red Alaska. Red Alaska are not in such speculative demand but are nevertheless firm. Sardines of all types have not been active beyond the routine demand caused by current consumption. Firmness is caused by the attitude of Maine canners who refuse to sell at discounts and in foreign fish by the rising exchange which affects values of new importations. Lobsters and crab meat are both firm, but in light supply. Shrimp is slowly improving as the surplus is being whittled down. Tuna fish is in moderate demand and steady.

Dried Fruits—The long predicted improvement in dried fruits has apparently at last set in and substantial gains were made in prices last week

in several soft items like prunes and currants. Apricots, peaches, pears and apples had all been more or less in advance of the former two packs as to statistical position and interest and they were therefore not so susceptible to market changes. The big item, prunes, is in better jobbing demand than in several weeks and traders are beginning to go beyond their present requirements and are adding to their stocks out of spot holdings or weak lines held in other markets. They are unable to do much on the Coast because the Association is withdrawn on its Sunsweet and Growers' brands, and independents, who are offering sparingly, are generally above the level of spot values. Some weeks ago considerable fruit was brought in on the Coast for later shipment, and it looks now that the market would be in healthy shape by the time the new shipments arrive. In the meantime spot supplies will likely be cleaned up or held on a parity with replacements. All sizes were more active last week, not only in California packs but also in Oregon fruit. Buying for export is still occurring in both primary markets. Coast operators have been free sellers for some time and have hardly been able to check over the unsold stocks, but all packers state that the remaining blocks are much less than normal. Currants are tending toward higher values and toward a basis of replacement. It is unusual for the market to continue for so long a period as it has below the level of the primary markets, cost of importations considered. Now weak holders are either withdrawing or are being sold out, which puts the control of the market more in the hands of legitimate importers who have established outlets. Until the market improves still further there will be little encouragement to buy for replacement. Raisins are without radical change. The demand remains narrow. There is somewhat more interest in the cheaper grades for beverage making, but packages are still more or less neglected by jobbers. Peaches are moderately active in the jobbing field. Stocks are broken in all grades and holders are bullish because of their inability to duplicate their merchandise in the face of a larger consuming demand. Apricots are the strongest fruit on the list. Blenheims and Moorparks are scarce and strongly favor the holder.

Rice—All types of foreign rice show a strong undercurrent. Domestic rice also shows gains in prices on the spot and at primary points. Domestic and export buying is increasing. Rice of all kinds are firmer and tend toward higher price levels.

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. for old and \$2.50 per hamper for new Texas.

Butter—Local jobbers hold extra creamery at 34c in 53 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—\$3.75 for home grown; California, \$3 per crate of about 75 lbs.; Texas, \$4 for 100 lbs.

Carrots—\$1.25 per bu. for old and \$2.25 per hamper for new Texas.

Cauliflower—California, \$3.75 per case of one dozen heads.

Celery—California, \$10 per crate of 6 to 7 doz.; Jumbo, \$1.20 per doz. stalks; Florida, \$5.50 per crate of 4 to 6 doz. stalks.

Cucumbers—Illinois and Indiana hot house command \$3.50 per doz. for extra fancy and \$3 for fancy.

Eggs—Local dealers pay 25c for fresh.

Grape Fruit—Some sizes of Florida have declined 50c per box. Present quotations are as follows:

36	-----	\$4.00
46-54	-----	4.25
64-70-80	-----	4.75
96	-----	4.50

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

Lemons—All grades have declined 50c per box. Sunkist are now quoted as follows:

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

Choice are held as follows:

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

Lettuce—Hot house leaf, 18c per lb.; Iceberg from California, \$6.25 per crate.

Onions—California, \$9.50 per 100 lb. sack; home grown, \$9 per 100 lb. sack; Spanish, \$4 per crate.

Oranges—All grades have advanced 25c per box. Fancy Navals are now held as follows:

90 and 100	-----	\$7.00
150, 176 and 200	-----	7.00
216	-----	7.00
252	-----	7.00
288	-----	6.50
324	-----	6.00

Choice Navels sell for 50c per box less than fancy.

Floridas are held at \$7 per box. Dealers have to keep Floridas in stock, because some consumers will not touch a California orange so long as they can get a Florida orange.

Parsley—60c per doz. bunches.

Peppers—Florida, \$1.25 per basket.

Pineapple—\$8.50 per crate for Cuban.

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

Poultry—The market is unchanged. 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—\$1.25 per 6 lb. basket from California.

Ups and Downs of the Interurban Bus Business.

Coldwater, Feb. 28—I started operating the first long-distance passenger bus line in the State of Michigan in 1914 running one round trip daily from Nashville, through Battle Creek, Union City and Coldwater, a distance of sixty miles one way or 120 miles for the round trip. At that time there was only twenty-five miles of the sixty improved gravel roads. The remainder were ordinary dirt roads. In May, 1919, I took on a partner, Wesley J. Worst, and in the fall of 1919 we bought the line between Marshall and Coldwater after two different parties had failed in trying to make a success of it. I started with a Ford touring car and our business gradually but steadily increased each year until 1921. Last year we had a decrease of about 30 per cent. over 1920. This, of course, was due to the general depression of business. On the Battle Creek line our fare is the same as it was in 1914 when we started. We increased our rates some with the increase of gasoline, tires and other commodities we used, but we reduced our rates as soon as there was a drop in these commodities. We have reduced the rates on the Coldwater-Marshall line one-third since we started operating the line. When we bought the line the rates were \$1.50 from Coldwater to Marshall. The rates now are \$1. We have five Dodge cars and one Buick. We take a Dodge touring car, lengthen the chassis two feet, re-inforce the frame and springs and build a sixteen passenger body with side door entrance. These bodies are light, although they are built very strong. The body and chassis equipped with extra tires weigh about 3900 pounds. We feel there is a great advantage in the light bus, as there are many times when we only carry from four to ten passengers and a light bus will ride much better and operate much cheaper than a large one when only partly loaded. The longer I am in the bus business the more I am convinced that a company can serve the public to a great deal better satisfaction by operating small busses and when the volume of business increases put on more runs and more cars instead of operating large trucks which will carry thirty passengers. Our experience has been that the majority of people who travel would much rather travel in a small bus than in a large one and, of course, the oftener the transportation the larger volume of business you will do and the less opportunity there is for competition.

In regard to the tires we get from 2500 to 4000 miles more out of a pneumatic truck tire on the rear than we do out of a regular cord tire. We think at the present time the United States knobby truck tire is giving us the most miles for the money of any tire we have ever used. You, of course understand the history of tire companies have been that they are very undependable. A certain company will produce a good tire and then, after their reputation has been established, they try to reduce the cost of making the tire to the extent that it cheapens the value of it and we have never been able to depend upon a tire more than one or two years. We have been using the United States Knobby tires nearly two years, not exclusively, as we are continually feeling around to keep in touch with other good tires with the expectation that the United States knobby will go wrong, as many of the other tires have that we have used, although we are very much in hopes the United States Tire Co. will always continue to produce the tire they are now making.

In regard to the way in which the people in the various towns receive us. I think I am safe in saying that 90 per cent. of them are very friendly to our business and feel that our line is an asset to their town and a great convenience to them, individually.

In regard to the ordinance recently

passed in Battle Creek we do not feel that the rank and file of the people, especially the business men, wanted an ordinance or anything else that would interfere with interurban bus lines running into the city and we feel the Commission was influenced by the electric lines. While we have no evidence to prove this we have evidence that Mr. Collins, General Manager of both the electric lines, tried to influence the council at Marshall and Lansing to pass the same ordinance that Battle Creek passed. I am enclosing a copy from the Battle Creek Evening News with a statement from myself that will give you a fair idea of our views on the matter and also the feeling of the newspaper, as both papers there have favored us in all the articles they have published.

Indemnity Insurance: We do not carry any accident insurance, as there is no straight regulation in regard to the amount to be paid for particular accidents. For illustration, the compensation law provides for a maximum amount that can be collected for a broken arm, a broken leg, total disability or death, but as there is no State law regulating indemnity insurance, the sky is the limit and it practically means that every accident an insurance company must fight a law suit. At the present time we cannot obtain indemnity insurance on our six cars less than \$1800 yearly. Of course, you understand we are liable within ourselves, as we have about \$14,000 worth of equipment that could be attached in case of accident, but the State law holds us liable only so far as we are to blame. I mean by this, that if you run into us and we are not to blame you are held for the accident and not us. We have a right to our share of the road, but if we keep within our rights and have proof that the other fellow was in the wrong, he is the one who is holding. Therefore, we feel it is good business to carry our own insurance. We have had but one casualty in the seven and one-half years which we have operated. This happened on the Saturday night before labor day. It was a very bad rainy night and was lightning very hard. Just as our bus approached a very short turn in the road there was a tremendous flash of lightning that blinded the driver to the extent he could not see the turn. However, he was going slow and as the bus came to a stop it tipped over the edge of a three foot bank. There wasn't anyone hurt in the tipover, but in the scramble to get out a rather large man stepped on a lady's shoulder breaking her collar bone. This claim we settled out of court. We paid the lady's doctor bill and paid her full time until she was able to go to work. Had we been insured there is no question that an insurance company would have taken the advantage that the accident was caused by an act of God (lightning) and the chances are she would not have been nearly so well imbursement. Of course, we had another object in view, and that was that we want our patrons to feel that we are always and ever looking after their interest. We have our own garage and buy everything at wholesale. We do all our own garage work, which is under the personal direction of my partner, Mr. Worst. We have our own ideas, probably a little different than anyone else, in handling our business. First, we will not employ any help, either in the garage or as drivers on the road, who drink booze or who smoke cigarettes. Every car must be inspected before it goes out. If it only has been ten miles every wheel must be jacked up and tried for loose or broken bearings, the brakes must be tried, both the emergency and the foot brakes, every bolt in the steering gear is looked at and every place on the car that can be oiled is oiled except the transmission and differential. They are looked after once a week and once every week the wheels are all taken off, the bearings are washed with coal oil, carefully inspected for chipped rolls or cracks in

the race. The fact that we do not have accidents and our cars do not break down on the road is not all luck.

In regard to the snow plow we operate this at our own expense between Coldwater and Battle Creek. It is a very efficient plow and handles three foot of snow very nicely. You understand the Marshall line is a trunk line road. This the State keeps open. Our Battle Creek road is now all State award gravel road, but as there is no allowance set aside for the keeping of these roads open in the winter time it is necessary for us to do it if the road is kept open and we feel that even though the expense is as great as our profit, we owe it to our patrons as a matter of good service and are willing to operate the plow, but we do not feel that after we spend several hundred dollars keeping the road open that we ought to pay for driving into a city.

Wolverine Bus Company.

Labels For Vinegar.

A decision of the Department of Agriculture at Washington requires that vinegar made from evaporated apples shall be so described on the label and that it cannot legally be labeled "apple vinegar" or cider vinegar," but shall be labeled "evaporated apple vinegar."

The National Wholesale Grocers' Association and the Canners' League of California have come to a very important agreement upon a form of contract for canned foods for future delivery. It is suggested that the agreed contract form is fair to the buyer and the seller, and protects the interest of both completely.

The best idealism is that which expresses itself in works.

Municipal and Provincial Bonds

Michigan municipals are about as safe and satisfactory an investment as you can find.

They are General Obligations of Townships, Counties and Cities in Michigan that you know all about.

They will pay you 4¾% to 6%, free of all tax in Michigan and are readily marketable.

We buy entire issues of Michigan Municipals and due to our location are undoubtedly able to offer our clients the cream of the Michigan Municipal offerings.

We own, offer and recommend:

Michigan Tax-Free

	Rate	Maturity	Price	Yield
\$ 2,000 Arenac county	5½	1929	\$100.00	5.50%
\$ 1,000 City of Cadillac	5½	1929	100.00	5.50%
\$ 1,000 Isabella county	6	1923	100.71	5.50%
\$ 3,000 Isabella county	6	1924	101.15	5.50%
\$17,000 Jackson county Gen. Ob.	6	1924	102.32	4.90%
\$18,000 Jackson county Gen. Ob.	6	1925	103.57	4.80%
\$10,000 Jackson county Gen. Ob.	6	1927	105.51	4.80%
\$25,000 Jackson county Gen. Ob.	6	1928	106.69	4.75%
\$10,000 Jackson county Gen. Ob.	6	1929	107.59	4.75%
\$ 250 Kalamazoo county	6	1925	101.09	5.60%
\$ 100 Kalamazoo county	5½	1926	100.00	5½
\$ 200 Kalamazoo county	6	1927	101.72	5.60%
\$ 1,000 Montcalm (Gen. Ob.)	5	1923	99.53	5.25%
\$ 1,000 Montcalm (Gen. Ob.)	5	1928	100.00	6.00%
\$ 500 Odessa & Berlin Tp. (Ionia)	5¼	1922	101.91	5.70%
\$ 200 Van Buren county	6	1932	104.09	5.50%
\$ 2,000 Wakefield township	6	1933	104.35	5.50%
\$ 3,000 Wakefield township	6	1934	104.60	5.50%
\$ 3,000 Wakefield township	6	1935	101.37	5.50%
\$ 1,500 Cass county	6	1926	101.77	5.50%
\$ 900 Cass county	6	1927	102.60	5.40%
\$ 4,100 Cass county	6	1928	103.04	5.40%
\$ 700 Cass county	6	1929	104.05	5.30%
\$ 3,700 Cass county	6	1930	104.85	5.25%
\$ 4,200 Cass county	6	1931	105.32	5.25%

General Municipals

\$ 1,000 Chase City, Va. (Gen. Ob.)	5½	1946	96.71	5.75%
\$ 5,000 Camp county, Texas	5½	1924	99.07	6.00%
\$ 5,000 Camp county, Texas	5½	1925	98.65	6.00%
\$ 2,000 Camp county, Texas	5½	1926	98.25	6.00%
\$ 4,000 Camp county, Texas	5½	1927	97.87	6.00%

Canadian Provincials

\$23,000 Province of Saskatchewan	5½	1946	100.00	5.50%
\$ 7,000 Province of Ontario	5½	1937	100.00	5.50%
\$ 1,000 Province of Ontario	6	1925	101.09	5.60%
\$ 1,000 Province of British Columbia	6	1926	101.06	5.70%
\$ 3,000 Province of Quebec	6	1925	101.09	5.60%
\$ 1,000 Province of Ontario	6	1927	101.72	5.60%
\$ 1,000 Province of British Columbia	6	1925	101.00	5.70%

Detailed Circulars on Request.

Telegraph or Telephone Orders at Our Expense.

HOWE, SNOW, CORRIGAN & BERTLES
INVESTMENT BANKERS

310 FORD BUILDING,
DETROIT, MICH.

GRAND RAPIDS SAVINGS BLDG.
GRAND RAPIDS, MICH.

Important to the Shoe Merchants of Michigan

Here's an opportunity never before duplicated to secure shoes and rubbers below cost.

Rindge-Kalmbach-Logie Company's brand needs no introduction. The Michigan Trust Company of this city in their capacity of Receivers for the above shoe manufacturers has ordered the entire stock of over 24,000 pairs to be sold at once regardless of cost.

It is to the interest of every shoe merchant in the state to be on the ground as soon as possible and make his selections at prices undreamed of.

Sale will be conducted in the building occupied by the manufacturers, corner of Ionia Avenue and Louis Street.

There are:

- 
- 6,614 Pairs—Men's Dress Shoes (All sizes)
 - 8,719 Pairs—Boys' Shoes (All sizes)
 - 927 Pairs—Men's Rubbers (All sizes)
 - 726 Pairs—Boys' Rubbers (All sizes)
 - 892 Pairs—Women's Rubbers (All sizes)
(Storm and sandal)
 - 151 Pairs—Youth's Rubbers (All sizes)
 - 3,196 Pairs—Men's Heavy Rubbers (All sizes)
(2, 3 and 4 buckle)
 - 246 Pairs—Boys' Heavy Rubbers (All sizes)
 - 140 Pairs—Youth's Heavy Rubbers (All sizes)
 - 2,445 Pairs—Tennis, Assorted (All sizes)

24,056 Total Pairs

MICHIGAN TRUST CO., Receivers
By John L. Lynch Sales Co.
Manager of Sale.

ASLEEP AT THE SWITCH.

When business prospers the country prospers.

Nothing can be plainer than that, and yet Congress has been muddling up the whole situation with a view to doing something not only uncalled for, but entirely out of reason with present conditions.

Weeks have been spent, or rather wasted, thrashing over that which ought never to have been brought to the attention of Congress. Meantime, while waiting for the work of unraveling problems of our own making, we have permitted the country to continue in the doldrums because of the fact that our law makers have been asleep at the switch.

Having finally disposed of the soldiers bonus bill (if this has not yet been done, it soon will be) the way lies open for legislation of a constructive and beneficial nature.

The whole country waits. Congress should act in every legitimate way possible to set the wheels of industry moving. The war, we all admit, demoralized so many things it is hardly possible to straighten out the kinks at a moment's notice, but they are gradually unkinking, needing only sound legislation to give impulse to the movement so much desired.

In 1914 our country had entered upon a breakdown of industrial prosperity bordering on that of the early nineties. The sudden precipitation of war by the kaiser saved the United States from a serious panic. That war turned the tide of industrial activities from the fields and shops of Europe to our own country. While hustling to supply the needs of our neighbors across the brine we builded anew our own fortunes, and prosperous days again came to the United States.

With the end of the war, which left such devastation in its wake, there came new conditions and new problems which seem to date to have puzzled our wisest intellects to master. If we could put aside the non-essentials and work only upon those which are of present moment we might be able to make at least a little progress in the renewal of our broken and ragged industrial conditions.

Much time has been needlessly, not to say foolishly, wasted, yet it is never too late to mend. With the fear of the back home ballot-wielder out of their brains, our congressmen may be able to accomplish something of a nature worthy of their high calling. There can be no denying the fact that the soldiers bonus bill has been a raging nightmare to our Washington representatives. When they learn that the fate of the Nation does not stand waiting for the enactment of this malodorous bill and when they know that our doughboys are men and soldiers, not mendicants standing with outstretched hands begging alms in the National market place, they will, perhaps, come to a better understanding of the real conditions confronting them.

Until such time we can have little to hope from our present Congress. The mists of doubt and worry are

slipping away, however, and as soon as the driftwood of past mistakes is swept away we may expect to see the beginning of better things.

A market for manufactured articles must come, a drop in the confiscatory freight and passenger rates, a general deletion of every war time price before the new era will dawn for America. Whatever Congress can do to push this to a conclusion, so much will it do toward hastening the day of a revival of business throughout the Nation.

We must have markets but we cannot have them so long as sullen men stand and demand the last pound of flesh to gratify their own selfish desires at the expenses of the many. This talk of a coal strike is not an item of cheer for an immediate resumption of business. Men seem so blinded by their own small centers of life as to take no heed of the great world around them.

A study of markets day by day shows the ups and downs of the fickle god, but no exact criterion by which we may estimate the probable outcome.

A permanent downward tendency must come, wages must be reduced at least 25 per cent. and the great arteries of trade, the railways, must come to time before anything worth while can be expected. The times before the war are not exactly the times we care to emulate. Those were panicky times while the seeker after normalcy would have a steadier market, a steady demand for American made goods, so that general resumption of factory operations may take place.

With this renewal of business will come a movement of farm products at fair and less fluctuating prices. There will be no \$3 price for wheat, nor is it desirable that this should be so.

Two dollars for American wheat and 75 cents per bushel to the farmer for potatoes will give the tiller of the soil ample profit on his outlay. With prices thus stabilized, the prices of what he purchases in the open market equally deleted, and times would again assume something like the old activities.

Back there at Washington sits Congress.

Aye, there's the rub. Congress! We hardly know how to take that organization of American crowned heads. It is a menace or an asset, according as the lights of its members shine for truth and a square deal for the whole people, leaving out all such criminal combines as farm blocs, manufacturers' coalitions or union labor conspiracies in restraint of trade.

Cliques and clans should have no place within the walls of the Capitol building at Washington. That there have been such we all know too well. This tremendous effort to force an indebtedness of several billions of dollars upon the people out of whole cloth, for no other purpose than to corral votes at election time, has made the cheek of every honest man blush for his nationality.

Proud we are of our Americanism,

but, alas! not proud of this latest evidence of the corruptibility of the American Congress. Luckily, the solons down there have at length seen the handwriting on the wall and taken heed in time to save themselves as well as the country from everlasting infamy.

COTTON MARKET STRONGER.

Taken as a whole, the price tendency in cotton during the past week was upward. There was no material change in demand or supply to account for the firmness shown, but more credence seemed to be given to reports of a scarcity of spinnable cotton occurring before the crop of this year comes in. Quotations for August and beyond appear to be based on the assumption that there will be no serious curtailment of acreage for the new crop. Abroad, more attention is paid nowadays to the problem of securing larger stocks of cotton in the future from countries other than this. Aside from Africa, China and India, attention is being directed to the possibilities of Brazil and Australia. In Brazil cotton growing is no experiment, and it is said that several million bales a year could be readily secured from that country within a comparatively short period. Australia, also, seems to offer good prospects. In that country as much as 1,100 pounds to the acre have been obtained in some cases, and there are said to be 50,000,000 acres suitable to the growing of cotton. At the present there is more than enough cotton being raised to supply the world's needs, but not sufficient for the future, when conditions become more normal and purchasing power is increased. The rise in cotton prices has been reflected in the goods market to some extent as was shown during the week in the sales of printcloths and sheetings. But the volume of business was not large. There has been considerable curtailment of production by some mills, while others are closed by strikes. Knit goods of one kind or another are without especial feature.

An upturn in the prices of various farm products recently has had a cheering effect over quite a large portion of the country. While it has not as yet stimulated buying in greater volume, it has brought a feeling of increased confidence with the expectation of more substantial results in the comparatively near future. There is also more of a disposition to meet conditions, as they arise, in the proper spirit. Hopes of some marvelously quick transition to prosperous times have been put aside. It has become apparent that such a happening is not warranted by circumstances, and even the desirability of the thing is more than questioned. For it has been made clear to the least observant that a stimulated business activity accompanied by rising prices would be followed by a quick decline that would lead to embarrassment. The record of failures continues to be much longer than it should be, which indicates that readjustment to the newer conditions is by no means complete. The controversies over the reduction of wages in many industries, either already under way or

threatened, also point in the same direction. A change is in progress and is gaining great headway, looking to the exercise of greater thrift on the part of individuals and industrial organizations alike, and both are gradually accommodating themselves to this new and more stable condition. But it will take some time before the elements are co-ordinated.

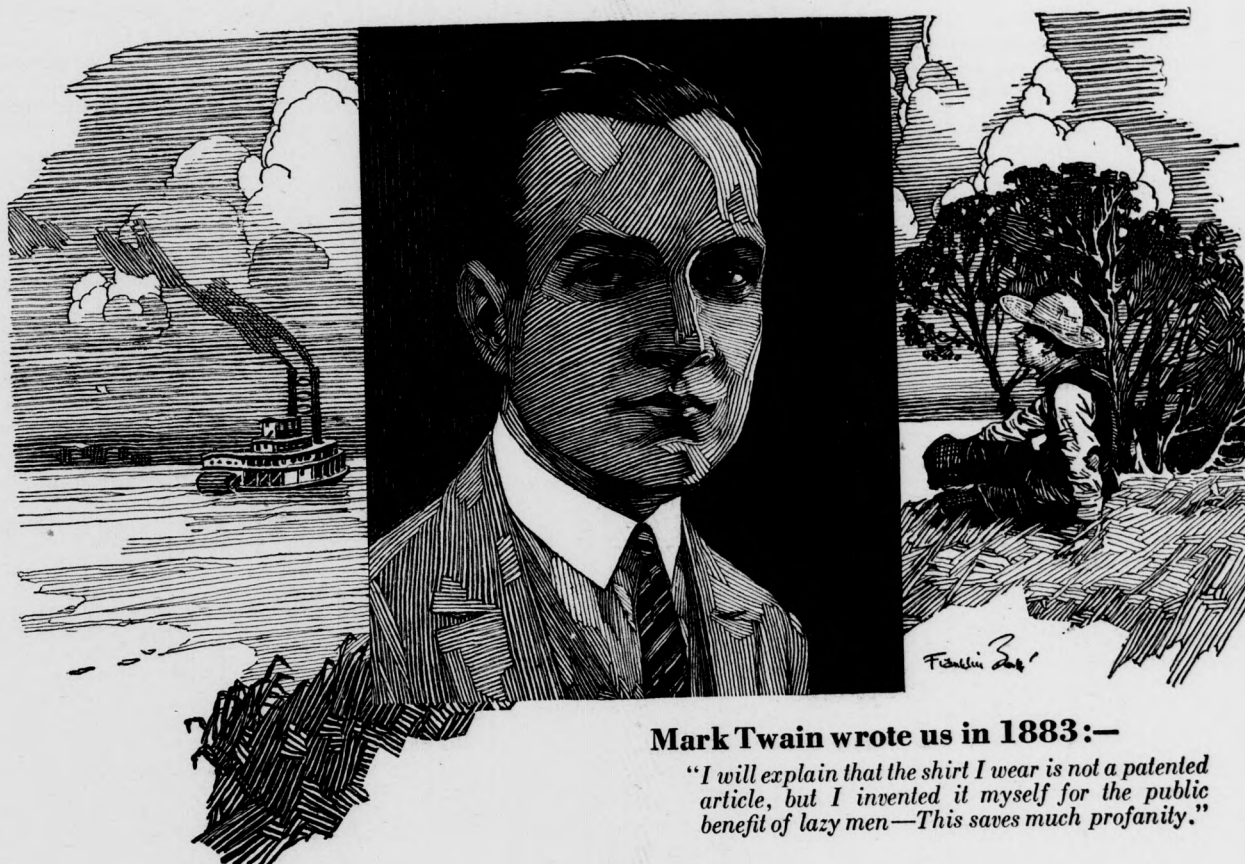
WHY MEAT PRICES ARE HIGH.

In view of the persistent efforts of retailers to bring down "overhead," so that prices which attract the consumer will also bring them a reasonable profit, the figures of selling costs for dealers in meats recently compiled by the Department of Agriculture will have an especial interest. In brief, the department's survey showed that the cost of retailing meats is now about double what it was in 1913. The investigation covered thirty cities with 3,507 retail meat stores. Accounts of over 400 stores for 1919-20 were fully analyzed, and supplementary studies were made for 1921. Of each dollar that the consumer spent for meat, 81.14 cents represented wholesale price, 16.57 cents represented the cost of retailing, and 2.29 cents represented the retailer's net profit. The largest item of retailing costs was wages, amounting to 61.86 per cent. of the total. The average wages of meat cutters increased from 32 cents per hour in 1913 to 60.7 cents in 1921. Between 1919 and 1921 there was a decline in the wholesale prices of meat, but the cost of retailing increased. This shows why meat prices did not come down in the butcher's shop in comparison with the slump in the prices which farmers received for their livestock.

Merchants are not taking seriously the claims of some advocates of the bonus that the distribution of a cash payment among the former soldiers will bring on a wave of prosperity. Supporters of the bonus measure in Congress state that about 50 per cent. of the ex-service men will take advantage of the cash alternative. In that event some two million men would be recipients of funds from the Treasury. Many of these are young and without dependents, and a liberal estimate would make five million people participate directly in whatever benefit should come in this way. This represents only about 5 per cent. of the consumers, and assuming that every cent of the bonus would be spent for immediate consumption there could be no great spurt of buying activity. It is to be remembered also that what this relatively small group will spend will have to come partly out of their own pockets in the form of higher taxes. Furthermore, the increased buying power of the ex-soldiers and their dependents will be offset in part by the curtailment in buying power of the rest of the community by the proposed taxes.

The croakers grumble themselves into the swamps of despair, while the optimists lead the world to the hillside of hope.

Responsibility either makes a man or breaks him.



Mark Twain wrote us in 1883:—

"I will explain that the shirt I wear is not a patented article, but I invented it myself for the public benefit of lazy men—This saves much profanity."

One of the new models in

HALLMARK SHIRTS

Mark Twain

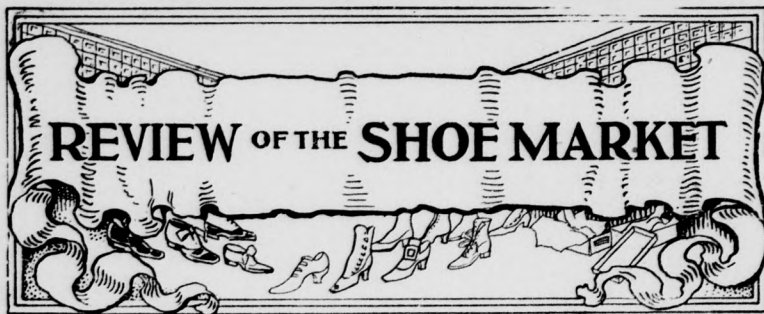
This latest addition to the Hallmark Shirt Line will revolutionize the attached-collar shirt business. You can now sell the consumer who would not buy an attached-collar shirt because of its appearance. The collar of this shirt is made of the webbing fabric used in the Mark Twain collars that have met with instant success. The attached collar of this shirt is Premako shrunk, to insure a perfect fit before and after laundering—retains its style—does not wilt.

Mark Twain-Hallmark Shirts are made in Oxford, Fine Corded Madras, Fine Pongee and Poplin. Single post, buttoned cuffs on plain fabrics; French cuffs on fancies.

The salesmen of some three hundred leading wholesalers throughout the United States who are showing complete lines of HALLMARK SHIRTS for immediate delivery are also showing the MARK TWAIN-Hallmark models for early delivery.

HALL, HARTWELL & CO., Troy, N. Y.

Makers of HALLMARK Shirts, HALLMARK Athletic Underwear,
SLIDEWELL and MARK TWAIN Collars.



Playing the Style Feature in the Shoe Store.

Written for the Tradesman.

In handling shoes for women's and misses' wear the style-feature is easily the main feature. It is highly important, therefore, that the retail shoe dealer think this whole proposition through, and decide definitely and for all time just what his attitude is to be with reference to style.

In doing so let him remember that style is an entity—a definite and tangible thing, contrived and put on the market to meet an existant demand or to anticipate a call which one confidently believes is due to arrive. Style is something you buy and pay for; style is something you sell. And the cream of the profits, insofar as the shoe business is concerned, go to the dealers who go in for style.

To say that women want stylish shoes is putting the matter very conservatively. They want stylish shoes so badly that they will pay almost any price and put themselves to almost any sort of inconvenience in order to acquire them. And all this because women have come to understand the tremendous importance of footwear that is just right. If her shoes are passe, she isn't well dressed. And this goes for the suit designed for street wear, the afternoon semi-dress frock, or the more formal gowns for evening wear.

"We'll try anything once," said the shoe buyer of a big department store recently. "What we want to get is precisely what the dear ladies want to wear in the way of bootery. We do not care a whoop what it is. We simply quash our purely masculine (and therefore inconsequential) ideas of the eternal proprieties in feminine footwear, and follow the warm trail of the latest style. If it is new and nifty, and looks to us like a good seller, we will take a shot at it. Our strongest appeals are made to smart dressers. Our hardest thinking is put in on providing for this class of our trade. Some of the more conservative brethren call it a daredevil policy. That is all right, we will stand for the charge; but all the same, there is a method in our madness. We get away with it."

"Then you are not afraid of the wildest and woosiest?" interrogated the writer.

"Absolutely nay," stated the head of the women's shoe department, "And it is a fact we do get in, from time to time, some wild looking footwear creations; but in the wild dressing proclivities of our day, they go the way of the more conservative and staple sort."

"All of them?" And the writer had

no more asked the question that he realized its vapidty.

"Oh no; certainly not all of them. Catering to the demand for the latest in footwear always involves the liability of getting stuck on a few. Nobody's guessing average is 1,000 so far as I know. Have you found anybody that didn't miss it now and then?"

To which, of course, the answer was obvious enough.

"Sure we sometimes miss it, and have to sell some pairs for \$2.25 or \$2.50 that cost us four times that much. But it is all in the game. We get our money back—and say, McKay, since you are of the household of faith, we don't mind telling you—we make good all losses on poor guesses, and then some."

The writer smiled a knowing smile, for he was holding one of their newest lasts in his hands at the moment. The price ticket pasted to the breast of the nifty low heel read \$16.

"Well," said the shoe manager, smiling himself, "What are you chuckling about?"

"Am I?" the writer hedged, "I thought my face was ironed out in a most impassable manner."

"'Sall right," replied the shoe man, "my hide is as thick as my conscience is clean. They want style, don't they?"

"Indeed they do," returned the writer.

"All right, then, they can very well pay for it. Style costs real money, style involves corresponding risks to the merchandiser, style means taking pretty long chances. Isn't it so?"

"Absolutely."

"D'you blame me?"

"Far be it from me," protested the writer, "I'm a member of that household you spoke of a while ago; I see the situation from the dealer's angle. They pay for style in hats, suits, coats, furs, frocks, and everything else; why shouldn't they in shoes?"

"That's the stuff," beamed the shoe man, "why shouldn't they? They do. There isn't any other way."

In order to play the style game on anything like a safe basis, the shoe dealer must read and study up on the latest style-tokens. If he happens to be located in some big center of population this is easier than it is for the small town or open-country dealer. But for merchants thus located there are sources of comparatively dependable information. Sometimes press items contain suggestive and illuminating dress gossip, and the Sunday editions of the big papers invariably carry feature articles describing, and often picturing to the eye, the very newest things in dress, including footwear. And, of course, the pub-

lications devoted exclusively to women's apparelings contain many hints and prognostications with which the progressive shoe dealer should cultivate an early familiarity.

All of which must, to be sure, be interpreted in light of local conditions. In other words, the shoe dealer who is seeking to build up a reputation for new and snappy lines of footwear, must keep his finger on the local pulse. He must know his constituency. The more thoroughly he

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

When You Need Any of the Following Items And

Want the BEST POSSIBLE SERVICE

**Write
The Dudley Paper Co.
LANSING, MICH.**

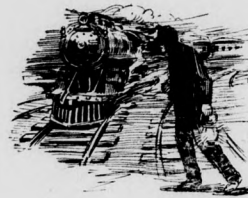
**Wrapping Paper—Twine
Congoleum—Shingles—Roofing
Wood Dishes—Milk Bottles**

**4 Buckle
All Rubber Arctics
\$1.00 Per Pair**

First Quality:

Lambertville—Bulls Eye—Beacon Falls and U. S. Makes.

**THE GRANGE STORE
Allegan, Mich.**



The Outdoor Man—

**must have a shoe that will
stand rain, snow, slush and mud.**

Satisfy this man with a shoe, and he will never stop boosting it. He will bring his whole family to your store. The H-B Hard Pan has been giving satisfactory service to thousands of outdoor men through 25 Michigan winters. You can build up a steady repeat business that will net you substantial profit season after season. Send for catalog.

H-B Hard Pans

**HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.**

gauges the peculiar likes and dislikes of his trade, the less liable he is to go astray on extreme novelties.

One of the best things that can be said for the style game is that it imparts snap and pep to the business. It is ever so much easier to get up an effective announcement apropos very new and nifty shoes than it is to prepare an advertisement of mere staples. And when it comes to window trimming just consider what you can do if you are prepared to put on display some of the latest style-creations—things they have only recently been hearing about or reading about as being all the rage at such and such a place noted for its advanced dressing. Style imparts color. Style imparts snap and go. Style peps up the whole proposition of retailing. The style-feature of the shoe game is a mighty good thing to specialize in and give attention to—provided, of course, your constituency is large enough to justify such an adventure.

Cid McKay.

From Behind the Counter To Behind the Plow.

Ovid, Feb. 28—As I have sold my general stock to L. A. Spalding and expect to take up farming, for the present at least, I would be glad if you would transfer my remaining subscription to my successor. I am sure that I would enjoy the Tradesman and would get much good out of it, even in farming, but, of course, it is not intended for that trade and therefore I feel that this is the proper thing to do. You have my best wishes for your success and I assure you that if I should at any time re-engage in business I will certainly be on your list.

S. E. Ewing.

Tanners Loaded With Unsalable Stock.

While fundamental conditions are admittedly far better than a year ago, still there is a great gloom over the hide market. In spite of the fact that tanners have been working very low-priced raw stock for the last year, the financial reports that have been made public show that there have been no profits. Tanners are carrying immense stocks of undesirable leather, and the profits that can be made on salable specialties are not sufficient to overcome the heavy carrying charges on the unsalable stocks.

Packers have cut the price of hides 2c per pound, but still the reduction has not been sufficient to cause the buying movement that may have been expected. The winter hides are not suitable for making the kinds of leather that are in demand, and the cheaper kinds, that could be made from winter hides are not selling in volume. In order to secure the right kind of raw stock, tanners are buying South American hides at around 19c, which is nearly double the price that is being offered for American small packer stocks.

Country hides were moving freely as long as good fall stock was available, but now that winter hides are coming to market, it is extremely difficult to make sales. Tanners want reductions of about 3c and dealers are not prepared to make such reductions. There have been cancellations of some orders and such cancellations are very embarrassing to dealers who are in sad need of money. Some

Michigan hides that were sold East were refused at 11 cents and the tanner is now willing to take them in at 8 cents.

Calfskins are moving freely for fresh and out of first salt, but resalter skins are hard to sell. Kip are in small supply, and winter, grubby skins are not wanted. It seems likely that the poor stock will have to be sold at big reductions from last sale prices.

Horsehides are very difficult to sell and only the very choicest hides are in demand.

Sheepskins are moving freely but prices have been forced up very high and buyers are becoming timid.

Accorded With Pleasure.

Northampton, Mass., Feb. 27—Because of your recent editorial comment on the alleged remarks of President Neilson of Smith College concerning the modern college girl you will, we feel sure, be interested in the following statement, issued by the College Press Board:

President William Allan Neilson, of Smith College, has denied the reports which have been published in several newspapers in which he is said to have indulged in some very broad generalizations about college women in general and Smith College women in particular. The speeches made before Alumnae Clubs in the West dealt with recent events in the College and did not touch on the topics alleged to have been discussed by him.

We should greatly appreciate your giving this statement, or some form of comment upon it, space in your columns.

Margaret L. Farrand, Director.

Prosperity cannot be wished into existence, but when we wish hard enough we work out a plan.

Relative To the Mailing of Shoes.

The Postoffice Department has announced the relaxation of its regulations so as to admit to the mails as ordinary, insured or C. O. D. mail, shoes contained in ordinary shoe boxes. Heretofore shoes have been held to be unmailable unless packed in strong containers in accordance with postal regulations.

New instructions, just issued to postmasters, permit the mailing of shoes in ordinary boxes of the better quality, provided the boxes are well filled and wrapped carefully in strong heavy paper and tied securely with strong cord placed around both ends and center. Shoes may be accepted for mailing when securely wrapped in strong, heavy wrapping paper without being placed in containers.

Postmasters are instructed to report to the department all instances in which parcels containing shoes packed in ordinary shoe boxes are received at their offices in a damaged condition. Postmasters at offices of the first and second class will be required to keep a record of claims for indemnity involving rifling or damage to insured or C. O. D. shipments of shoes in ordinary shoe boxes, and are to report any instances in which such claims arise because the shoes were packed in ordinary shoe boxes, or where such claims involve a particular firm or postoffice.

The grouch knows how to obstruct the way, but the strong heart of progress leads the world to better times.

More For Your Money



RULES OF CONTEST

Contest is open to everybody. Opens January 28th and closes at noon April 15th. Answers limited to 25 words. Hyphenated words counted as one.

Contestants permitted to send three answers—no more.

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

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

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

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

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

For the benefit of those who do not wear Hirth-Krause MORE MILEAGE SHOES, and those who live in a town where no dealer sells them—they are worn by thousands and sold quite generally—we will tell you this much about them:

They are made for good fit and perfect comfort. They are always in good style. They "wear like iron" and they always are the best shoe value—men's, women's or children's—obtainable at their prices.

Read the rules and write your answers. The cleverest and most attractive descriptions win. Mail your answers soon—the sooner the better.

Watch for final announcement of names of prize winners to be made by dealers, who will post bulletins in their store windows giving names of the lucky ones. If you do not know the name of your nearest Hirth-Krause dealer write us for it.

Hirth-Krause Co.

TANNERS AND SHOE MANUFACTURERS GRAND RAPIDS MICH

WIN A PRIZE!

Big Contest Now On!

Read the Rules--Mail Your Answers

QUESTION:

What is Your Conception of a Good Pair of Shoes?

Anybody can compete for one of these worth while prizes. Contest is open until noon April 15th.



You can't go wrong wearing Hirth-Krause MORE MILEAGE SHOES

LIST OF PRIZES

First Prize \$25.00 in cash.

Second Prize \$10.00 in cash.

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

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



High Pressure Business Men Should Slow Up.

Written for the Tradesman.

In business as well as in school no doubt there are those who need the encouragement of the example of others to show what they might accomplish or the spur of rivalry to rouse them to normal endeavor. To read of men who achieve unusual success with no more ability, no greater opportunities, no more strength or endurance than the average man, coupled with a clear explanation of his methods, should be valuable to those who need enlightenment or encouragement.

What one can do, that any one else can do if he so determines, is an unwarranted declaration too often employed. Because some one achieves unusual success, it does not follow that any one can adopt his methods, nor that they can adapt those methods to their surroundings or circumstances.

We are led to moralize on this subject through reading of one who never lost a moment in advancing his business enterprises. Now, it might be better for a traveling salesman to be recording his expenditures and planning his trips while waiting for a meal to be served than hunting through a forty-eight page daily for something worth reading; better than fretting and fuming at any delay or objectionable feature in restaurant or hotel service; even better than attempting to flirt with waitresses. But as a rule this mental pre-occupation immediately preceding a meal is an unhealthy habit. Relaxation and a cheerful frame of mind is a better business as well as hygienic rule. It is commendable that any one can accomplish real work while delayed from any unforeseen cause or can do likewise while speeding on the train, but there should be a schedule or a limit to be observed. When one has put in a full day's work, it is unreasonable to add three or four hours more because he is delayed in reaching his hotel or his home. The never-lose-a-minute rule may eventually result in the loss of many years of useful life. Not many years ago there came to hand the annual catalogue of a successful strawberry plant grower and breeder. The front of the cover resembled the carving of a cemetery monument or mausoleum. In addition to the usual features of such a catalogue—instruction in planting, cultivation, harvesting, marketing, etc.—the proprietor told of his active life and multiplicity of duties; how for a certain term of years he had unflinchingly worked sixteen hours a day.

If I remember rightly, before an-

other annual catalogue was issued the proprietor had finished his life work at about 46 years of age. We remembered the cemetery front of his catalogue and wondered if he or others took note of its evident omen. The next thought was: "Did it pay?" He had a family and was esteemed by his many employees and customers, every one of whom realized a personal loss. Did any of his co-laborers foresee or realize that he was going beyond nature's limits in his aggressive prosecution of business? Did nature warn him? We believe it did, because we know many business men have been warned in time and could have averted a breakdown if they had broken their subservience to pride or greed of gain or worship of the god Success. Like skaters on thin ice they risked another round or a closer track to the edge; or they were so driven by an unnatural strain that they knew not how to stop. Men often get into the high pressure manner of living before they are aware, but they usually find time to take count of themselves and see what it is leading to. When on the verge of that success for which they for years have toiled, nature demands rest—months of complete rest. They see only the great sacrifice of material things when they should see that they stand between two sacrifices—wealth or health—and that the latter is incomparably the more valuable. Not only that, but there is the family. Better only a collector's or a subscription agent's job, if it is in the line of health and helps toward a meager livelihood.

Twenty years exile on a farm is not a big price if at 60 one can realize that his brain is stronger than at 40 and his mind a great deal richer. There is occupation and recompense suited to his lessened physical powers, but perhaps no less valuable to his fellows. "Saved to serve" seems to fit in just here. And another: "Save himself who can." Be sure you start saving yourself while you can.

High pressure, never-lose-a-minute living is all right for those who are so constituted; but it kills many who fail to learn their limitations.

E. E. Whitney.

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

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

One Reason Sufficient

THERE are many reasons why it is more desirable for you to appoint this Trust Company as executor and trustee of your estate than to select an individual.

One reason, however, is sufficient. This Company is permanent, while an individual is subject to illness, absence and death.

Thousands of estates have suffered through the illness, absence from duty, and death of individual administrators.

Profit by the mistakes of others. Name this Company as executor and trustee under your will.

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

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

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JOIN THE
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Satisfied Customers

know that we
specialize in

accommodation
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BRANCH OFFICES

Madison Square and Hall Street
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Monroe Avenue, near Michigan
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Wealthy Street and Lake Drive
Grandville Avenue and B Street
Grandville Avenue and Cordelia Street
Bridge, Lexington and Stocking

Government Report on Grand Rapids Wage Situation.

Early in the old year employers and employes in the building trades got together in conference. It was pointed out that the high labor cost was one of the chief causes of delayed building operations. The building trades immediately consented to a 15 per cent. cut in wages. In Grand Rapids building started almost immediately and rapidly grew almost to boom proportions. Not only have the building trades been fully employed, but at times it has been necessary to bring in outside help. The year opens with prospects for a building session that will far surpass the old year.

In the furniture trade a reduction in furniture prices to the ultimate buyer became an urgent necessity. The only way prices could be reduced was to reduce the cost of production. Grand Rapids factory employes early in 1921 cheerfully accepted a cut in wages from 15 to 20 per cent. and voluntarily consented to waive the time-and-half schedule for over time. This enabled the manufacturers to make reductions in price that brought such a volume of business to Grand Rapids that the factories have been working to capacity, and in some instances overtime. The number of employes in the factories, associated in the Furniture Manufacturers' Insurance Co., is now 8,469, which compares with 6,451 in July and 7,832 a year ago. The new season opens with very encouraging prospects for full employment.

The factory wages make a very interesting record. According to the statistics of the Furniture Manufacturers' Insurance Co., the average of employes, skilled and unskilled, in May, 1916, was 24.1 cents. This average increased to 29.8 cents in November, 1917, 37.2 cents in October, 1918, 48.4 cents in September, 1919, and reached the high mark of 61.4 cents in July, 1920. The cuts made early in the year reduced the average to 49.6 cents on July 1, 1921, or practically double the average of 1916.

Wages in the metal trades were fairly high in the old days and were not crowded up by war conditions to any such degree as in the furniture and building trades, and have not had the corresponding decline. The machinist who received 60 to 65 cents in 1916 was increased to around 80 and 85 cents, and is now receiving 65 to 70 cents.

Some recession in wages has taken place in nearly all branches of industry, as compared with the high marks of the war and post-war period but wages to-day are very much above the old-time levels, and one of the happy circumstances in Grand Rapids is that there is no apparent disposition to depress them any more than is necessary to enable employers to meet outside competition.

In the building trades carpenters formerly regarded 35 cents an hour as a fair wage; the scale rose to \$1 as the high mark, and this year dropped to 60 cents.

Bricklayers formerly were paid 70 cents, increased to \$1.10 and dropped back to 80 cents.

Painters advanced from 31 and 37 cents in 1916 to 85 cents in 1921, and dropped back to 60 cents.

Plumbers jumped from 50 cents to \$1 and came down to 80 cents.

Electrical workers advanced from 45 and 50 cents to \$1 and are now at 70 cents.

Unskilled labor formerly received 25 cents, advanced to 65 and 70 cents, and this year the going rate is 40 cents.

According to Martin Heir, Secretary of the Typothete printers are the only class whose wages have not yet been properly readjusted. This condition owes its existence to the strike of union printers May 1 for the 44 hour day, which resulted in all the job printing establishments being closed against union men. The only place union men are now permitted to work is in the daily newspaper offices. Printers' wages are fully 25 per cent. above the parity of other cities similarly situated as Grand Rapids and will have to share in the readjustment which has already been accomplished in the other trades.

Early Advertising.

The first English advertisement is mentioned by Nichols in his "Literary Anecdotes" as occurring in No. 7 of the Imperial Intelligencer in 1648. It is from a man in Suffolk from whom two horses had been stolen. Until 1853 a tax was collected on all advertisements in England.

One of the quaintest advertisements ever written appeared in the Connecticut Courant in 1853 and depicts a domestic tragedy:

Julia my wife, has grown quite rude. She has left me in a lonesome mood; She has left my board, She has took my bed, She has given away my meat and bread, She has left me in spite of friends and church. She has carried with her all my shirts. Now ye who read this paper, Since she cut this reckless caper, I will not pay one single fraction. For any debts of her contraction.

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

The Probate Court

Has no option. Your Will should designate. If no Will is found, the court must choose not only your Administrator but your child's guardian. The living must be represented.

Who will represent you?

Without a Will, your known wishes will not be recognized, but very probably ignored, and the court cannot assume to the act except as the statute prescribes.

Let us sit down together and discover what is the best permissible arrangement of your affairs for the benefit of the loved ones. Let us cooperate.

Call at our office and get the 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

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

Fire Losses An Appalling Feature of Business.

Written for the Tradesman.

From time to time the Tradesman has published articles calling attention to the enormous losses sustained in this country through fires. Statistics reveal that our losses through fires are increasing year by year in a sort of geometric ratio.

Within a single month—the month of January just passed—one little city of 25,000 inhabitants, located in the South, has had three destructive fires. A department store on the main business street, involving a total loss to the stock and practical destruction of the building—\$90,000 in all; the loss of a new office building finished only one year ago, the ground floor of which was occupied by a drug store and a book store—\$100,000; last of all, its railroad station—estimated loss \$40,000. \$230,000 in one month for a little city of 25,000. That is going strong. Too strong. And the city has a very efficient fire department for a place of its size. The firemen respond promptly and fight the flames efficiently, but in the cases sighted they didn't have a chance. By the time they arrived on the scene the flames were beyond control.

Not the old and dilapidated structures, but many of our newest and best buildings are burning; commodious homes, stores, shops, and warehouses, mills, factories, production plants, banks, office buildings, apartment houses; frame buildings, brick, stone, concrete and structural iron—all sorts seem to burn. Naturally the enquiry, What is going to become of our towns and cities if this destructive process cannot be stayed? Well has some one said that it will bankrupt the Nation if it keeps on.

Why this alarming increase of fires? The query can be answered in a single word—carelessness.

Many fires are caused by short circuits. Houses otherwise well built are not unfrequently improperly wired—the work being done by somebody who doesn't understand his business, or as an inevitable consequence of a pennywise-pound-foolish policy which leads to the use of cheaper insulating materials—a pernicious practice that couldn't be gotten away with under conscientious and thorough-going building inspection.

Defective flues are a prolific cause of fire losses. And concerning the hazard of such flues property owners have been warned time and again. A friend of mine, the owner of a pretty little bungalow, told me the other day that he had taken out some additional insurance on his property because of the proximity of a large frame building of a somewhat antique sort in which the flues seemed to be courting destruction. They were decrepit old brick chimneys out of plumb and sadly in need of pointing up. They are so bad as to constitute a neighborhood menace. The property owner who, through penuriousness, endangers his own property to destruction by fire, is putting additional hazard on the property and lives of his neighbors. He should be reported. What if it does make the old skinflint sore? He'll get over it; and

better that he should be sore to the end of the chapter than that an innocent man should incur a substantial loss.

Inflammable roofs constitute tempting feeding-grounds for vagrant sparks. The more modern buildings, of course, are provided with non-combustible roofs. But in every town and city buildings are burning because of the quick and easy inception of fire at this point. And of course the only remedy is a roof made out of fire-proof material. These are plentiful and reasonable enough considering the added security they impart.

Many fires are caused by the carelessness of folks in the home leaving matches lying around where they can be gotten at and ignited by rodents. Of course, it is a silly thing for a mouse or a rat to do, inasmuch as he burns his own habitation along with the domicile in which he lodges, but not one whit sillier than it is in the person who left the matches lying around.

The ubiquitous cigar and cigarette stub carelessly tossed where it should not have been, has been a fruitful cause of fires.

Almost as bad as the above, is the abominable habit of allowing tenants or janitors of buildings to crowd storage rooms, attics, presses, and other available places with enormous collections of highly combustible materials—discarded furniture and draperies, bales of papers and magazines, trunks, boxes, bric-a-brac, and all sorts of worthless stuff that people can't sell and will not throw out on the dump, where it really belongs. The squirrel instinct is strong in some people, and this ridiculous penchant in human beings is continually creating nesting places for destructive fires.

Something will have to be done to cure the carelessness that is causing so much destruction by fire. No matter whether corporations and individuals do, in the end the loss is distributed. The insurance rate you are paying would not be so high if all your neighbors were careful to observe the simple rules of fire prevention. The more property is burned, the heavier becomes the burden on all. Consequently this is a question that concerns everybody.

All kinds of buildings should be rendered as nearly fireproof as they can be made at the time of their building. Architects are greatly interested in materials, methods of construction and whatever else that seems to point to greater security in respect to fires. In the big city office building it is of the greatest importance that it be rendered as nearly fire proof as possible.

Building inspectors in both the big cities and the smaller places are supposed to be on the job and prevent the building of faulty flues, the installation of defective wiring, and all that sort of thing. But it often happens that this inspection is superficial and inexperienced. Some builders seem to get by with some very crude work. Building inspection should be more thorough. More common sense should be exercised in preventing the origin of fires. The owners of buildings should have printed rules posted up

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

WE REPRESENT CLASS MUTUALS THAT SAVE

Hardware, Implement and Sheet Metal Dealers 50% to 60%.
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ARE YOU INTERESTED IN THESE SAVINGS? Are your premiums paying you a THIRTY to FIFTY PER CENT DIVIDEND? If not, then it is up to you to see that they do, by placing your insurance with THIS AGENCY.

C. N. BRISTOL
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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

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MICHIGAN SHOE DEALERS

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LANSING, MICHIGAN

Maintains Its 30% Dividend Record

By careful selection of risks

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Courteous and prompt attention to all enquiries.

ALBERT MURRAY, Pres.

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OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies that you are buying.

The Net Cost is **30% Less**

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

WM. N. SENE, Secretary-Treas.

about the premises warning the occupants of the building against certain types of carelessness and slovenliness that so often result in fires. And more articles along this line should be written and published in newspapers, business publications, and trade papers, urging housewives, property owners, business men, operatives, and all sorts of people, to join in a nationwide movement to combat the fire menace which now threatens the Nation.

Frank Fenwick.

Proceedings in St. Joseph Bankruptcy Court.

St. Joseph, Feb. 20—In the matter of Earl A. Marcy, bankrupt at Kalamazoo, petition was filed for the appointment of Walter M. Bowen, William M. Borden and Garret Broekema as appraisers to appraise the property of the bankrupt prior to the election and appointment of a trustee; also to sell the property of the bankrupt estate prior to the first meeting of creditors. The matter was considered and an order made by the referee directing the immediate appraisal of the property.

Feb. 21—In the matter of Sam Konigsberg, bankrupt, of Kalamazoo, the trustee filed his final report and account, showing total receipts of \$4,331.26 and disbursements of \$288.64 and balance on hand of \$4,090.96. The final meeting of creditors will be called within fifteen days for the purpose of declaring a final dividend and closing the estate.

In the matter of Louie J. Bressin, individually and Bressin & Schad, a co-partnership, composed of Louie J. Bressin and Roscoe D. Schad, bankrupt, the adjourned first meeting of creditors was held at the referee's office, claims allowed and the meeting adjourned to March 9 in the city of Kalamazoo for the purpose of hearing contest on claim.

Feb. 22—In the matter of Louis P. Weckler, bankrupt, of Eau Claire, the final meeting of creditors was held at the referee's office and the trustee's final report and account, showing total receipts of \$339.08 and disbursements of \$137.23, balance on hand of \$201.85, was considered, approved and allowed. The administration expenses and preferred tax claims were ordered paid and a final dividend of 7 per cent. declared on the unsecured claims. Creditors having been directed to show cause why a certificate should not be made recommending the discharge of the bankrupt and no cause having been shown, it was determined that such certificate be made. The trustee was authorized not to interpose objections to the discharge of the bankrupt. The meeting then adjourned without day.

Feb. 23—Based upon the petition of the National Black Goods Co., New York corporation, S. Roth & Company, New York City, Goldsmith Proctor Knitting Mills, Inc., of the same place, and Selman Benjamin Co., of Cleveland, Ohio, Alfred Speyer, retail dealer in ladies ready to wear garments of Kalamazoo, was adjudicated bankrupt and the matter referred to Referee Banyon, who entered an order appointing William Maxwell, of Kalamazoo, custodian and also an order directing the bankrupt to prepare and file his schedules within one week. The first meeting of creditors will be held at Kalamazoo on March 16.

Feb. 24—In the matter of Vernon R. McFee, bankrupt, of Kalamazoo, the trustee filed his first report and account, showing receipts in the sum of \$4,676.94 and no disbursements, with request that the administration expenses be paid to date and a first dividend of 10 per cent. be declared and ordered paid to unsecured claims.

In the matter of Earl A. Marcy, bankrupt, at Kalamazoo, the inventory and report of appraisers was filed showing merchandise, furniture and fixtures and accounts receivable of the appraised value of \$7,544.21. An order was entered by the referee, authorizing William Maxwell, custodian under the receiver, to sell the assets of the bankrupt estate at Kalamazoo at the store of the bankrupt on March 10.

Feb. 25—In the matter of James G. Hanover, bankrupt, of Glendora, the trustee filed his first report and account, showing total receipts of \$620.10 and no disbursements, with request that a first dividend of 5 per cent. be declared and ordered paid. The trustee also filed report of sale, showing sale of all the assets, except the exemptions appraised at \$1,400, with request the sale be confirmed. Unless cause to the contrary is shown, the sale will be confirmed within five days.

In the matter of the Co-Operative Plumbing Co., of Benton Harbor, the adjourned first meeting of creditors was held at the referee's office and the trustee's first report and account, showing \$423 on hand, was approved and allowed. The trustee was authorized to pay the preferred claims to date and expenses of administration after which the meeting was adjourned ten days.

Corporations Wound Up.

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

Hope Lumber Co., Bay City.
Chevrolet Motor Company of Bay City, Bay City.
Automobile Surplus Corporation, Detroit.
Eastern Realty Co., Detroit.
W. A. Hamilton Co., Kalamazoo.
Ionia Co-Operative Assn., Ionia.
New Era Coal Co., Grand Rapids.
Great Lakes Land & Timber Co., Coldwater.
Menominee River Brewing Co., Menominee.
Huban & Frazer Sales Co., Inc., Grand Rapids.
Plaid Sales Co., Detroit.
Grand Rapids Talking Machine Co., Grand Rapids.
Lowell Land and Improvement Co., Lowell.
Hamlyn Drug Co., Battle Creek.
Jefferson Aluminum Works, Detroit.
American Legal News Corp., Detroit.
Hollister Mining Co., Crystal Falls, Cleveland, O.
Candler Radiator Co., Detroit.
B. and M. Automatic Machine Co., Grand Rapids.
Shifflet, Cumber & Co., Inc., Detroit.
Stark-Sharkey-Aldrich Co., Mt. Clemens.
Ernest Magnee Co., Detroit.
Sault Insurance Agency, Sault Ste. Marie.
North Benton Threshing Ass'n., Pottsville, R. I.

To Improve Business Morality.

A new organization has been formed by various trade bodies in the New York district, having for its object the suppression of "commercial bribery." Among the means which the organization will adopt to help the cause of business morality is active support of a bill now before Congress. This bit of legislation would penalize the giving of money commissions or other things of value by salesmen to their customers for the purpose of influencing purchases. The object of this bill is commendable and there is no doubt that the practice aimed at is an evil and a growing one. The giving of commissions tends to destroy legitimate competition and to cancel the reward of merit. Nevertheless, it is extremely doubtful if legislation will prove effective in remedying the matter. Several states, for instance, have had anti-tipping laws on their statute books for a good many years, but little or no attempt has ever been made to enforce them. The new association will undoubtedly accomplish much more if it pushes its activities outside the legislative halls.

Wanted Guaranty Made Good.

Irate Customer—I bought a car of you several weeks ago, and you said that if anything went wrong you'd supply the broken parts.

Auto Dealer—Yes?

Irate Customer—Well, then, I'd like to get a nose, a shoulder blade and a big toe.

United States of Brazil

Brazil, the largest country in South America, has an area only slightly less than that of the United States, including Alaska. Within this vast area is developed and undeveloped wealth of every description. There are within the Republic about 27,000 miles of navigable rivers and more than 16,000 miles of railway, affording access to the great areas producing cocoa, rubber, sugar, coffee, and other agricultural products.

It is interesting to note that about 80% of the world's coffee and half of the rubber supply comes from Brazil. Southern Brazil is one of the leading cattle countries of the world, and has many important packing houses, some of which are owned by American packers. The forests and mines of Brazil are of great value. The mining industry is in its infancy, large and very valuable deposits of iron, gold, manganese, black diamonds and other minerals are undeveloped.

Brazil has a constitution modeled after that of our own country. Its wealth is in excess of \$15,000,000,000 and its external debt only \$565,125,000. The external per capita debt of Brazil is about \$18.80, as compared with approximately \$195.00 per capita in the United States, and approximately \$650.00 per capita in Great Britain. It should be noted that all borrowing by Brazil has been for the development or extension of transportation facilities, or for other public utilities or development of industry. No unproductive indebtedness has ever been incurred.

We own and highly recommend for investment the following issue listed on the London Stock Exchange:

UNITED STATES OF BRAZIL 4% External Bonds

Issued in 1889

Due Oct. 1, 1945

Interest payable April & October 1st.
Denominations £100, £500 and £1000

Principal and semi-annual interest payable in London in sterling or may be cashed at any of our offices at the current rate of exchange.

PRICE \$495 flat per £200

Current Yield 7.10%

The maturity value in United States currency of £200 of this issue with Sterling at its present quotation, is \$880, but with Sterling at normal is \$972. The annual interest on £200 at present amounts to \$35.50, but with Sterling at normal amounts to \$38.88.

Additional information furnished on request.

ESTABLISHED 1880

Paine, Webber & Company

1212 Grand Rapids Savings Bank Bldg.
GRAND RAPIDS, MICHIGAN

BOSTON
82 Denonshire St.

NEW YORK
23 Broad St.

CHICAGO
209 So. La Salle St.

The statistics contained herein are taken from sources believed reliable, though they are not guaranteed.

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

Bonus Bill Too Hateful To Contemplate.

Grandville, Feb. 28—Fortunate has it been for President Harding that he came into the breach of our country's necessities at an opportune time, and more fortunate for the country that he had the foresight and courage to do his duty, regardless of the whispered sophistries of self-seeking demagogues.

The magnificent accomplishments of the world's meet of nations at Washington must needs be ascribed in large measure to the good offices of the President. Now that foreign entanglements are out of the way and our domestic troubles continue to engross all our attention President Harding again stands up four square to face the issue, the most vital and nation-wide issue that has confronted the country in all history.

The whisper of a veto when the soldiers bonus bill is mentioned seems to have startled some people, more especially those who have taken only a superficial view of the real issue.

Plainly speaking, a billion dollar bonus bill voted upon this country at this time would prove the most blasting curse in our history. Staggering under the greatest National debt ever incurred by the American people to now saddle more billions on the backs of our taxed burden-bearers would be nothing short of a crime, and those who lightly speak of the bonus as a necessary act of legislation little realize the dangers into which they would lead the Nation.

It is impossible to conceive of soldiers like ours desiring to enter into any such plan for looting the National treasury. Without visible means of raising the money, with millions of people out of work, the whole country turning hither and yon seeking relief from an intolerable condition, to deliberately annex an indebtedness of several billions to our country at such a critical time would be the height of legislative folly. Should our National legislature prove so false to the best interests of the people as to enact a bonus bill every eye in the land will turn beseechingly toward the President, pleading that he save America from such despoilment.

We must pay our honest debts, which is all the Nation can bear at present without adding unnecessary burdens such as this proposed at Washington at this hour. Statesmanship of the highest order is needed and we trust that our dependence on the man in the White House has not been misplaced.

There are some hundreds of thousands of American soldiers, lame, halt and blind, despoiled by the wickedest war in history. To these men we pledge all we have to aid and care for them with all the tender solicitude of a parent for his children. They shall not suffer one pang that money and care can prevent. Home, love and nursing—the utmost that man can give—shall be given freely to our loved, loyal, invalidated sons of the great war. Nor shall this tender care and gentle repair work cease from the cradle to the grave. It is their due and it is our whole desire to see that all this is accomplished in their behalf.

In after years, after the Nation has pulled out of the kinks of its almost dissolution and has advanced into the light of a new prosperity, will come pensions and liberal allowances for the old soldiers of the kaiser's war.

To-day that magnificent grand army of nearly four millions of young American soldiers; sound in limb and wind, are too splendid a body of men to seek a petty filch from the pockets of Uncle Sam when by so doing our National Uncle will be forced into bankruptcy.

Under the shining sun none can compare physically, morally and intellectually with that grand army of American boys in khaki who stand today as they stood four years ago, ready to defend their country, ready to defend with their life blood any

assault upon our honor, either foreign or domestic.

The paltry dollar was not at stake then. It cannot be the stake now. To even so hint is an insult to every boy who wore the olive drab and saluted the stars and stripes.

The country needs every possible aid from her citizens that she may early resume her normal business condition. It would be most unpatriotic to seek for private gain at the expense of National honor.

There is not, there can not be such a sentiment prevailing in this land of ours. Such wolfish ideas should be nipped in the bud.

It is unbelievable that men who crossed the ocean and bared their breasts to war's dread shock are back home now making any such demand at the hands of the country their valor saved on the field of battle.

Crush the bonus bill. Bury it forever from the sight of the American people. As advocated and fostered it has become a thing too hateful to contemplate with any degree of patience. Thrust it away forever and give our countrymen opportunity for work along lines of the rebuilding of our prostrate industries, a chance to dig out from the shadow of the great war debt which confronts us.

I believe our soldiers are men and neighbors, true as steel to the flag and the Nation, and that not one word of condemnation will come from them when, if need be, our President courageously faces the issue and writes a veto across the soldiers bonus bill.

Old Timer.

How Up-To-Date Merchant Handled Shrinkage.

Morrice, Feb. 28—I see my subscription to the Tradesman is nearly run out, so enclose check for renewal. Well, another year has rolled round and, taken altogether, it was a pretty good year and I came through pretty well, although I had to submit to a surgical operation. Not by a doctor, but by myself on certain dry goods which I had in stock. I had to cut them in two or rather the prices. The operation was not dangerous, but it was very painful. Last year, when the drop came and every one quit buying dry goods, I ordered in new goods and marked them very close and marked my old goods to correspond and when a farmer's wife came in with a basket of eggs and I told her the price was 22c, she would say "Everything the farmer has is way down, but what we have to buy does not come down." Then I would say, last year eggs were 42c per dozen and one dozen eggs bought one yard of cotton cloth. Now one dozen eggs at 22c buys two yards of the same goods; or one dozen eggs bought 1½ pounds of sugar; now a dozen eggs buys four pounds of sugar. In that way I sold them what they needed and had a very good year's business. To-day conditions are much the same and hundreds of merchants in the country towns and villages will experience the same thing. Beginning now with the warmer weather many thousands of farmers will be bringing their eggs to market and exchanging them for shoes, groceries and dry goods. Beginning with Spring weather the average store in the country towns will take in on the average 100 dozen of eggs per day for three months, or 7,800 dozen of eggs—more than one-half of the entire year's output—and egg buyers will call once a week and buy them and pay the cash for them. So I can see no reason why, if we country merchants pitch in and do our best and work as we should work through the year 1922, the year may not be made a good year.

Forty years ago the country merchant had to take tons of dried apples every fall to apply on accounts made through the summer and tons of dairy butter packed in 60 pound wood tubs. The butter was shipped to the city market. Sometimes it lay there a month. Then the merchant would have it shipped back, worked

up in one pound butter prints and then sent to some other market, making a loss of several hundred dollars, and the clerks at 7 o'clock in the morning would go down cellar and while one of them climbed into an empty sugar barrel another one shovel in the dried apples with a scoop shovel until the barrels were filled and out back of the store was a straw stack and a machine for cutting straw and two of the clerks would alternately turn the straw cutter and feed in the straw, then pack the eggs with the cut straw packed around them. I worked from 7 in the morning until 10 at night, boarded myself, and was paid \$23 per month—about 90c per day or 6c an hour—and saved some of my wages at that.

I hope this year will be the best yet and I wish the Tradesman many pleasant and useful years.

W. E. Travis.

Not In Accord With Our Correspondent.

Sault Ste. Marie, Feb. 27—As we happen to be subscribers to your paper and in reading it we notice, in all cases, where the name of Henry Ford is mentioned, Mr. Ford's name is always written with a small "f". Surely this must be a typographical error and a misprint. If not, and printed willfully, we take exceptions to the use of the small "f." In our judgment Henry Ford is the biggest, brainiest and broadest-minded man living today. Anybody in doubt of this should read the Dearborn Independent and his books on the Jews and get enlightened.

Cartier & Rath.

Grand Rapids, Feb. 28—Every man in this world is entitled to think as he pleases and express himself accordingly, providing he keeps within the bounds of decency and does not exceed legal limitations.

I will fight harder any time to maintain the right of independent thinking and expression on the part of a friend or competitor than I will for myself.

It so happens that I have had no use for Henry Ford since he uttered such expressions as those during the war:

"The word MURDERER ought to be embroidered on the breast of every soldier and naval sailor."

"When this war is over the American flag on my factory will come down and the flag of internationalism will take its place."

These are samples of dozens of unpatriotic utterances he made during the war which places the Detroit billionaire, in my opinion, in the class of undesirable citizens.

He is a great money making machine and is probably the richest man in the world. Because he is ignorant and vicious, he does not know how to use his riches to good advantage, as Carnegie did and Rockefeller does. He pays his workmen double wages and then speeds up his machinery so that those workmen who keep the pace find themselves worn out inside of three years. He coerced his agents into supporting him for United States Senator on penalty of losing his account if they refused. He is a monster of vindictiveness and keeps a large staff of detectives constantly employed to annoy and harass those who oppose him in his political ambition to become President of the United States. To me he is the most pitiable spectacle in the world, because he does not know how to be a good fellow, a good citizen, a good friend or a good man. Because of these failings the only way I have of showing my contempt for him is to spell his name with a small "f."

E. A. Stowe.

Rainbow Stones.

South Australia seeks a market for its white opals—very beautiful gem stones of a kind peculiar to that part of the world. The chief commercial obstacle lies in the superstition that

opals are unlucky and bring misfortune to the owner. This silly notion does not worry Americans much and in the United States opals are much admired and commonly worn. In Europe, however, it has a surprising grip. Accordingly, the producers are going to put their white opals on the market under another name. They will be called "iridots," after the Greek word for rainbow.

One index to a man's character is the condition of his automobile fenders.

**"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

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**

Visitin' Round

WITH
KELLY CLIENTS

THIRTEEN years ago, one of the great trans-Atlantic liners carried to Halifax, from Skibbereen, Ireland, a young man who had served his merchandising apprenticeship in Dublin.

IN 1913 this young Irishman, invested his life's savings, some eighteen hundred dollars, in a stock of men's furnishings and general merchandise in Windsor, Ontario.

HIS ability at once became a factor of the retail life of Windsor, for his first year's business was better than \$10,000 from a district that was a little more than a one mile radius around his store.

GRADUALLY about his location, there grew up the great industrial and automobile factories that have had such a part in the development of Windsor, and its American twin city, Detroit, and with it the Reycraft store grew.

TODAY, Mr. Reycraft's store holds nearly a half a hundred thousand dollar's worth of men's and women's wear and the ten mile radius around the city gives him a yearly volume of well above a hundred thousand dollars.



LIKE many other merchants who were not content with anything but the best and most progressive merchandising methods, Mr. Joseph Reycraft employed Kelly Service to clean his store of surplus goods and open up new trade districts, with the result that more than nine thousand dollars worth of his merchandise was sold in a seven day sale.

HUNDREDS and hundreds of new customers were created and new territories added—as well as new merchandising methods that will aid him in keeping his stock clean.

MR. Reycraft has added his name to our list of endorsers.

NO merchant ever obligated himself by asking for an explanation of our plans and in writing, give the size and character of your stock.

T·K·KELLY SALES SYSTEM
MINNEAPOLIS·MINNESOTA
U. S. A.

CO-OPERATION ON THE WANE

John A. Green's Conclusions After Visiting England.

It has often been said that the grocer, in order to succeed, must be a super individual. He must have the wisdom of Solomon, the meekness of Moses and the patience of Job, as well as a thorough knowledge of his business. Not only that, but the indispensable condition of success in the future will be the efficient trader in an efficient organization.

Some of the most prominent men our country has ever produced have said they owed their success to the fact that they learned how to find out and use what the other fellow knew.

Business men generally begin to realize that there is nothing gained by standing aloof from their business associates. They find that by getting together frequently they acquire an intimate acquaintance which leads to an exchange of experience that is beneficial to all alike. They also find that there is no sacrifice of individuality and no real loss of real co-operation, but, on the contrary, a great gain, and there is no doubt in my mind that the consumer reaps the greatest benefit, because of the better ideas advanced and adopted and put into practical operation.

If we will only get together with an honesty and unselfishness of purpose about which there would be no question, we would soon strengthen and improve our business condition.

George G. Ingalls, Professor of Agricultural Economics, Wisconsin University, made the following statements.

"The retailer with no ideals, no standards, unintelligent and untrained, cannot render efficient service, and unless he can render such service, he cannot increase his volume of business.

"What the retail business needs is men of imagination and force—men with plenty of brain power and the courage to get ahead."

After reading this admirable summary I was more impressed than ever with the necessity of a good live wide awake association. I think it is understood by all that our association is organized for educational purposes, to combine the intelligence and influence of its members, so that we can conduct our business in such a manner as to give to the consumer the best possible service at the lowest possible cost and at the same time produce satisfactory results for ourselves.

I have long since come to the conclusion that only as the great body of business men, especially those in the same line of business, succeed, just in that proportion will I succeed. The more any of us give of our experience the more will we get in return. From the standpoint of selfishness alone none of us can afford to keep out of the association.

A short time ago I heard this simple statement, and I think it can be applied here, "Any flock of birds which will not fly together will all die. Any flock of sheep which will

not go together will all died." There is more truth than poetry in that bit of philosophy.

I think one of the greatest strides in modern business which make for great good is the fact that business competitors can come together, lay all the cards on the table, and by the exchange of business experience get a broader vision and be better able to cope with conditions as they present themselves.

What happens to retailers in the future is largely a matter of their own choosing. It is not a time for men to sit and wring their hands and ask for advice about what they shall do. One may correct a mistake, but one cannot atone for time or opportunity lost through inaction.

No use believing that one has a monopoly of the trade in a community. The fact is that not one of us has any patent on the trade. It is a free fight, an open field and the best man wins. When once we realize this and act accordingly, results and achievement will be commensurate with our effort.

The following bit of homely philosophy, spoken by Josh Billings, might fit in here: "If you want to know how far a frog can jump, measure his jump." What we want just at this time is a big and broad sort of optimism anticipating good business in the near future and preparing for it.

One of the most striking features which took my attention, especially in England, was the time and attention given to window display. It is just as much expected that a new window display be presented on Saturday morning as that any other preparation be made for Saturday's trading. No more effectual means of advertising ever presented itself to the retail grocer than that of window display, and yet, in comparatively all cases, it is the most neglected. We complain about the chain store. Take a look at their store arrangement and the trim of their windows. England and France are honeycombed with chain stores—Lipton's, International, Docks and Navies, Maypole, Union Economique and many others. Listen to what the National Secretary of England says of this matter: "In spite of business amalgamations which have taken place, there are more single shop grocers throughout the length and breadth of the land than ever before known. The prospect for those, despite the difficult times, is generally admitted to be good. The consumer relies more than ever on the personal judgment and skill of the grocer, while the community is realizing very readily that the individual grocer fills a most important place in our National economy.

They pay a great deal of attention to their buying and more to their selling. They do not spend their time selling unknown goods. They stay with the well known advertised brands. While the profit may not be so large as some unknown brands, yet the turnover is greater and the final result for the retailer is all he desired and the customer is satisfied.

One other thing which impressed me very much was the attention they pay to collections. It is well known that the foreign merchant is very methodical in his business, and in the matter of collections he excels.

There is no stereotyped plan that will fit all cases, but there is a plan that will fit each individual case. It must be thought out and put into practice by the merchant himself. Because business conditions are strained at the present time, many of our merchants are prone to try out old and obsolete methods to stimulate trade. Let me quote again from an address at the English convention: "Unfortunately, it seems as if a great many are endeavoring to overcome their present difficulties by resorting to some of the old and unreasonable methods which were generally condemned in the pre-war period. Such persons appear to resemble a Chinese emperor who was said to have learned nothing and to have forgotten nothing. The adoption of such old-fashioned methods of cut-throat competition as are manifest to-day show that those who employ them are neither rich in resources nor gifted with foresight for the future. With all these whirling changes there still remains some factors of success which are permanent and practical, personal integrity, a keen sense of what is honorable, a sound trained judgment, unvarying courtesy, and a recollection of the statement in the old book, 'Seekest thou a man diligent in business he shall stand before kings,' along with a human consideration for those with whom we work, are to be found permanent roads to success. Their application to present day difficulties is found by those who apply them to go far in solving all our troubles."

The person who said, "There is no sentiment in business," was never in the grocery business. The grocery business reeks in sentiment, but sentiment is agreeable to business—if it is consumer sentiment. The retail grocers are aware of a problem long on hand. However, they are not aware that their sentiment and regards for ethics have made place for competition, which is probably more harassing to the retail grocers than favored by the public. The same sentimental regard has dwarfed the retail grocer and limited his service to an extent which has made competition acceptable to the consumer. Self segregated, we are small and given to inefficiency; as a trade organization, we are larger than any adversary we might have and have strategical advantages which need only to be used to be profitable. Therefore, our trade units must have company formation, for such is the alignment against us that those of us who are unprogressive must expect the fate of excess baggage.

During my recent trip abroad I took a look into the co-operative stores situation. We are so often reminded of these institutions and warned if we do not do thus or so we shall have co-operatives here. Well, we will let that go as far as it will. I find co-ops, as they are gen-

erally called, are in the same position as all other business enterprises. When the tide turned, they struck the toboggan and the losses sustained were very great. The people who depend on the co-ops are in no such position as our people are. It is a calamity to them greater than we can comprehend. The individual retailers were much concerned about their growth. In great contrast to the above situation the General Secretary for the Federation of Retail Grocers for the United Kingdom made this statement at the convention which I attended: "In spite of the great amalgamation of distributing forces and the reported increase in the membership of the co-op societies, the members of the Federation were in better shape and were all doing a better and more prosperous business than ever before."

This brings me back to my previous statement, "That the future of the retail grocer is a matter of his own choosing."

Let us ask ourselves a few pertinent questions: Have we benefited by our past experience or are we conducting our business in the way of our forefathers? Have we changed our methods to those of modern ideas? Are we turning our stock over three times or ten times a year? Are we taking advantage of every discount offered or are we paying 2 per cent. for the use of the money for twenty days? If we are, it is a very expensive privilege and one which we cannot afford to continue. If we are giving credit, are we keeping our credit accounts up to a close period or are we going along in the old obsolete method of letting accounts run indefinitely? Have we reduced our stock to a working basis or are we loaded up with goods which are not paying rent for the space they occupy? It would be well to consider these things now when we are just beginning another year. We have plenty of time at this season of the year to give these questions serious thought and to adjust our affairs to meet the requirements of the times. If we do, we need have no fear of our position.

I very often hear men talk about the menace of the cash store. Then, again others ask me my opinion as to their position as an economic factor in the world of commerce. They are a factor to be reckoned with. I do not believe, as some writers seem to, that the cash store will eventually take the place of the service store. I brand any such statement as that not founded on facts. The American public demand service and, if you stop to consider, you will agree with me that you find a town with every one carrying its own bundles you will find an absolutely dead town.

There will always be demand for service, economically rendered. However, we must have a clear conception of what service is. One of the things I learned from our neighbors across the sea was that they did not have wagons going about with one or two articles in a basket. That would have been considered wasteful and it is an extravagance which will not stand modern competition here in America.

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.

Routes must be arranged, the hour for service must be maintained, credit must be maintained to a close period and every item of expense kept down to a minimum.

The cash store depends almost entirely on its advertised cash price. I am of the opinion that if they discontinued advertising for a month they would have no business. Another thing has impressed me very much. After considering this question from every angle I have come to the conclusion that the cash store does not advertise the price to draw the customers so much as it does to knock the wind out of the service store proprietor. And from what I occasionally see it does the job.

What a wonderful opportunity the service store keeper has over his cash store competitor. He has a personal interest in every family. They often come to him for family advice. They depend on him to see them through at all times. The housekeeper does not have to dress for the street in order to have her every want supplied. The grocer suggests her menu every day and sees that it is there when she wants it. The husband works on salary. You carry his account while he is working for his salary and the money he would have to hold for cash purposes is drawing interest in some bank or is helping to pay for his home. These and many other things is valuable service that is not usually recognized by those writers on economical topics because they lack practical experience.

What the retailers of this country need and must have is constructive work—planning ahead; as they sometimes say, "Building castles in the air." The imagination is the architect of the mind, where all the planning is done. We must have faith, energy and courage, honor and enthusiasm, to bring into physical existence these things which we have planned. In addition to this they must have an organization built up of reliable men—men who will stand hitched, so to speak; men who will be true to each other after they have separated. All these with reliability as a composite part of the business reputation will make positive success in spite of any obstacles which may present themselves. We understand that service is the basic excuse for business existence and that service is more important than the selfish interest of the individual, and that profit is the result and compensation for service. There was a time when the merchant thought only of profit for himself. He now realizes that only as he functions properly in the first can the latter be possible. And as we get this new vision we begin to realize the foolishness of the old antagonistic competition and the need of coming together in friendly organization. For over a quarter of a century the co-operative spirit has been growing. Our views have been broadened and there extends across our continent a great brotherhood, a feeling of unity and an "All for each and each for all," sentiment which bodes well for the future of the organization and, consequently, the welfare of the retailer.

In times like the present there is always on hand the ready tongued artist, with some valuable suggestions, for so much per, telling how he can draw trade to your store. I found the same thing on the other side. Many of the grocers had been beguiled into trying out old and obsolete methods in order to stimulate trade. The National Secretary paid attention to this condition in the following: "Unfortunately, it seems as if a great many are endeavoring to overcome their present difficulties by resorting to some of the old and unreasonable methods which were generally condemned in the pre-war period. Such persons appear to resemble a Chinese emperor who was said to have learned nothing and to have forgotten nothing. The adoption of such old-fashioned methods of cut-throat competition as is manifest today shows that those who employ them are neither rich in resources nor gifted with foresight for the future. With all these whirling changes there still remain some factors of success which are permanent and practical. Personal integrity, a keen sense of what is honorable, a sound trained judgment, unvarying courtesy and recollection of the statement in the old book, "Seest thou a man diligent in business, he shall stand before kings." Along with a human consideration for those with whom we work are to found permanent roads to success. Their application to present day difficulties is found by those who apply them to go far in solving all our troubles. I found in my travels over there they have everything to contend with we have. They have been accused of profiteering, they have falling prices and a buyers' strike. They have low production, shut downs and unemployment. They have had big inventories and big losses and shrinking values. The tax collector is clamorous and persistent and the end is not yet. They are neither discouraged nor disheartened. Then if that is so why should we be discouraged? They believe in their Government, in their country, and I am pleased to say in their God. How much more so should we have the same abiding faith in our Government, our country, and our God. We know that we will work out of our difficulties and come again to prosperity. Their experience has taught them that it will take time, effort, patience and intelligence, and I trust that we have learned the same lesson. The business situation as it has developed, and is still developing, is a product of the disturbing influences born of the war. We began the descent over a year ago. Only now are we reaching the near bottom. I am not far seeing enough to say just when the upward swing will begin. All that any one can say at present is that liquidation is proceeding slowly. This condition will continue until we measure coming conditions with some degree of precision and certainty. However, there is a feeling abroad that we are coming to a new era of sound and enduring prosperity and of social order and happiness.

Teller Hospital

296 South Gratiot Ave.
MOUNT CLEMENS, MICH.

For the Treatment of Chronic Diseases

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

Oroificial Surgery, Including Rectal

PROSTATIC TROUBLE CURED WITHOUT THE KNIFE

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

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

In order that we, the business men of this great Nation, may play our part in the building up of a new and prosperous National business we must develop to the utmost those resources of ours which make for the National welfare of all our people, for it only through the widest diffusion of a healthy prosperity at home, with all its beneficent results, that we can hope to exert any effective influence in the world at large. I am pleased to say that the retailer has done much toward this new development.

What we need and what we must have is constructive imagination and planning ahead, or as they sometimes say, building castles in the air. The imagination is the architect of the mind, where all the planning and figuring is done. Then we have faith and energy and courage, honor and enthusiasm, to bring into physical existence these things which we have planned.

The greatest ability in the world, in my opinion, is reliability. What we want, gentlemen, at the present time is an organization built up of reliable men, men who will stand hitched, so to speak; men who will be true to each other after they have separated. That is what you want. That is what the other fellow wants.

I have never seen a body of successful men who were not men of faith and courage. The reason that so many of us fail is that we doubt. Doubt and fear have killed more business enterprises than anything I know of. We have known men who plan, but never put their plans into operation. The successful man is he who has decision, activity, perseverance and punctuality. These are the qualities to be desired. The man who has these is not worrying about what the other fellow is doing.

The problems of to-day are no different to those of any other time. Having met all before we will do so now with new courage and confidence. Our only hope is hope. Adversity affords the brainy man his greatest opportunity. The country is sound. Its institutions are sound, and most of us are ready for the days of better business which are just before us; 1921 has not been such a bad year. Many developments have occurred which are certain to redound to the retailer's advantage and make him a stronger factor in the Nation's industrial life than he otherwise could have been.

I do not think that there is anything in the business situation that will warrant any one getting discouraged. The greatest tonic in the world is hope, and we all need to take a good draft of that tonic just now.

We must assume a spirit of independence and self-reliance and put into use that indomitable energy which is the boast of every true American.

According to the London bureau of several metropolitan newspapers the co-operative movement in England is in a bad way. For years the promoters of co-operative movements in the country have waxed most eloquent over those model co-op outfits

in dear old England. While the country's industrial crises has been responsible for a heavy increase in the membership in the societies operating throughout the United Kingdom, as soon as the turn downwards came the English co-ops had to hit the toboggan, just the same as their American cousins in the co-operative movement, notably, the Co-operative Society of America. Fear of competition entertained by private retail enterprise when the co-operative stores were flourishing on a rising market, and pushing their profit sharing propaganda for all they were worth have now been largely dissipated. The operating expenses of most of the 1,500 societies in England, Ireland and Wales, representing a membership of 4,500,000, have given the co-operative movement a severe shock. The membership increased year before last 375,000 the largest in the history of the movement. Now the dividend possibilities have gone glimmering.

The explanation officially offered by the Co-operative Wholesale Society, Ltd., one of the wholesale branches, that its net loss of 3,500,000 pounds for the six months ending last June 25 was due to the collapse of commodity values told but half the story. Subsequent enquiry here has shown the main reason for the heavy loss was to be traced to the bargain hunting of the consumer and the patronizing of stores other than the co-operative stores.

A \$750 Traveling Window Display.

Edgar Salinger, Inc., New York, maker of hand-blocked table cloths found a way of getting its display into department store windows, but in addition actually induced the display men to forward it from one store to another. There is only one copy of this window outfit. It cost close to \$750 to get up. This included the cost of two specially constructed cases for shipping purposes. The life of the display is estimated at thirty-five showings. Each store is allowed to keep it for one week. The company's salesmen use it as a selling point and individual letters to display men are also employed to introduce it. The illustrations, showing the manufacturing process, are hand painted. The background, with its heavy draping, the stands, and other odds and ends are all of the highest quality. It can be made to fit any size window. But perhaps the compelling reason is that the company has been willing to sacrifice featuring its name. To the passing observer the display shows not the slightest sign of originating in the advertising offices of a manufacturer. All express charges are prepaid. After the display has been in a store a week, the display man receives a letter requesting that he forward it to the next point of destination. This request has always been complied with, and although the department store is asked to bill the company for expressage, this is seldom done. The Salinger Company has also found these display men willing to make such repairs as may be necessary on their own initiative.

Four Beautiful Sunlit Factories

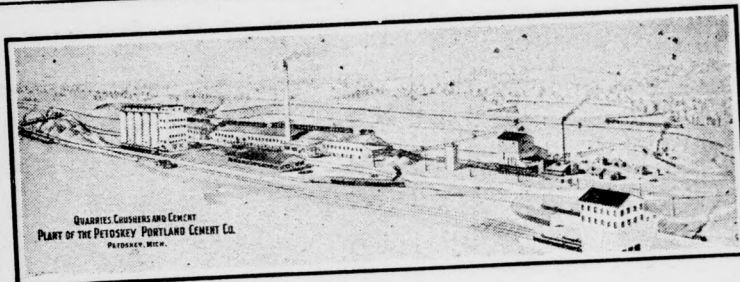
There are food factories and food factories, but no food factory like the four beautiful, sunlit, sanitary factories in which

Shredded Wheat Biscuit

is made—two in Niagara Falls, one in Oakland, California, and one in Canada—all veritable "palaces of light," built of brick, steel and glass. They are visited every year by thousands of pilgrims from all lands. The large consumer-demand created through advertising, with a uniform fair trade policy, entitles us to your friendly and vigorous co-operation.

MADE ONLY BY

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



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

BAY CITY CONVENTION.

Concluding Portion of the Regular Proceedings.

Bay City, Feb. 21—Mayor Dean's official address of welcome to the Retail Grocers and General Merchants Association was as follows:

It is indeed a privilege and pleasure to extend the greetings of Bay City and a hearty welcome to this town to such a splendid gathering. Since I have been mayor I do not believe I have enjoyed a similar opportunity to the extent that I do this.

I appreciate the importance of this gathering and I want to be sure to stand in with you all, for if my grocer and butcher decide to shut off my credit I might be forced to go to a neighboring city or town to obtain the necessities of life.

I hope you will have a good convention and that you will profit by the discussions at this session. I hope you will enjoy Bay City for we try to make it the best city in Michigan. As to how well we succeed in these aims you are the best judge. The city is yours and among the keys I am giving you is one for the jail, so if you get locked up it will be because you want to be, as you have the means of getting in and out. Look us over and meet our people; have a good time and come again. Let me again assure you that you are heartily welcome.

Charles H. Schmidt, President of the Bay City Retail Grocers and Meat Dealers Association, handed out the following address of welcome:

It is with a feeling of pride and pleasure that I, as President of the local association of grocers and meat dealers, extend to you greetings and a hearty welcome. We of Bay City aim to make our city as interesting and attractive as possible. Here we try to get along in neighborly fashion and here we aim at co-operation and good will. Here we try to be hospitable, for hospitality is one of the traits of a happy home and if we would be a city of happy homes we must extend the home traits over the entire community. As to our success in this regard we will let you be the judge.

We are proud of Bay City as a town that is clean, physically and morally, although some well meaning but ambitious politicians may undertake to promulgate the contrary idea. We want you to see our streets and our parks and let your imagination picture to you what they are in the summer. Look over our buildings and our manufacturing plants, if you will, and let us otherwise impress you as we may.

I confidently look forward to the deliberations of this convention as the most worth while of any we have yet held. We are going to get together and stand together. We are going to learn much here, through papers and discussions, that we can think over and take home with us. We are all going to learn something for our good. We are going to profit in many ways by this meeting. We are going to make many new friends and renew old acquaintances. I know that harmony and the idea of the general good will prevail throughout this work. Again I bid you a hearty welcome.

J. H. Primeau, Secretary of the Bay City Retail Grocers and Meat Dealers Association, presented the following report from Bay City:

The Bay City Association beg leave to report their activities during the year 1921.

We have been very busy in cutting down the prices on our stocks in trade and our overhead expenses; also going after new members and keeping the old membership busy.

Boys, here's to you. We hope that the pleasure and profit of this convention, will be an ever green spot in your memories.

Our 1921 slogan was the very minute you sign our roll book, this magnificent business organization, local, State and National begins work-

ing for you. Charles H. Schmidt, our loyal local President, has been on the job at all times and I have not been late or missed a meeting this whole year.

Our Treasurer, E. W. Funnell, suggested that we hold our annual picnic at our Northeastern Michigan fair grounds for two days. We supported him and got to going. We raised an entertainment fund of \$2,000. It was a big job, but we did it and made a grand success, coming out over the top, as usual.

The next thing we ventured was to give a grand ball at the armory, which was very well attended and added \$175 to our treasury, which was not so bad, with lots of publicity and co-operation among our merchants.

Another very elaborate and pleasant meeting took place that we can not forget. The master bakers of our city were very kind to us, extending their co-operation, in giving to all the grocers and meat dealers of our city a dancing party and buffet lunch which was held in the armory and was well attended and enjoyed by all present.

Bay City invited you to come to Bay City for your convention and I hope you will agree with me that it was a good thing for you to do. To prove it to you, I will state there was a colored girl who went to Lansing and married and located there. She insisted on her old father coming up to visit her. He was afraid to go. He had never been there, but finally his friends got after him and raised the money. They started him off with his long linen duster and his brass spectacles. He landed at Lansing and, true to his old colored instincts, he went to a revival meeting. He sat back and didn't exhibit the same interest in the meeting which he usually did at home. The preacher finally came down to him and said, "Why don't you come down and join the church? Don't you want to go to a better place?" He said, "No, sir, I am going to a better place. I came from Bay City, and I am going there again."

Ladies and gentlemen, you are all here and we want you to come back again.

I would like to ask you all some questions:

Have you done to-day what you know you should?

Have you done the things that you said you would?

Have you tried to smile, though the road was rough?

Just to show you are made of the royal stuff.

It isn't the wealth in coin you gain that brings the pleasure in times of rain.

It is whether or not you've tried to do.

The things you pledged and it is up to you.

Have you helped the fellow who is down and out?

For happy is he at the end of the day.

Who helped a comrade along the way.

D. L. Davis, of Ypsilanti, presented his report as delegate to the National convention, as follows:

The twenty-fourth annual convention for our National Association of Retail Grocers, held at Kansas City last June, was by far the best convention ever held. Best from every standpoint, attendance, discussions, addresses delivered, entertainments, and general progress shown.

There were more debates participated in by the delegates on the floor at this convention than at any heretofore and it proved most beneficial.

The secretary's report showed five additional states affiliated during the year.

The convention was under way promptly at 1 o'clock on Monday and, after the opening speeches were out of the way, they got right down to business.

The first day was given to reports and their disposal in various ways.

The second day we had some very fine and instructive addresses, including ones from our own Fred Mason and John A. Green. The following officers were elected:

President—Francis E. Kamper, Atlanta, Ga.

Vice-President—P. A. DePuyt, Rochester, N. Y.

Treasurer—John Speas, Kansas City, Mo.

Cleveland was selected as the next place of meeting.

H. C. Balsiger, Kansas City, was appointed by the board as secretary.

The Resolution Committee, one of whom was our own Mr. Bell, of Kalamazoo, brought a fine report, most of which was accepted; a few items only of which I will mention, as follows:

Notifying the manufacturers trade that chain stores who are retailers be accorded the same buying privileges as independent retailers and no more.

Asking Congress to pass a mandatory law to force all aliens to declare their intentions of becoming citizens before permitted to enter into business in the United States.

Branding as untrue and unjust the villifying statement emanating from politicians and public officials that retailers are not reducing prices in keeping with the market.

Endorsing Sunday closing and asking the consuming public to refrain from making unnecessary purchases on that day.

Condemning the National Biscuit Company and Loose-Wiles Company for allowing maximum discounts to chain store systems when delivered to their various stores, and refusing independent retail grocers the same discounts on quantities billed through a single source.

The entertainment features were exceptionally good, and the delegates all reported a fine time.

I should mention the interesting fact that the Mayor of the city, in his address of welcome, lead the delegates to believe that he thought the retail grocers were to blame for the high cost of food products and that they should do something at this convention whereby the cost of living would be reduced.

M. C. Goossen presented the report from Lansing, as follows:

In the anticipated absence of Frank C. Larabee our Secretary and Treasurer, also of the expected absence of our President, Mr. Geo. Dashner, on the first day of this convention, it became my duty to make the following report as Vice-President and former Secretary and Treasurer of the Lansing Retail Grocers and Meat Dealers' Association.

We are therefore pleased to say that we have had twenty-three regular and executive meetings of the board and organization, which include banquets, picnic and dinner dance.

Jan. 20, 1921, it was reported that there was a possibility, if we wished to avail ourselves of the opportunity, to dispose or transfer our credit system to the Lansing Credit Exchange for a valuable and good consideration, which was for a long time considered, and finally considered wise. Transfer was made during the month of April, 1921. Also at this meeting came the news of the prospective launching of a second newspaper, but to be first-class in character of news, high class advertising, high class editorial staff, setting forth character, principle and loyalty to Lansing first, last and all the time. This paper, the Lansing Capital News, has and does live up to its promise and sixty-eight merchants, grocers and meat dealers became immediate stockholders, which now total 135, including many citizens who have the city of Lansing at heart.

February 8 an old pioneer association meeting was held at C. H. Bailey's grocery, and Bailey was equal to the occasion by serving a dandy lunch to the boys.

Feb. 9 a joint banquet was given by

our Association and jobbers, entertaining and listening to L. W. Roth, of Chicago, upon the Roth system of merchandising. Addresses were also given by Mr. Fred Raubaut, of the National; H. U. Bigger, of the Worden, E. A. Boucher, of Elliott grocer companies, while our ex-wholesale grocer, M. R. Carrier, was our toast-master and intermingling with music, singing and dancing by a little girl, together being entertained by Mark Cuttler, the Harry Lauder of Michigan. A fine time was enjoyed.

April 12 we held our meeting at the Kirk Van Winkel grocery and an agreeable meeting was held.

May 5 a dinner dance was given for the benefit of the starving Chinese fund and \$25 was turned over to the Chinese relief fund.

June 14 steps were taken for Co-operative buying and twenty-five boxes of soap and crisco were subscribed and bought and delivered to members, so that the member who received two packages had the benefit of the twenty-five box price. Further plans will be worked out the coming season and adjournment taken for the summer months, July and August.

Aug. 11 word was received of the death of Mr. Seayer, our State Second Vice-President. A letter was forwarded to the sorrowing widow.

We also mourn the death of an old-time member, Newton Blake; also very recently of Peter Robuck.

Oct. 11. Invitation was extended to us by the Gaus Baking Co. to hold our meeting at their bakery, where Mrs. Gaus prepared for the occasion and a grand banquet were served our members.

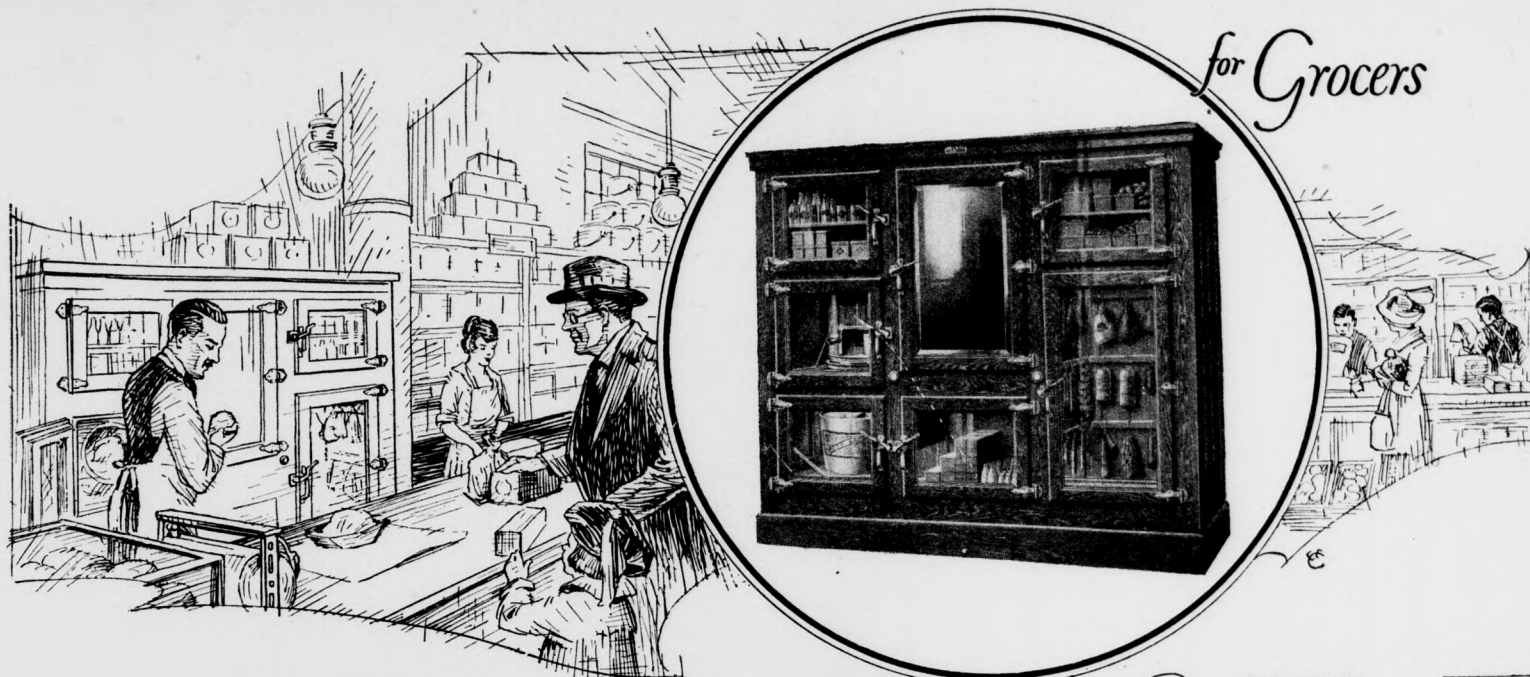
Nov. 22 Prof. T. J. Horner, from the M. A. C., came to address us, but not being sufficiently published, there were but few present. However, a pleasant table talk was had on economic subjects, of which you will have the pleasure of listening, for we see Professor Horner is on the programme of this convention.

Our annual meeting was held Dec. 13. A banquet was served to the members and speakers, among whom were A. T. Van Der Voort, a member from the Merchants Bureau on the question of the city market and Prof. Horner on economics, after which the election of officers took place. George Dashner was made President, M. C. Goossen, Vice-President, and Frank C. Larabee, Secretary and Treasurer.

Our Association has taken on members the past year and has lost members the past year. Some because they could not afford the small membership fee. Others have sold out. As stated before, there have been many changes since the war. One grocery has changed hands seven times; another six times; another old stand is now owned by the sixth. A Detroit seed house told me last week there were twenty-five changes since last July, for he had that many boxes of seeds to place elsewhere, and still the re-adjustment is going on until the survival of the fittest of those who fall by the wayside, and take new courage and become the master of the situation.

However we have held our number of live wires and have come to re-establish our good will, and bring the kindest invitation of our Mayor and the earnest request of the Chamber of Commerce, the co-operation for a good time by our citizens and the best welcome to our city by the Lansing Retail Grocers and Meat Dealers' Association. And hereby hand you our check for \$75 for our interest in the General Merchants, Retail Grocers and Meat Dealers' of Michigan, which pays our dues for 1922 in advance.

That plan your competitor is using to get business away from you is probably one he found in the trade paper he reads and that you merely "take."



MCCRAY

REFRIGERATORS *for* ALL PURPOSES

You can buy a McCray refrigerator with the money that it saves you. And, it will be a refrigerator that exactly meets *your* needs.

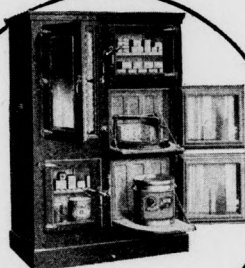
For more than 30 years the McCray has been supplying grocers and butchers with a two-fold service. It has *saved them money* by reducing to a minimum their loss from spoilage. And, it has *made them money* by increasing their sales. For in the McCray Refrigerator perishable foods are not only kept pure and wholesome, but are attractively displayed in all their appetizing freshness.

In well equipped stores and markets everywhere you will find this superior refrigerator. The McCray patent cooling system, which forces a constant circulation of cold, dry air through every compartment, assures efficient refrigeration, guarantees perfect preservation. McCray not only carries a large variety of refrigerators, coolers and display-case refrigerators, ready for prompt shipment, but builds them to order in any style and size to fit your particular need.

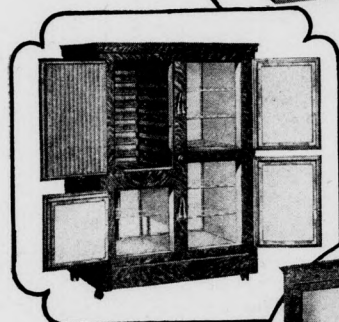
Easy Payments—Our convenient plan enables you to pay for the McCray as you use it. We'll be glad to tell you more about it.

Send To-day for Your Free Book. In it the grocer's refrigeration needs are thoroughly discussed, the complete McCray line is illustrated and described. There is no obligation; simply send the coupon.

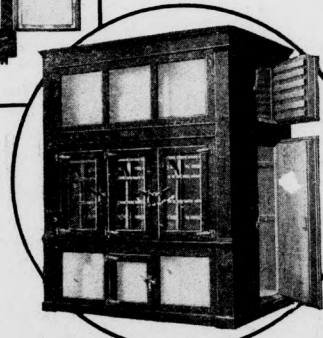
No. 405
for Grocers



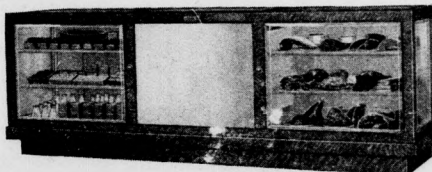
No. 460 for
Residences



No. 185 for
Meat Markets



No. 1042 for
Grocers and markets



McCray Refrigerator Co.

2244 Lake Street

Kendallville, Indiana

Salesrooms in all Principal Cities
Detroit Salesrooms, 36 E. Elizabeth St.

McCray Refrigerator Company, 2244 Lake Street, Kendallville, Indiana.

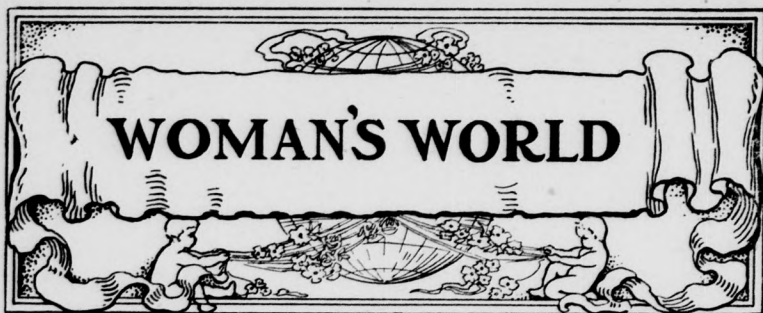
Gentlemen—Please send, without obligation to me, the book on refrigeration and refrigerators checked below:

- () No. 72, for Grocers and delicatessen stores.
() No. 64, for Meat Markets.
() No. 53, for Hotels and Restaurants.
() No. 95, for Residences.

Name

Address

City, State



Why Parents Can Not Afford To Be Inconsistent.

Written for the Tradesman.

"I am going to be obeyed when I speak. It isn't up to my child to have any judgment at all about what I tell her to do. She must do what I say because, I say it. By and by, when she gets old enough to understand about things, then she can have opinions of her own; until then I shall insist upon obedience—yes, for its own sake."

This was the emphatic declaration of a woman coming away from a meeting of the Parents' League. I didn't know who she was, but she evidently had not sympathized at all with the views of the veteran teacher who had addressed the meeting.

"What nonsense he talked—that if a parent or teacher was fully convinced in her own mind that what she asked was right and reasonable, the child would know it, and she would get obedience!"

"That's what he said," the other woman, to whom she was talking, assented; "his idea was that the feeling of justice and surety within the parent or teacher would convey the confidence to the child and obedience would follow. Does your daughter always obey you?"

"She does, or she gets punished. I will be obeyed."

And so they passed out of my hearing. I was sorry for that woman and still sorrier for her little daughter.

I know that many parents hold that same opinion; but the opinions of all the great educators of whom I know and my own experience support what the lecturer said.

Wilfulness on the part of parents, insistence upon having their own way, is no better than wilfulness in a child. In fact, it is worse, because it sets the example. The reasons for having obedience is first to prevent the child from doing something that will injure him or the group of which he is a member, and, second, to train him in self-control, in inhibiting or directing those impulses of all kinds which lead to habits; to teach him how to act habitually and of his own accord according to law.

So, if we are inconsistent, sometimes demanding obedience and other times not, asking a reasonable thing to-day and an unreasonable thing to-morrow, because we have not taken time to look at both sides—the child's side, in particular—and weigh the matter carefully before we make the demand, there you are with an unconvinced child, who will argue and argue, and get into no settled habits of action.

Authority that counts, that operates automatically, is the authority that

comes from inside of a person. When you make a child see that a certain thing is right, then the idea becomes his own, and you do not have to stay around and watch it. I often feel sorry for children whose parents demand obedience to their personal whims, having and using the power to inflict pain arbitrarily.

"I know perfectly well," said another woman who heard this lecture, "When my boy argues and fusses about something I have told him to do, that I myself am not fully convinced that in the long run it would not be quite as well for him to do as he wishes."

The habit of arguing grows usually because the mother not convinced within herself has habitually either exerted compulsion arbitrarily or bribed and wheedled and argued, and thus established lower motives for obedience—fear; or, what is just as bad, the desire to be rewarded for doing something that ought to be done for its own sake.

Right habits of action are easily developed in the normal child when he sees in you your own confidence in the rightness of what you command. Obedience is only a means to an end, and the end is self-control. As one educator has put it:

"Obedience is an immature virtue, which becomes mature and lasting only when it grows into free self-control, by appropriating outer laws and making them standards of conduct."

The mother with whom I walked home from the lecture was appalled by the nature of the parent task:

"Oh, I do think bringing up children is the biggest job on the face of this earth; one has to do just the right thing at the right time or the child is affected for life!"

Yes indeed! But the joy of it is that the job has to be done a little at a time, hour by hour, and day by day. It is not a task of enforcing your will upon the child, but of nurturing a growth, and training the child to make right choices. Your confidence in the rightness of what you tell him to do is more than half the battle. That confidence spreads to him. He soon learns to know whether you believe in what you say, or are merely insisting upon having your own way.

Prudence Bradish.

(Copyrighted, 1922.)

Courage Will Win.

This is a time for Courage. Business is passing through that rather dark hour which proverbially precedes the dawn. When the war boom was nearing its crest few men or concerns had the Courage to retrench rigorously. What is called for now is Courage,

not to retrench, but to prepare actively and aggressively for the period of expansion which ought to set in this spring and gather reasonable momentum in subsequent months. This is the brand of Courage which will

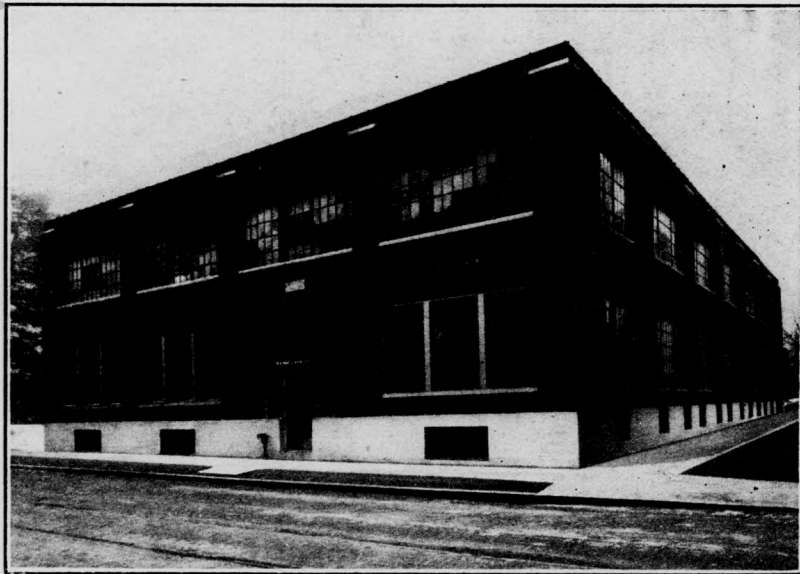
win in 1922. Backboneless individuals and enterprises are acting timidly. Those possessing judgment, vision and energy are exercising confidence. In which class are you?

B. C. Forbes.

The House of Jennings was established 1872, which makes this year 1922 our Fiftieth Anniversary

OUR NEW HOME Jennings Manufacturing Co.

1314-1316-1318 Division Ave., South



Grand Rapids, Mich., February, 1922.

We are glad to announce that we are now located in our new building, 1314-18 Division Ave., South, corner La Belle Street. We cordially urge our friends to take an early opportunity to visit us, and inspect our offices and plant. It will be a pleasure to show you our commodious quarters, with a floor space of 28,425 square feet, and facilities that amply provide for the growing demands of our business. A Division Avenue car will bring you from the center of the city to our door in less than fifteen minutes.

We take this opportunity to express our sincere appreciation of your valued favors.

Cordially yours,

JENNINGS MANUFACTURING CO.



Special Service Calendar

A Calendar that is very popular with the Bankers.

Art and Business calendar combined.

Stock breeding record on last sheet.

Will be pleased to forward sample and price upon application.

Grand Rapids Calendar Company

572-584 Division Ave. So.

Grand Rapids.

Michigan

Seen On Trip From Grand Rapids To Louisville.

Louisville, Ky., Feb. 26—It is wonderful how nature plans and executes her power over the universe; wonderful how she distributes her favors to the various parts of the earth; wonderful how she hands out snow to one state and rain and sunshine to another. Michigan drew a crop of snow and frost and Indiana and Kentucky drew balmy air, also a little rain and several spots where white mule commonly called T. N. T., may be had if one is not bashful and not too inquisitive as to the source. I am not a drug or liquor addict, but I have seen the first sunbonnet of the season and a farmer plowing for his spring crops; also a very large flock of wild geese on the Ohio as we came down to Owensboro by boat. This sure would have excited some of our Grand Rapids sportsmen. Indiana and Kentucky have produced some noted men who are Nationally known and loved—James Whitcomb Riley and Lew Wallace from Indiana and Daniel Boone and Henry Watterson from Kentucky; Brown county, with only thirteen miles of railroad in Indiana and the world's wonder, Mammoth Cave, in Kentucky. They both claim that Volstead has been within their borders. He must have been from the brands that are floating around now.

Business was good through the Northern section of Indiana, but as you near the Southern part, the threatened miners' strike has put a crimp in everything. I believe if the strike fails to materialize and if the wage scale is adjusted to the satisfaction of all, business will again start up with new vigor. January was a good business month throughout this section, but the threatened strike put a lid on that is tight.

This is a wonderful Sunday to be away from home. It is rainy and you can't get out. You are fired with ambition and business is poor. This is the life.

I am reminded of Grand Rapids, however, by being assailed to buy tickets to the Shrine circus and from reading posters announcing the dates of the auto show.

The crown prince of our family underwent an operation for mastoid glands Feb. 10 and came through in fine shape. He, no doubt, will be home in a few days, after having been a patient at the scarlet fever hospital since Dec. 29. I imagine he will be very much pleased to get home again.

L. V. Pilkington.

Not Forcing Sales.

"I have found business on my recent trips as good as I could reasonably expect," says a traveling salesman for a house handling brushes and other toilet articles. When pressed to explain what his reasonable expectations were, he stated that his house was for the present well satisfied at booking just about half the business that it was getting in 1920. "That does not mean that we are doing about half the business in terms of dollars that we were doing in the boom period," he added. "Our prices on the average are about 40 per cent. below what they were at the peak. When we cut the volume in half and then scale down this half by 40 per cent., so as to allow for deflation, it appears that we are now selling only \$300 worth of goods where two years ago we were selling \$1,000 worth. This at first sight may appear to be an appalling shrinkage, but I still believe that we are selling as much as we can reasonably expect. In 1920 some of our customers were buying more than they actually required; to-day they are buying lightly but frequently, and

while conditions remain as they are we feel that they are wise in following this policy. I don't think that it is good business to try to persuade a customer to take so much on one order that when I make my next visit to his town I shall find him still carrying so much of our stuff that he will loathe the sight of me."

Weather Observations.

Written for the Tradesman.

"Isn't this dreadful weather?"

"I thought so for a little while this morning, but I changed my mind."

"Changed your mind? Well, I guess you can change it back again. It is certainly getting worse all the time."

"No; I 'changed my mind' because I thought I could endure the severe weather better with a cheerful, resolute mind than with a 'dreadful' mind."

"How are you this morning?"

"Oh, I am 'under the weather' again."

"Sorry to hear it. What is the ailment now?"

"No ailment; I am not sick."

"But you said you were 'under the weather'."

"Yes; under the weather. I have met something so much bigger and stronger than myself that it is useless for me to contend against it. I take my orders from the weather: what I may do and what I may not do; how I shall dress, what I should eat and avoid eating, when I may stay out of doors and when I must go inside. Seems to me I am 'under the weather'."

"Good morning, sir."

"Why, good morning yourself! Yes, I suppose it is. But the last customer who came in the store thought it was a bad morning and of course I agreed with him. 'Rejoice with those who rejoice and weep with those who weep;' first one and then the other, all day long. Still, every day is alike to me. Whatever the weather I must be agreeable, whether customers are or not." Minion.

Kalamazoo Council Up and Doing.

Kalamazoo, Feb. 28—At its last regular meeting Kalamazoo Council entertained as its honored guest Grand Councilor Stevenson, of Muskegon. A 6 o'clock dinner was served at the Rickman Hotel and very much enjoyed by all present. Senior Councilor C. E. Verburg introduced Grand Councilor Stevenson, who gave the boys a very fine talk. Following the feed, the members adjourned to the lodge room, where a number of candidates were waiting to be initiated in the mysteries of the order. At this meeting the committees were appointed for the annual charity ball which is given by this Council each year for the benefit of the Pretty Lake Vacation Camp. In the past two years over \$1,200 has been raised in this manner by the travelers and turned over to this worthy institution. Kalamazoo Council plans big doings for the annual meeting on March 11. The committee has arranged for the business meeting, consisting of initiation and election of officers in the afternoon. This will be followed at 6:30 by a banquet, at which the ladies are expected to attend in large numbers. The early evening will be given over to a public installation of officers. Grand Conductor George E. Kelly will act as installing officer. Dancing will conclude the big day's entertainment. H. G. Melvin, Sec'y.

RYZON

BAKING POWDER

Order from your jobber today.

Not merely baking powder but increased leavening power. The special process of manufacture is the reason.

RYZON is an improvement over old-fashioned powders. It has more raising power, is a slow, steady raiser. It retains its full strength to the last spoonful.



Look for the Cross and Circle

Printed in Red on Every Package of Genuine Alabastine

Alabastine

Instead of Kalsomine or Wall Paper

Because only genuine Alabastine will give you those soft delicate, artistic Alabastine colors, which add so much to the beauty of your home. Good decorators use Alabastine. Nearly all stores selling paints carry it in stock. Ask your dealer or decorator to show you samples and explain the Alabastine-Opaline Process—the newest and most beautiful method of interior decoration.

The Alabastine Company
Grand Rapids, Mich.

WHEN U THINK OF A
Business Education

THINK OF

McLellan University

Bookkeeping, Accounting, Auditing, Shorthand, Typewriting, Sec'y. Training, Salesmanship, Telegraphy and English subjects. Catalogue free.

New Term { Day Evening } Starts Jan. 30.

TAKING INVENTORY

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

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

A. B. KNOWLSON CO.
Grand Rapids Michigan

Methods of Advertising the Dry Goods Store.

Written for the Tradesman.

All merchants nowadays believe in advertising, of course; and it is to be presumed that the dry goods dealers who read the pages of the Tradesman advertise each according to his ability and as extensively as his appropriation may allow.

But to whom, primarily, do you make your appeal? Why, to the women, of course. The dry goods dealer's advertising is, or should be, written mainly from the feminine point of view. It's to the housewife you must address yourself, for she controls the purse-strings and she does the buying of merchandise in your line.

Therefore your advertising should be so constructed as to catch her eye, compel her interest, awaken her cupidity, and persuade her to come in at the earliest convenient time and get something or other which is now looming large in your selling policy.

Therefore the dry goods dealer must make his appeal to motives to which women are responsive. What are they? Style, first of all. Women love to be stylish. They naturally want to wear suits, dresses, hats, coats, gloves, and all other articles of attire, correct in style. The average woman shrinks from wearing things that are passe. Circumstances over which she has no control, often force her to do so, but in her woman's heart she protests.

If it's fashionable, then, in heaven's name, say so, man! Ring the changes on Mode. Dame Fashion is a tremendous real, and an awfully important matter, with women. Consider the torture to which women, in the past, have voluntarily submitted themselves for dear style's sake. You don't get far into the psychology of the feminine mind until you discover that she is an incurable devotee of style.

So, in advertising suits, coats, dresses, smocks, blouses, corsets, gloves, stockings, shoes, buckles and other footwear ornaments, gloves, hats, umbrellas and parasols, handkerchiefs and neckwear, and all other wearables for women, misses and little girls—bear down good and hard on the style feature.

And you will notice I say for misses and little girls. What the mother covets for herself she also solicits for them; namely, style. Misses, nowadays, are even more insistent upon style, if any difference, than women. Consider bobbed hair, rouge and lips that have been lip-sticked. Now, confidentially, you and I may have our opinion about the unwisdom, not to say indelicacy, of some of these excessive gestures for style on the part of the very young girls one sees on the streets everywhere. But we'll not go into that phase of the matter just here. The one point I am trying to keep vividly before us is that women—not only mature women and sensible women, but misses and very young girls as well—are deeply and tremendously responsive to style and the style-ap-peal.

For that reason, you will do well not to overlook your opportunities, for the effective use of this argument. Tell them about the new things—things which have that deft and subtle style-touch; tell them about the seasonable things—the things which are just now popular in the Southern resorts where the discriminating dressers have foregathered to while away the tedious hours and exercise the good-old American privilege of pursuing happiness according to one's particular idea or whim.

And the style-argument goes, to be sure, with dress goods as well as made up garmentry. And in material for home furnishings, such as scrim and cretonne, lamp shades, and scores of other things for the home. Style rules here as well as in matters of attire. And woman is the shopper to whom such things are sold. To her the advertising appeal should be directed. To make the appeal forceful, it should be written from woman's point of view.

But there is another side of this story.

Most dry goods dealers—especially those of the smaller towns and communities—carry stocks of merchandise intended for masculine consumption. In that case the appeal should be addressed to men.

Now I don't know how you feel about it, but somehow it strikes the writer that this dry goods department of the Tradesman should have something to say from time to time apropos men's wear. Of course it might not be quite the thing if the Tradesman went only to big dealers devoted exclusively to the dry goods business, or to the heads of large city department stores; but dealers in smaller communities—storekeepers popularly called dry goods dealers—usually handle men's wear goods along with other lines. The man who sells Mrs. Jones her hats, gloves and yard goods, usually also sells Mr. Jones his shoes, shirts and cravats.

But he probably uses a different line of selling talk in dealing with these two customers. And my point is that he should construct his advertising along different lines.

One of the most obvious mistakes of the average dry goods announcement, is that it attempts too much. It spreads over too much ground, with the inevitable defect of spreading then. It offers a miscellaneous lot of things, some for men, and others for women, and fails to impress either men or women in any decisive way.

Of course there are motives that appeal strongly both to men and to women. For instance, a money-saving opportunity. Suppose you have bought a job lot of something or other; gotten it a little under the market price; something that maybe can be used by either sex. An attractive price-quotation will be found to be equally effective with both men and women.

Women have often been accused of being more anxious to save a few pennies than men are. But I have often found a mob of men crowding around the shirt counters when

attractive bargains were offered; and I have seen them fairly thronging the racks upon which reduced-priced four-in-hands were temptingly displayed. And the proprietor of the men's bootery can fill his little old shop most any day he announces a real slash-priced sale.

And dependability is another argument that appeals to both sexes—although perhaps a bit stronger to men than to women.

But, after all, it isn't so much in the motives to which appeal is made, as it is the atmosphere of the advertisement, that makes one announcement more effective than another, either with men or with women. The good advertisement for the masculine shopper is brief, snappy, straight-to-

the-point. The story is boiled down. Statements are condensed to the briefest compass consistent with clearness. And there's a virility about—a sort of red-blooded, he-like ring. But who on earth would talk to women in that way? Well, in writing your advertisement, just imagine that you are talking to some one sensible woman. Somehow, if you do the thing right, you'll find yourself talking in a kind of gallant and considerate manner. You give vent to a little sentiment, maybe; you'll strive for a little color, surely, and you'll make her, say one of those cute little pattern hats, because it's just the dearest thing, and will make all the more evident her youthfulness and charm.

Frank Fenwick.

NOW IN STOCK

New lines of Spring Merchandise in all Departments at lowest prices.

Grand Rapids Dry Goods Co.

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

HAT DYE

It is time that you get in your supply of hat dye. We are stocking a complete line of colorite. If you are in the market for dye, why not get the best?

It costs no more.

Shade cards on request.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Principle

DEVOTED TO PRINCIPLE

D.T.P.

Principle shirts with their large full-cut cuffs give joy, comfort and satisfaction. Cuffs that bind the wrists are an abomination. Here is another reason why you should handle them.

Daniel T. Patton & Company

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

The Men's Furnishing Goods House of Michigan

Programme For Dry Goods Meeting at Flint.

Lansing, Feb. 28.—We are pleased to submit with this bulletin the completed program of the next convention of the Michigan Retail Dry Goods Association, which will be held at Flint on March 8 and 9. It is possible, of course, that there will be some changes, but we do not anticipate them. There is still a little uncertainty regarding the names of one or two persons on the program. Please read it over carefully and note that the subjects to be discussed are practical and up-to-date topics. Also observe the discussion of the matter of patterns, insurance, etc., will be included in the program under the head of Reports of Committees. Also notice that the program proper begins in the afternoon of the second day. We hope that our members will endeavor to come to Flint to remain over night, as we have planned to save the expense of staying over the second night. Jason E. Hammond, Manager Michigan Retail Dry Goods Association.

Wednesday Morning Session.

9 a. m. Meeting of directors and Program Committee.

10:30 a. m. Registration of members and guests and personal greetings.

Afternoon Session.

1:15 p. m. Address, J. W. Knapp, Lansing, President of the Association.

1:45 p. m. "Vocational Training—Salesmanship in the Public Schools." Prof. Walter H. French, Director of Vocational Education Department of Public Instruction and Head of Department of Agricultural Education, Michigan Agricultural College.

2:30 p. m. "Modern Retail Accounting," T. L. Blanke, Head of Accounting Department, Wurzburg Dry Goods Co., Grand Rapids.

3 p. m. "Advertising for 1922 Business," Verne C. Divine President Standard Advertising Co., Chicago.

3:45 p. m. "Credits—The Elimination of the Community Debt-beat," F. E. Parker, General Manager Detroit Merchants Credit Bureau, Detroit.

4 p. m. "Discussion," John A. Affeldt, Jr., President Lansing Merchants Credit Bureau and President Michigan Retail Grocers and General Merchants Association.

4:15 p. m. Report of Committee on Patterns, Herbert N. Bush, chairman, Flint.

4:30 p. m. Report of Committee on Insurance, B. E. Ludwig, chairman, Albion.

4:45 p. m. Report of Committee on Standardization of Order Blanks, L. G. Cook, chairman, Jackson.

Evening Session.

7:30 p. m. Round table discussions, experience meeting and smoker conducted by Glenn R. Jackson, of O. M. Smith & Co., Flint.

9:30 p. m. Meeting of Committee on Resolutions, F. E. Mills, chairman, Lansing.

Thursday Morning Session.

9:30 a. m. Call to order and announcements by J. W. Knapp, President.

10 a. m. "Making the Business Grade in 1922," Bill E. Holler, Managing Director Chamber of Commerce, Flint.

10:30 a. m. "Busting the City Limits or Co-operation of Farmers and Merchants," John C. Toeller, Battle Creek.

11 a. m. "The Real Causes of Prosperity," George E. MacIllwain, Babson's Statistical Organization, Wellesley Hills, Mass.

Afternoon Session.

1:15 p. m. Report of Committee on Resolutions.

1:30 p. m. Instruction in Retail Selling, Isabel Craig Bacon, Federal Board for Vocational Training, Washington.

2:15 p. m. "What Did 1921 Teach the Retailers?" R. B. Schreffler, President Schreffler Store Efficiency Co., Chicago.

Adjournment.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.		Columbia, Darks	16 1/2	42x36 Meadowbrook	2 75
Auto	16 1/2	Columbia, Lt. Shorts	14	42x36 Lenox	3 00
Fruit of the Loom	19 1/2	Columbia, Dk. Shorts	10	42x36 Standard	3 15
Bravo	15	Am. Prints, Greys	10 1/2		
Cabot	16	Am. Prints, Indigo	10 1/2	Wool Goods.	
44 in. Indian Hd. S.F.	25	Manchester 80x80 Lt.	18 1/2	36 in. Hamilton, All	
Big Injun	13 1/2	Manchester 80x80 Dk.	19 1/2	Wool Storm Serge	57 1/2
Lonsdale	18	Scout, 64x60, Lights	14	No. 75, 50 in. Storm	87 1/2
Hope	15	Scout, 64x60, Darks	15 1/2	Serge	
36 in. Indian Head	20	Shirtings	09	No. 4040, 50 in. Storm	1 10
33 in. Indian Head	18 1/2	Reds	11	Serge	1 32 1/2
54 in. Ind. Head L.F.	32 1/2			40 in. Julliards Pla.	2 00
		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	
96A 36 in.	12 1/2	100 Flannelette	13 1/2	K S. 36 in. Storm	87 1/2
Black Hawk	12 1/2	1931 Outing Lights	12 1/2	Serge	1 22 1/2
Giant	12 1/2	1921 Light Outings	12 1/2	2215, 50 in. Storm	
40 in. Exposition	14 1/2	Appelfoece Shaker	14 1/2	Serge	
40 in. 96A	12 1/2	Spotdown Shaker	16	56 in. Silvertone	2 00
		Appledown Shaker	16	Coating	1 65
Wide Sheetings.		24 in. White Shaker	11 1/2	D R N Tricotone	
Pepperell Unblea.	Blea.	26 in. White Shaker	12 1/2		
10-4	53	Daisy Cloth	15	Carpet Warp.	
9-4	49	1931 Dark Outings	15	Peerless, White	46
8-4	44			Peerless, Colors	50
7-4	40	Draperies and Cretonnes.			
Less 5 per cent.		Hamilton Twill	16	Diaper Cloth.	
Pequot Unblea.	Blea.	Dresden Fy. Drapery	18	18 in.	1 15
10-4	60	Tudor Fcy Drapery	20	20 in.	1 25
9-4	55	Nu Drape	20	22 in.	1 35
8-4	50	Westmoreland Creto.	16 1/2	24 in.	1 45
7-4	44	Fancy Silkline	18	27 in.	1 60
Less 5 per cent.		Stratford Cretonne	13 1/2	30 in.	1 75
Pillow Tubing.		3544 D. B. Scrim	35		
12 in. Seneca	32 1/2	8177 Curtain Net	62 1/2	Blankets.	
15 in. Seneca	34 1/2	8342 Curtain Net	62 1/2	Nashua Cotton Felted.	
12 in. Pepperell	33 1/2	4039 Marquissette	20	54x74, G. W. T.	1 50
45 in. Edwards	28 1/2	Dragon Drapery	30	60x76, G. W. T.	1 55
36 in. Indian Head	30	36 in. Art Cretonne	25	64x76, G. W. T.	1 60
42 in. Cabot	31 1/2	36 in. Elco Tapestry	30	68x80, G. W. T.	2 00
45 in. Cabot	33 1/2			72x80, G. W. T.	2 15
45 in. Pequot	38	Linings and Cambrics.		72x84, G. W. T.	2 30
40 in. Quinebaug	30	Tico D Satine	30		
		No. 40 Blk. Satine	16 1/2	Catlin Cotton Felted.	
Denims, Drills and Ticks.		No. 1 White Satine	14 1/2	54x74, G. W. T.	1 32 1/2
220 Blue Denim	17 1/2	No. 50 Percaine	16 1/2	60x76, G. W. T.	1 42 1/2
240 Blue Denim	17	DD Black Satine	25	60x80, G. W. T.	1 50
260 Blue Denim	16	Satin Finished Satine	42 1/2	64x76, G. W. T.	1 50
Steffels Drill	17 1/2	Raidant Bloomer Sat.	42 1/2	64x80, G. W. T.	1 60
8 oz. Canvas	17 1/2	36 in. Printed Satine	09	70x80, G. W. T.	1 90
Armour, ACA Tick	28 1/2	Windor Cambric	09		
8 oz. ACA Tick	25	Parkwood Wash Sat.	57 1/2	Notions.	
Cordis, ACA Tick	35			1225-F Boston Garters	2 25
Warren Fancy Tick	37 1/2	Meritas Oil Cloth.		Rubber Fly Swatters	90
Thorndyke Fy. Sat.	35	5-4 White	3 10	Roberts Needles	2 50
Amoskeag, ACA	28 1/2	5-4 Mossaics	2 95	Stork Needles	1 00
Cambrics and Longcloths.		5-4 Blue Figure	3 10	Steel Pins, S. C. 300	4 1/2
Berkley, 60 Cambric	21 1/2	6-4 White	4 10	Steel Pins, M. C. 300	4 1/2
Berkley, 60 Nainsook	21 1/2	All oil cloth sold net casn.		Brass Pins, S. C. 300	75
Berkley, 100 Nainsook	30	no discount.		Brass Pins, M. C. 300	85
Old Glory, 60 Cambr.	18 1/2	Flags.			
Old Glory, 60 Nain.	16 1/2	16x24 in. Spearheads	1 32 1/2	Coats Thread.	
Diamond Hill, Nain.	16 1/2	18x30 in. Spearheads	1 90	Clarks Mile-End Td.	59
Diamond Hill, Camb.	16 1/2	24x36 in. Spearheads	2 95	J. J. Clarks Thread	56
77 Longcloth	13 1/2			Gainsborough Hainnets	1 00
81 Longcloth	16	3x5 ft. Reliance	70	D. Mesh	
84 Longcloth	17 1/2	4x6 ft. Reliance	1 30	Gainsborough Hainnets	80
7001 Longcloth	15	5x8 ft. Reliance	1 90	S. Mesh	
7002 Longcloth	16 1/2	6x9 ft. Reliance	2 90		
7003 Longcloth	17 1/2	8x12 ft. Reliance	4 25	R. M. C. Crochet Cot.	75
7004 Longcloth	24 1/2	4x6 ft. Defiance	2 00	B-4 Clarks Crochet C.	90
		5x8 ft. Defiance	2 75	Silkie Crochet Cotton	90
Ginghams.		6x9 ft. Defiance	3 60	Sansilk Crochet Cot.	55
A. F. C.	17	8x12 ft. Defiance	5 20	Dexters' Knitting	
Toile du Nord	20	10x15 ft. Defiance	8 00	Cotton, White	1 50
Red Rose	17 1/2	6x9 ft. Sterling	7 50	Dexters' Knitting	
Dan River	17 1/2	8x12 ft. Sterling	11 50	Cotton, Blk., cold	1 75
Everett Classics	15			Allies' Yarn, bundle	6 50
Amoskeag Staples	13	No. 7 Muslin Flags	7 20		
Haynes Staples	13			Fleishers Knitted	
Lowe Cheviots, 32 in.	15	Sheets and Pillow Cases.		Worsted, skeins	2 00
Bates 32 in.	02 1/2	63x90 Pequot Blea.	15 85	Fleishers Spaniah	
Treffan 32 in.	27 1/2	63x99 Pequot Blea.	17 35	Worsted, balls	2 25
B. M. C. Seersucker	18 1/2	72x90 Pequot Blea.	17 35	Fleishers Germantown	
Kalburnie 32 in.	22 1/2	72x99 Pequot Blea.	19 00	Zephyr, balls	3 30
Jacquelin, 32 in.	45	81x90 Pequot Blea.	18 85	Fleishers Saxony, ba.	3 30
Gilbrae, 32 in.	42 1/2	Less 5%		Fleishers Knitted	
32 in. Tissue	42 1/2	81x90 Standard	15 00	Worsted, balls	2 25
Manville Chambray	16 1/2	42x38 1/2 Utica Cases	4 15	Fleishers Scotch &	
Red Seal Zephyr	18 1/2	42x36 Pequot Plain	4 32	Heather, balls	2 55
		45x36 Pequot Plain	4 56		
Prints and Percalles.		42x36 Pequot S. S.	5 32	Ironweave Handkfs.	
Columbia, Lights	15	45x36 Pequot S. S.	5 56	Rit Dye Soap	80
		Less 5%		Bixby Jet Oil Paste	1 35
				Bixby Brown Paste	1 35

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

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

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

Athletic Underwear For Spring.
B.V.D.'s, No. 01, Men's union suits 12 62 1/2
Seal Pax, No. 10, union suits 10 50
Men's 72x80 Nainsooks, may be had at 7 25 to 9 00
Men's Soisettes, highly mercerized at 12 50
Men's No. 150 "Hallmark" 72x80 Nainsook 9 75
Men's 64x60 Nainsooks 6 50
Men's 84 Square Nainsooks 9 00
Men's Fancy Nainsooks 8 75

Wide and Medium Stripes.
B. V. D. Shirts and Drawers, Shirts 6 87 1/2
Drawers 7 25
B. V. D. Athletic Style No. U-101 12 62 1/2
U-D Youth's B. V. D. 8 50
Boys' "Hanes" No. 756, 72x80, Nainsook Union Suits 7 25
Boys' "Hanes" No. 856, 72x80, Union Suits 6 25
Boys' 64x60 Union Suits 5 00
Boys' 72x80 Union Suits 6 25

Men's and Boys' Cotton Underwear for Spring.
Men's Egypt Balbriggan Shirts and Drawers \$ 4 50
Men's Egypt Balbriggan Union Suits 7 50
Lawrence Balbriggan Shirts and Drawers 7 50
Men's Cotton Ribbed Union Suits 8 50
Men's Combed Yarn Cotton Union Suits 12 00
Boys' Balbriggan Union Suits, Egypt 4 50

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

Men's Work Furnishings.
Mackinaws 7 00 to 15 00
Duck coats 3 00
Sheep coats 7 00 to 12 50
No. 220 overalls or jackets 12 00
No. 240 overalls or jackets 10 00
No. 260 overalls or jackets 8 87 1/2
Stiefel rope stripe, Wabash stripe Club or Spade overall or jacket, 2 seam, triple stitched 13 50
Coverall khaki 24 00
Cottonade pants 16 50 to 21 00
Black sateen work shirts 8 37 1/2
Nugget blue chambray work shirts 8 00
Golden Rule work shirts 7 50
Piece dyed work shirts 6 50
Best Quality work shirts 9 00 to 13 50
Cherry Valley flannel shirts 23 50
Buffalo flannel shirts 28 00
Domet flannel shirts 22 00
Standard flannel shirts 19 87 1/2
Harding flannel shirts 2 25
Work suspenders 2 25
Shirley Police or X Back work Sus. 4 50

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

Caps and Umbrellas.
Black sateen shop cap, doz. 1 00
Dress caps, men's, doz. 7 50 to 19 50
Dress caps, boys', doz. 7 25 to 10 35
Men's & Ladies' Umbrellas 10 50 to 48 00

Ladies' Furnishings.
Middy Blouses, red, green, or navy wool flannel, each 4 00
Serge middy blouses, each 3 50
Voile waists, doz. 9 00 to 15 00
Georgette waists, each 4 00
Creme De Chine waists, each 3 25
Tricollotte waists, each 3 25
Bungalow percale aprons, dz. 7 50 to 9 50
Bungalow Gingham aprons, doz. 12 50
Gingham house dresses, dz. 24 00 to 48 00
Best sateen petticoats, doz. 9 00 to 18 50
Pettibockers, doz. 2 25 to 12 00
Bandeaux, doz. 3 25 to 13 50
Brassiers, doz. 6 00 to 19 50
Silk and cot. Env. Chem, dz. 8 50 to 13 50
Outing gowns 8 50 to 13 50



Ripe and Green Olives.

The California canners of olives hold that an olive permitted to ripen on the tree is a fine food product, rich in nutritive qualities, and also a relish. When ripe the olive is rich in oil and has a fine flavor.

The taste for ripe olives is not an "acquired taste" as is the taste for green or unripe olives, as the flavor of ripe olives is such that it is universally liked.

The green or unripe olives that are used in the United States are nearly all imported.

It is said that 10 per cent. of the olives consumed on the Pacific coast or country West of the Rocky Mountains are green or unripe olives, while 90 per cent. are ripe olives grown in California.

On the other hand, all the olives consumed East of the Rocky Mountains are imported or green olives except 10 per cent. which are the ripe olives of California.

These conditions are changing, however, as California is rapidly inducing our people to eat ripe olives, a food, instead of green olives, a condiment.

It will be remembered that twenty years ago a vast quantity of prunes was brought into this country from France, Germany, Turkey, etc. Now imported prunes are almost unknown in the markets of the United States, having been totally superceded by the superior prunes grown in California and Oregon.

Foreign or imported raisins, prunes, walnuts, almonds and figs are all being rapidly displaced by the products of our own orchards.

This will probably be the fate of imported olives in a few years, for we have the soil, the climate, the industry to produce ripe olives and the people who are patriotic and appreciative enough to eat them.

California Fruit Situation Strong.

The strong statistical position of the California canned fruit market on the Coast is shown in statistics which are furnished by a Los Angeles operator to his local broker. The Southern California Bureau was organized last March to act as a clearing house for information among canners as to their stocks, packs and sales. A canvass made at the time the bureau was organized showed 916,000 cases of canned fruits on hand. The pack of 1921 was 1,689,000 cases, making the total supply 2,605,000 cases. Sales of Southern California fruits to February 13 were 2,143,000 cases, leaving 462,000 cases on hand at that time. The surplus now is less than half of what it was on March 15, 1921, while the

figures disclose that an excess of 554,000 cases were sold since March 15, 1921, than were packed during the entire season of 1921. The operator, in presenting the figures, says: "This tells the story of what can be expected for spring business."

Fancy Held Cheese Advances.

In distributing markets fine held cheese still occupies a strong position. Stocks are cleaning up in fine shape and goods remaining are held firm. Fancy cured lots are in many instances in sufficiently strong hands that they can be held for another two months or so, and asking prices have actually been raised. Even Wisconsin held goods are meeting more enquiry in Eastern markets which have been reluctant to accept the Western product. Fresh cheese has profited through the higher price asked for held, current arrivals moving more readily because of the slightly increased demand. However, any advances in fresh prices are expected to slow up this demand, as the lower price is the main argument for taking the fresh goods. Under-grades continue slow for the most part, although export demand has taken a few of these.

Sliced Pineapple in Strong Demand.

Sliced Hawaiian pineapple is one of the firmest items among canned fruits, but grated and crushed do not sell readily. Stocks of sliced on the spot are so light that they are taken quickly, and anything offered from the Coast is as readily sold. One jobber who purchased a block at Honolulu made a quick turnover of his stock almost as soon as he acquired it. All winter pack is wanted in this one grade. Summer pack is being sold s. a. p. or on memorandum orders, but no firm contracts so far as known have been placed. Packers have given no intimation as to the probable range of prices or as to the extent of the pack, but the outlook indicates higher opening prices than in 1921.

Grape Fruit Keeps in Storage.

Contrary to the prevalent opinion that citrus fruit will not ripen off the tree, the United States Department of Agriculture has found that, like pears and apples, grape fruit will develop a superior eating quality after a period of one to three months in cold storage if suitably cured before storing. One reason for this is that, while the sugar content remains about the same, the acid content decreases markedly during storage, and apparently the bitter principle is broken down, which also enhances the sweetness of the fruit. The fruit stores better when picked about midseason.

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**

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

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

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

Moseley Brothers,
GRAND RAPIDS, MICH.

Ice Can Now Be Compressed.

Experiments recently made with enormously high pressures—up to 20,000 atmospheres, or the equivalent of 300,000 pounds per square inch—have developed results as remarkable as they were unexpected. Up to now 3,000 atmospheres was the maximum tried. Under a pressure of 6,000 atmospheres mercury passed through walls of massive steel.

Hitherto water has been supposed to be an incompressible substance, but under 12,000 atmospheres it was reduced 20 per cent. in volume. Nor was it previously known that liquids could be made to freeze by mere compression. Water, when the pressure is pushed high enough, turns to ice, no matter how high the temperature. Water at 180 degrees Fahrenheit will freeze under a pressure of 20,000 atmospheres. Ice, under a pressure of only 2,000 atmospheres, collapses 18 per cent. in volume, assuming a different appearance and new physical properties. A piece of it will sink in water. If more pressure be applied another kind of ice is produced. Phosphorus under 12,000 atmospheres turns black and assumes an appearance resembling graphite. Under the same pressure soft rubber becomes harder than mild steel.

Inasmuch as all materials far down toward the center of the earth are subjected to tremendous pressures the laboratory observations above quoted must be particularly interesting to geologists.

Fourteen Points For Grocers.

Trade papers are deriving much amusement from the questionnaire which the Department of Justice has sent out to the grocery trade in connection with its now almost famous investigation of prices of food and clothing. The fourteen questions are referred to jocularly as the "fourteen points." A few samples gleaned from the list will easily explain the cause of the trade's merriment. Question 4 reads "Why are your retail prices at present level?" and question 5, "Why are you failing to return to 1914 price level?" The retail grocer is expected to give illuminating answers to these questions on a few dotted lines. The next question suggests a good subject for a doctor's thesis: "Explain reasons for increased costs as compared with 1914, excluding causes due to war." Just how the corner grocer will be able to exclude the "causes due to war" when he attempts to answer this question is a matter on which the trade is all at sea. The grocer apparently is expected to be not only a skilled economist and statistician, but is even called upon to essay the role of a prophet, as is attested by questions 8 and 9, which read as follows: "State fixed charges determining your selling price," and "Will any of these be lower during next six months?" One dealer states that if he could answer the last question he would straightway sell out his grocery business and grow rich as a speculator.

Good Roads and Mail Order Trade.

The reductions in the prices of automobiles and the big expenditures for road improvement are going to

have a far-reaching effect on the business of the small-town merchant in the view of one wholesale dealer. The advent of the automobile has already worked a revolution in the business of country merchants whose stores are within an hour's ride of larger towns. A decade ago the shopkeepers in the small towns were handling many lines of expensive goods for which to-day they have no demand. The reason is apparent. Their customers who used to buy the best grades of articles from them, now have their cars and naturally prefer to run up to the neighboring city, where they have a larger variety of goods from which to make their selections. As a result of this change, the small-town merchant now carries in stock chiefly staple goods of moderate price and leaves the high-priced specialties and novelties to his city competitor.

The automobile has also affected the business of what was at one time the country merchant's greatest competitor—that is, the big mail-order houses. For the last two years these establishments have suffered heavy losses as a result of deflation and the loss of purchasing power on the part of farmers, but the head of one of the leading mail-order houses was recently quoted as saying that the automobile and good roads had served to divert a considerable amount of trade from them. With his car the farmer can take his family to the city store and supply their needs much more satisfactorily than he can by ordering things from a catalogue. Moreover, he avoids the delays incident to shipments by rail. While good roads thus help build up the trade of the merchants in the larger towns, it does not follow that the interests of the merchant running a village general store will be promoted by his opposition to the good roads movement. There will always be a place for him to fill, and as his prosperity depends on that of the farmer, it is evident his interests in the long run will be promoted by the construction of better highways.

Fish Scales Used.

Nothing hitherto has been deemed more worthless than fish scales; yet the commercial fishermen now find a market for them at a very satisfactory price, fifty cents a pound.

It should be said, however, that only the scales of some species of fish such as the shad, the river herring and the sea herring, have value. These silvery scales are now systematically saved by the fishermen of Maine, Massachusetts and Virginia, and during the last year six tons of alewife scales alone were thus collected and sold.

The scales are used in the manufacture of "pearl essence," which is the material employed for lining the glass globules commonly sold as imitation pearls. It is a beautifully iridescent substance, and, separated from the scales by chemical means, is utilized in the form of a slightly milky fluid which looks as if shot with all the hues of the rainbow.

When a business begins to lose money the boss hates the book-keeper.

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

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

ROYAL Baking Powder

Absolutely Pure

Contains No Alum . .

Leaves No Bitter Taste

You Make
Satisfied Customers
when you sell
"SUNSHINE"
FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Watson-Higgins Mfg. Co.
GRAND RAPIDS, MICH.

**Merchant
Millers**

Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants



New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks

Every Day in the Year—

our market is well supplied with fresh green vegetables and delicious ripe fruits.

No other foods are as healthful and economical as these bought fresh daily and prepared in the home.

We have been distributing fresh fruits and vegetables for a quarter of a century and are now handling more and better goods and rendering better service than ever.

The Vinkemulder Company
Grand Rapids, Michigan



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

What Happens When We Eliminate the Middleman.

A certain manufacturer of a hardware specialty was imbued with the idea that he ought to sell direct to retail stores. He had heard so many people say that the great need of the day was to cut out the middleman and to market goods direct, that he had come to believe it. So he decided to cut out the jobber and sell direct to retail stores.

Let's see what happened.

In the first place he knew, of course, that he'd have to employ a lot of salesmen. He had been selling to two or three hundred hardware jobbers, and this required only a few salesmen who didn't have to make very frequent calls. He realized that he couldn't hope to cover all the retail hardware stores in the country at first, so he decided to cover several states in the most thickly settled part of the Middle West. Perhaps the jobbers who operated in the rest of the country would continue to handle his goods.

So he hired fifty new salesmen, gave them instructions, and sent them out. He knew that their traveling expenses would be pretty heavy, but he hadn't gone far before he was dismayed at the size of their expense accounts. He found that he had to have more brains and clerical help in his office to manage these men, to see that they were routed properly, to see that their expense accounts were properly checked to pass on the credit rating of the new customers, etc.

He had realized that he would have to anticipate orders by having more goods on hand. When he had been selling to jobbers, he could govern the output of his plant by the orders he was receiving. Orders were for fairly large amounts and did not have to be delivered for some time. So when he got orders he would turn out the goods.

Retailers want their goods as soon as possible after they place orders. Therefore our manufacturing friend made up a lot of goods in advance and had them ready to deliver. He had not realized beforehand just what this would mean, but soon discovered that he would have to keep on hand continuously five or six times as many goods as before. This meant the tying up of thousands of dollars more than formerly, and he naturally had to borrow more money from the banks and, incidentally, pay larger sums in interest. It became more of

a job to finance his business. He began to realize that the jobbers had really been financing his business for him, by taking his goods and paying for them when they were ready to be put on the market.

Not only this, but he found that he did not have room to house all the goods he had to keep on hand. At first, he rented a warehouse near his plant; then he planned to build a warehouse of his own.

The next discovery was that he could not make deliveries quickly enough from this plant, and that he would have to carry stocks of goods in public warehouses in a few large cities scattered over his territory. This also meant a small office in each of these cities, with a local representative and a clerical force. He was undertaking to do what the various jobbers had been doing for him.

Another thing: The jobbers had been ordering goods in fairly large quantities. Now he was astonished to find that retailers were ordering goods in less than case lots. They wanted to buy a dozen at a time—and even half a dozen. He either had to pass up a large number of the small retailers, or else be willing to sell a half dozen articles at a time. This he attempted to do, but found that he had to set aside one part of his shipping room to take care of these small orders; that more men were required to handle these orders, that more packing boxes were necessary; and that more accountants were required to take care of the larger number of transactions.

Then he found out that a lot of the salesmen, who were covering country territory, were not earning their way. Although retailers were buying his product in as large quantities as before the volume of business on his one single commodity was simply not large enough to warrant the expense of covering a considerable part of his territory. He began to realize that the jobber's salesman had been selling not only his article, but thousands of articles made by other manufacturers. Hence, they had been getting enough volume to make it worth while to cover country territory.

One would think that our friend would have encountered enough difficulties by this time to have caused him to give up his direct selling experiment. But just to make a good story, we'll mention one or two other troubles before we point out the moral.

When he had been selling through jobbers, he had had practically no losses from bad debts, and his cost of collections had been practically nil. He found that retailers were "slow

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

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

Brown & Sehler Co.
 Grand Rapids :: Michigan

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
 Sporting Goods and
FISHING TACKLE

Foster, Stevens & Co. Wholesale Hardware



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

Grand Rapids, Mich.

W. M. Ackerman Electric Co.

Electrical Contractors

All Kinds of Electrical Work.

Complete Line of Fixtures.

Will show evenings by appointment.

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

Citizens 4294

Bell Main 288

pay," and that they had to be followed up. He also found that a few didn't pay at all!

But They Weren't Delighted.

He had confidently expected that retailers would hail with delight this attempt to sell to them direct, but in this he was also disappointed. Some said: "We don't want to be bothered with so many salesmen; we make up the list of things we need, and place our order for all these goods with our jobber; that saves our time." Others seemed to think that since they were buying "direct" they ought to be able to buy the stuff cheaper; they wanted to get at least a part of the jobbers margin. But the manufacturer found that it was costing him just as much, and more, to do the jobber's job, and therefore he could not make any price concessions.

He also discovered that after he began to manufacture "for stock" instead of "an order," he had to buy raw materials far in advance. This was a constant source of worry, because the blamed things fluctuated in price. He realized that he had to assume certain risks that had not troubled him before. He was thankful, however, that the price of his finished product did not have to be changed to any great extent, although he realized that he often had to make concessions, or quantity prices, for some of the large purchasers, and this was another cause for anxiety, especially when chain stores and a few co-operative buying exchanges began to do business with him. It was when certain retailers refused to handle his goods, because he was selling to chain stores, that he threw up the sponge. He wrote off a loss of a couple of hundred thousand dollars, and went out and told his old jobber friends that he'd be good for the rest of his life.

The foregoing picture has perhaps been overdrawn, but it represents approximately what would happen, if any one of thousands of small and medium-sized manufacturers should attempt to sell direct to retailers. Yes, and the same thing would happen to most large manufacturers, if they tried it.

The moral is that when you eliminate a middleman, you don't eliminate the services that he performed; and you don't eliminate the cost of those services. In fact, you are more likely to increase the cost if you try to perform them yourself. Direct sales would therefore mean a greater expense between the factory and the consumer, and hence a higher price to the consumer, rather than a lower one.

There are certain things that have to be done in getting goods from producer to consumer. Someone has to go out to make business connections, and to take orders. Goods won't sell themselves though advertising will help. It is necessary to tie up money in goods and to assume the merchandising risks of price changes and deteriorations of goods. Proper storage places have to be provided. The goods have to be assembled at convenient shipping points. Large packages must be broken up into smaller ones, etc.

These are the services that middlemen perform. They can do them more economically than manufacturers or producers because they are specialists; because they give their whole time to them and become expert; because, by combining the outputs of hundreds of small manufacturers, they can do a sufficient volume of business to keep down their overhead expenses, because they are located near their customers and can make quick deliveries; and because they are in such close touch with their customers that they know how much credit to give and how to keep collections coming in at a minimum of expense.

The conclusion to be drawn from all this is that jobber-middlemen have come into existence and stayed in existence for the simple reason that they perform necessary services, and because they perform them at less expense than can the producers themselves. The addition of another middleman in the marketing chain often reduces the total cost of getting goods from producer to consumer. And, conversely, when a manufacturer decides to "go direct," he is more likely to increase marketing expenses than to reduce them.

Of course, this reasoning does not apply to all classes of producers or to all kinds of commodities. In marketing such a perishable product as milk, for example, it has been found that the company which assembles milk from country points cannot only clarify and pasteurize and bottle it, but that it is best for it also to sell it direct to consumers, or in some cases to retail dealers. There would hardly be time to have it move through the hands of a jobber, even if there were no other reasons.

Also certain large concerns have a sufficient volume of business to make it possible and economical for them "to do their own jobbing." Combine large volume with perishability, and we find the principal reasons why the large meat packers sell direct to retailers all over the country.

And then there are certain products like sewing machines and adding machines which are of high intrinsic value, and which require expert demonstration as well as a certain amount of service after sales are consummated—which means that it is better for the manufacturer to go direct to consumers, ignoring even the retailer.

And so we have a variety of marketing methods, depending on certain characteristics of the goods, the size of the manufacturer, etc. But as a general rule, in the case of most of our staple commodities, such as those that are bought in grocery stores, drug stores, dry goods stores, hardware stores, etc., the most economical method is through the hands of jobbers. In many cases it is more economical for manufacturers even to use commission men, manufacturers' agents, brokers, and the like, in order to get their goods into the hands of jobbers.—Nation's Business.

The man who gets all his views of the world and the public through the front windows of his store will never become a man of broad vision.

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

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design



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

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.

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

CONFIDENCE

is the foundation of business—a mutual confidence existing between buyer and seller is essential to any satisfactory transaction.

And confidence is the growth of years—the child of fair dealing and the father of success.

It is because we realize so well these facts that we have, throughout the years, so jealously guarded the unvarying quality of our merchandise and have maintained the highest standard of business ethics.

Our reward is that today, throughout the state, there is confidence in the name of Judson Grocer Co. which makes our business relationships a source of constant pleasure.

JUDSON GROCER CO.
GRAND RAPIDS MICHIGAN



Says "Star" Salesmen Are Temperamental.

In an address before the members of the Rochester Ad Club on "Keeping the Sales Force Efficient," Merleau C. Smith, sales manager of the Utz & Dunn Co., Rochester, said in part:

I have found no patented or "touch the button" system for keeping a sales force efficient, but have worked out simple plans largely on the basis of experience. Were you to ask my employer how I keep a sales force efficient he would probably reply: "He doesn't." And I am inclined to think that the advocates of scientific salesmanship would agree with him, because while I do not consider my sales problem essentially different from that encountered in many other lines of business, I have found that in the handling of the class of salesmen we employ the control that is least apparent is generally the most effective, consequently work largely by indirection.

My efficiency work really begins with the hiring of the salesman. In selecting them I try to obtain men of business ability. Hence I generally pass up the so-called "star" who is able to sell anything to anybody, anywhere, regardless of whether he needs it or not, because in a business whose future depends entirely on satisfied customers who are making money with our product, it is just as essential that they are not oversold as it is that they are sold sufficiently, and for the further reason that I have found "star" salesmen about as temperamental as grand opera stars, consequently they are usually trouble breeders in any organization.

On the other hand, I pass up the plodder who works entirely with his feet instead of making his head do its share, because while I recognize the fact that industry and calls are a necessity, I know that one hour of intelligent work is worth several hours of mere work.

The acid test is applied through the love of money. I select men who like to make money because I find that as a rule they are the better business men, and business men are what I am after. Of course, it is necessary to draw the line between the parsimonious and the thrifty because some men will allow a penny in the hand to blind them to a dollar across the street, and thus might hesitate to go to the expense of visiting towns where there is no absolute certainty of selling enough goods to compensate them for the trip.

I am a great believer in results to be obtained from personal contact, and consequently study carefully the personal equation of each member of

the sales force. This I am able to do with our comparatively small sales organization, comprising 24 active salesmen, and to this end I make it my business to become sufficiently well acquainted with each man to have a line on his point of view.

When we employ a new salesman I keep him about the factory for from two to four weeks before he starts on his trip, ostensibly that he may become familiar with our product, the general house policy and matters of that kind, but also that I may have an opportunity to observe him under different conditions. As a result of the knowledge thus obtained I am in a position to write intelligently to any of the salesmen with whom questions may arise because I have a good idea of the attitude of mind of each man and the consequent effect my letter will have.

For the purpose of securing at a glance a general idea of the conditions in any particular territory, I employ the "map and tack" system but do not depend on this as a business record. It is a mere reminder. For purposes of comparison I use a card index record on which are entered all orders as fast as received at the office. From these cards I have made up a comparative report showing the amount of sales to each customer for four seasons.

In connection with this record of comparative sales to customers, we make an annual check-up on all good towns in each salesman's territory where we feel our product could be sold advantageously. Once every year each salesman is required to explain why he is not selling in such and such a town, and I insist on his giving us the names of the dealers in each town on whom he is calling regularly. This is partially for the purpose of convincing myself of the salesman's good faith, but I also utilize this information in checking up my prospect list for the advertising department, and in this way am able to co-operate with the salesmen in working new trade. These methods have proven generally successful in producing the expected volume of sales.

HOTEL RICKMAN

KALAMAZOO

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

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED
Rates \$1.00 and up

EDWARD R. SWETT, Mgr.
Muskegon :: Michigan

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.

HANNAFORDS NEW CAFETERIA

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

For The Past 10 Years
Prop. of Cody Hotel Cafeteria

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

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

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

New Hotel Mertens

GRAND RAPIDS

Union
Station

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



75 Steps East

Fire Proof

Verbeck Still Defends the American Plan Hotel.

Jackson, Feb. 28—Mr. R. E. Lawless, of Toledo, writes: "Hope you get a reduction of rates for the traveler where justified. I am very curious to know how Mr. Verbeck would be able to make the Rickman, at Kalamazoo, pay at \$3 on the American plan. If he has a plan, I think all of us would like to know about it. It would be interesting to know what the traveler thinks of the American and European plans. My opinion is that in country towns the bulk of the business should be American plan. I have operated both ways. There is a strong tendency to return to the American plan. I would like very much to see the receipts and operating costs of such a hotel as the Rickman after six months on the American plan at \$3 per day. I would also like to spend a week there to get a line on the table. I hope they try it. If they do I will reserve a room for a week."

In speaking of the Rickman in a recent article, I only made the suggestion that I thought that Kalamazoo would support one good American plan hotel, and that the Rickman was the logical one to try it. This, however, was only my personal opinion, based upon recent observation.

I would hardly feel like suggesting to Brother Barnes that he ought to do it and he has never encouraged me with any intimation that he was willing to try it, but now that this matter has been brought home to me, I will attempt to give my reasons for cultivating the thought.

The Rickman, primarily, is an ideal modern hotel of fire-proof construction. It makes a rate on its rooms of \$1.50 up. Its dining room and kitchen are on the second floor and for this reason must depend to a large degree on patronage derived from its own guests, not to my notion being in a position to cater to a transient cafe trade. As is the case with all hotels, it must feed its employees and it is very desirable, under all the circumstances, to make it a self-sustaining department of the hotel. Now the Rickman is equipped to handle a very large business in its dining room, which is attractive and comfortable. Then why not fill it with guests? So long as it must depend in such a large degree upon the patronage of travelers under its own roof, the logical thing to do is to make a charge and menu so attractive that they will not be lured away to outside restaurants.

As I before stated, I am not speaking for Mr. Barnes, or assuming his responsibilities, but if I were operating his hotel I would most certainly attempt to fill that dining room to its capacity and I would try to do it by this method:

On the basis of a room charge of \$1.50 I would include three simple but appetizing meals based on a charge of 50 cents each, aggregating an additional \$1.50 or \$3 per day. Higher rates would naturally be charged where a higher room rate prevailed, as say \$4 with bath and upwards.

The first natural objection to be advanced is that it would be purely speculative as an experiment; that it would contemplate an unusual risk in the preparation of food which might not be sold.

What is this risk?

Breakfast and supper, under ordinary circumstances, are more or less short order meals, hence preparation of these functions would entail no risk not already undertaken in the regular a la carte service.

Dinner service is a question of quantities in advance preparation. Roasts and entrees are all principal features, whether the meal be served a la carte or table d'hôte.

The big idea is that the dining room ought to at least carry its share of the financial burden in the conduct of a hotel, rather than be made an additional burden on the organization.

I have visited scores of hotels now conducted on the European plan, with expensive restaurant equipment and

great overhead kitchen expenses, which are daily suffering loss in this department. Many of them are not feeding 10 per cent. of their room patrons. Why not feed them all? Experience has demonstrated that the a la carte service, no matter how reasonable the charge for individual items, while ample in portions served, does not supply the variety the ordinary guest requires except at a prohibitive cost. Smaller portions served in tasteful selection are what make the meal attractive.

The other day while visiting with one of the old-time hotel men of Detroit, I suggested to him that on many happy occasions in the good old days I had partaken of his table d'hôte meals and I had often wondered if they could ever be duplicated at any cost. He assured me that while it might be accomplished, the ensemble would prove disheartening and nauseating to the diner.

Mr. Lawless would like to know the opinion of the traveling man on the American versus the European plan hotel service. Since receiving his communication I have interviewed several of this profession on this subject and I admit I do find a diversity of opinion expressed, so far as concerns hotels in cities of a population of 10,000 or over. Probably the much larger per cent. prefer to let the custom continue. In other words, they prefer to pay a stipulated room price and shop around among cafeterias and outside restaurants for their food, but when it comes to the smaller towns they are almost unanimous in favoring the American plan.

I will give you a few instances to make myself clear on this point:

The Park Hotel, at Mt. Pleasant, makes a rate of \$1.50 per day on its rooms. A very acceptable breakfast on the club plan costs approximately 50 cents and a table d'hôte luncheon follows at 65 cents; but the evening meal—in this case being dinner—is served a la carte at a reasonable charge as to the individual items. It is the cause of a great deal of criticism by traveling men, because it is beyond their means, even though they hunger for the eatables. As a result, some of them check out and go to restaurants which ought not to be in existence and would not be if Mr. Bosworth would give his guests as good a meal as he serves at noon on the same basis. Being on particularly friendly terms with Mr. B., I am now suggesting to him that he make this change in his service.

The Elliott House, at Sturgis, is conducted on the American plan exclusively and my personal observation leads me to think that the liberal patronage it enjoys is a sufficient vindication of my idea that the country hotel, at least, should use a flat daily rate. Sturgis is a city of 6,000. Mt. Pleasant has about 5,000. Mr. Gerow, proprietor of the Elliott, feeds all of his guests and has very little checking out to do.

The Hotel Keefer, at Hillsdale, another city of 6,000, is run strictly American and is certainly a striking example of the success of that system. Above all it meets with the commendation of its patrons.

The Columbia Hotel, at Kalamazoo, while not conducted on the American plan, serves all of its meals at a stated price and receives its reward in a profitable patronage.

The fact that there is a crying demand for the return of the American plan hotel is recognized by very many of the larger hotels which supply meals, in competition with a la carte service, at regular stated prices and enjoy a patronage which warrants them in continuing the custom.

Smaller portions with greater variety is what the man who "pays the freight" really hankers after.

On a recent visit to Chicago my attention was called to the fact that one of the largest hotels in that city is making a specialty of a table d'hôte dinner, with unrestricted selection—all you can eat—for \$1. Does it pay? They are serving 2,000 of such meals

every day and the wonderful innovation is the subject of town talk.

In passing, I want to say that of late I have found several instances where hotels, particularly in the country, are reducing rates somewhat.

Just at this writing my attention is called to the announcement of the Bowman Hotel, at Otsego, exclusively on the American plan, which will hereafter charge a flat rate of \$2.50 per day.

C. V. Cable, of Kalamazoo, representative of the Goodrich Rubber Co., is one of the old-time travelers of forty years ago. I asked him which he considers the ideal country hotel of Michigan. He says it is the Hartford Hotel, at Hartford, operated by Roy Hinkley.

Jesse R. Purkey, of Kalamazoo, traveling for the Pitman-Moore Co., Indianapolis, takes issue with him. He says it is the Harvey Hotel, at Constantine. Frank S. Verbeck.

Opposed To the Bonus.

Detroit, Feb. 28—I have been reading all the arguments for the soldiers' bonus and expected to find some real reasons why it should be paid. However, I have seen nothing so far that resembles a good argument. The soldiers of the Great War, except those who were wounded, gassed or disabled in any way whatsoever while they were in the service do not deserve any bonus. The claim is that the soldiers do not want to be made objects of charity. Well, then, why all this cry for a bonus? Ah, I forget! The Government is going to pay it, and it is legitimate to skin the Government out of everything we can. We raise the money by soaking the rich. We fail to forget that they are investing their money in tax exempt bonds instead of factories and other enterprises that would give us poor, abused soldiers jobs, to say nothing of giving the Government more income.

We fail to realize that every time taxes are increased for the so-called rich, it is poor people who pay the bill and a little bit more besides, for every time a manufacturer, wholesaler or retailer pays the tax he adds it to the cost of the article he is selling and then adds a little profit for good luck.

There is nothing in the Constitution that I know of that says that if a man once fights for his country the Gov-

ernment will support him for the rest of his life. We were paid \$30 a month while we were in the army, with an increase for overseas service, and that was enough, judging from the size of the pots in the poker and crap games that were in session whenever the men had a few minutes to spare. Just because the infamous Gompers influenced his labor union dupes to take advantage of the situation and plunder the people unmercifully during the war, is there any reason why we should make bad conditions worse.

I will be entitled to a bonus if the bill is passed, but I possess one vote that will never be cast for the grafting politician who votes for the bill. I am not the only one who feels that way either. The other day I had luncheon with some friends, all of whom had spent over a year in France and their opinion is the same as mine, so far as the bonus question is concerned.

I believe that the sick, wounded and disabled should have everything that will make life more interesting and more comfortable for them, but let the remainder of us work for a living like other self-respecting people do and not place ourselves in the light of either grafters or mendicants.

W. G. Ackerman.

Detroit men who understand the situation assert that Henry Ford did not buy the Lincoln plant because he wanted it, but because the ownership of the business would enable him to indulge his vindictiveness against Newberry and Joy on account of their being heavy stockholders in the Packard Motor Car Company. Instead of using his vast wealth to make the world sweeter and cleaner, to alleviate poverty and suffering and encourage men to make discoveries for the benefit of humanity, Henry Ford appears to find more enjoyment in giving free play to his wrath and malice in punishing his enemies and throwing stumbling blocks in the pathway of those who disagree with him or refuse to fall in with his crude ideas, ignorant assumptions on matters of history, finance and governmental policy.

The Gray

"It appears certain that for some years to come new users of automobiles will largely be people of limited means who will purchase inexpensive cars."—Leonard P. Ayres, Vice President Cleveland Trust Company.

The GRAY Car led the field in sales at the Grand Rapids Automobile Show just completed. It was decidedly the sensation of the exposition. To the shrewd investor this is a very significant fact.

A limited amount of 10% participating preferred stock, with each ten (10) shares of which two (2) shares of common is purchased, is offered for subscription. The preferred stock, in addition to a 10% dividend, participates equally with the common after 10% has been paid upon the common. There are several other attractive features of this investment which we will be glad to explain to those who are interested.

GRAY MOTOR CORPORATION

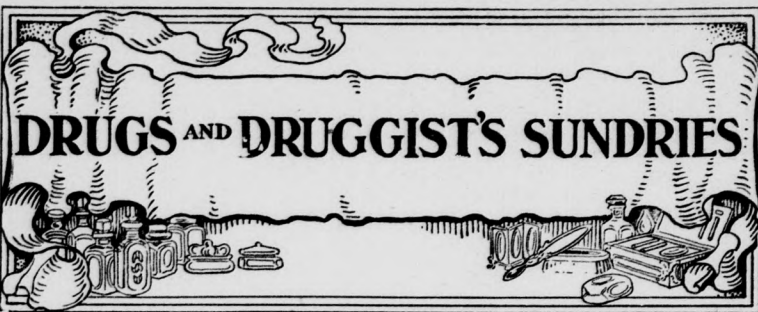
DETROIT, MICHIGAN

Address All Correspondence to
GILBERT E. CARTER

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

Citizens 64826

Bell M 46



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.
 June Examination Session—Detroit, June 20, 21 and 22.

Successful Candidates at the Detroit Meeting.

Muskegon, Feb. 28—The following candidates were successful at the examination held by the Michigan Board of Pharmacy in Detroit, January 17, 18, 19:

Registered Pharmacist.
 William J. Dobson, Detroit.
 L. H. Glendening, Orion.
 Delos Clair McKay, Detroit.
 Leonard Bergstein, Detroit.
 Jewell I. Boylan, Ann Arbor.
 Orilla Cunningham, Coleman.
 E. J. Downing, Detroit.
 William A. Farst, Morenci.
 Russell H. Hiner, Detroit.
 Max Kritt, Detroit.
 Irving Landen, Detroit.
 Samuel Lasnick, Detroit.
 Lee I. Mertens, Manistee.
 Alba Orrin Myers, Owosso.
 Robert A. Miller, Mt. Clemens.
 Frank S. Ord, Detroit.
 Fred Charles Pape, Detroit.
 Joseph Reiss, Detroit.
 Bernard Shawl, Bay City.
 Morris Simon, Detroit.
 C. F. Supernaw, East Jordan.
 Lawrence F. Smith, Detroit.
 Saul Tafler, Detroit.
 G. Carl Tasker, Lake Odessa.
 William H. Timm, Detroit.
 Olaf J. Todt, Detroit.
 Dr. T. A. Tosch, Detroit.
 C. D. VanValkenburgh, Northville.
 Mitchell Victor, Detroit.
 Frederick G. Weed, Detroit.
 Eldie S. Weyer, Detroit.
 James H. West, Detroit.
 John A. Burns, Detroit.

Registered Assistant Pharmacist.
 Hugh Todd Bell, Detroit.
 David M. Bez, Detroit.
 Lynn D. Burch, Detroit.
 Benjamin Cohen, Detroit.
 John C. Caldwell, Imlay City.
 Grover E. Cook, Birmingham.
 Leon Friedman, Detroit.
 William W. Gorin, Highland Park.
 Arthur F. Hedding, Detroit (honor)
 Louis Kertesz, Detroit.
 Frank J. Kulka, Detroit.
 Robert Leland, Durand.
 John Krasnick, Holly.
 Kenneth G. Miller, Lansing.
 Adam N. Popa, Manistee.
 Leslie C. Perkins, Detroit.
 Jack Reitman, Detroit.
 Henry Rice, Detroit.
 Evelyn K. Richter, Saginaw.
 Earl E. Rose, Detroit.
 Willard J. Scholl, Morenci.
 Steven F. Tilley, Highland Park.
 Walter Wayne Watts, River Rouge.
 Randolph M. Wisdom, Detroit.
 Harry J. Wiggle, Detroit.

Next Meeting of the Board.
 Muskegon, Feb. 28—The Board of Pharmacy will hold a meeting for the examination of candidates for registration at the Evening Press building, Grand Rapids, Tuesday, Wednesday and Thursday, March 21, 22 and 23, beginning at 9 o'clock a. m. of the 21st. All candidates must be present at this hour. Applications must be

filed with the Secretary at least one week before the examination.

Preliminary Requirements.

All candidates must furnish satisfactory evidence to the Board that they have completed work in the public schools equivalent to tenth grade.

Candidates for Registered Pharmacist must furnish affidavits showing that they are at least twenty-one years of age and have had not less than four years' practical experience in pharmaceutical work and compounding prescriptions.

Candidates for Registered Assistant Pharmacist must furnish affidavits showing that they are at least eighteen years of age and have had not less than two years' practical experience in pharmaceutical work where drugs, medicines and poisons are dispensed and prescriptions compounded.

Not to exceed two years' attendance at a recognized school of pharmacy may be accepted by the Board in lieu of a like period of practical pharmaceutical experience. Only full college years will be accepted.

If registered as an apprentice do not fail to mention the fact in your application and give the number of your apprentice's certificate.

Applications for examination and blank forms of affidavits for practical or college experience may be obtained from the secretary.

Fee for Registered Pharmacist, \$15; fee for Registered Assistant Pharmacist, \$10. Fee for re-examination: Registered Pharmacist, \$3; Registered Assistant Pharmacist, \$2. There is also a Certificate, fee after passing: Registered Pharmacist, \$15; Registered Assistant Pharmacist, \$10.

Next examination, Detroit, June 20, 21 and 22.

Charles S. Koon, Sec'y.

Death of Pioneer Druggist of Reed City.

Reed City, Feb. 28—Reed City's first school superintendent, Philo M. Lonsbury, died recently at Ballard, Wash. Mr. Lonsbury was one of the pioneer druggists of Reed City, having engaged in business here in the spring of 1872 under the style of Clark & Lonsbury. The next fall he removed to this place from Allegan and took the position of principal of the schools. He continued in that position for about a dozen years, when he purchased the interest of his partner in the drug stock and continued the business for twenty years under the style of P. M. Lonsbury. He erected the three-story brick building which occupied the site where the Parkhurst-Hammond building now stands. This building burned shortly before Mr. Lonsbury moved from Reed City. It was while engaged in the drug business that he was elected to the State Legislature in the early '90s. In 1904 Mr. Lonsbury sold his drug stock to Arthur Mulholland. May 1, 1907, he moved to Washington with his family and had since made that State his home. Since going West he had lived a retired life, being well along in years. He was about 93 years of age.

Mr. Lonsbury was an active member of the Congregational church and was also active in Masonic circles. He enlisted in company E, 17th Michigan infantry at Ypsilanti, Aug. 1, 1862, being then about 25 years of age. He was captured by the enemy May 12, 1864, sent to Andersonville prison,

and eleven months later escaped while being transferred with other prisoners to Libby. He reached the Union lines not long before the surrender of Lee.

The editor of the Tradesman was a pupil under Prof. Lonsbury fifty years ago and also a clerk in his drug store and wishes to bear testimony to the unfailing kindness and goodness of the man. He was an enthusiastic educator, a conscientious merchant, a good citizen and a Christian gentleman.

Lost Sales Indicated By Form.

Out West a dealer was surprised to learn the number of sales lost in the ordinary course of business. In order to analyze the situation, he had a form printed, indicating the goods out of stock, the date, followed by lines numbered for customers served. The clerk was instructed to note on these slips the reason for the loss of each

sale. The clerks were given to understand that the system was not intended to demerit them—rather to check up on the weak spots in the store management. The slips were made out in duplicate, one retained by the department manager and the other sent to the business office. In this particular store the loss of sales was due largely to shortage. The item desired by the customer was out, and he was not induced to try something else. Other features demonstrated by this system were that the store was able to keep track of its customers' preference for colors, dimensions and other details of individual items carried in stock; that the manager, by retaining the duplicate slips, was given an opportunity to check up each department.

JOHNSON RE-ENTERS THE CIGAR BUSINESS

Tunis Johnson, president of the G. J. Johnson Cigar Co., of Grand Rapids, up to the time of its sale two years ago to the Consolidated Cigar Corporation, has re-entered the cigar business by his purchase this week of the controlling interest in the Monroe Cigar Company of Grand Rapids, makers of the well-known Van Dam cigar. Mr. Johnson brings to his new connection the ripe experience of twenty years in the cigar and tobacco business. Since leaving the G. J. Johnson Cigar Co., he has been in the leaf tobacco business, both growing and experimenting in the curing of tobacco. Good news to smokers was contained in the announcement that a fifteen cent Van Dam, club size, will be brought out to sell two for a quarter. The popular ten cent sizes will be retained, and a new five cent value will also be added.

EASTER CANDY

(EASTER SUNDAY, APRIL 16)

You will need a good, big supply this year. Get your order in early for

**Easter Novelties Candy Easter Eggs
 Fancy Package Chocolates**

Including

Putnam's LOWNEY'S Paris

PUTNAM FACTORY, Grand Rapids, Mich.

Oil Possibilities in the Upper Peninsula.

Studies in the field by the State Geologist have shown the scientific foundation for believing that oil may be discovered in the Upper Peninsula at Seul-Choix (pronounced locally "Seesh-wa"). Point on the Lake Michigan shore of Schoolcraft county, and during the summer active drilling was undertaken about a quarter of a mile from the lake shore. When J. E. Doelle and the writer visited the spot late in September, we found regular drilling apparatus in position and considerable work already accomplished. More recently still a scientific study of the field has been made by E. E. White, described as an oil geological expert from the Texas field, under the auspices of the Cleveland-Cliffs Iron Co., one of the oldest, largest and most conservative mining companies in the Peninsula. Mr. White's report, as recently made public, is very optimistic, but recognizes that it will perhaps take several drill-holes to definitely determine the oil possibilities of the region. Some six thousand acres of land have been taken under lease by the trustees for the contributors, the trustees residing, it is stated, in Saginaw. If oil is discovered it will not make a lot of farmers rich over night, for the field lies in an undeveloped area, covered with a scrubby forest growth for the most part. However, a few miles away is some of the best farming country in the Peninsula, and

if oil is discovered, it is clear that these farmers will not be unaffected thereby. It has often been pointed out that, with our remarkable line of mineral and other resources, enjoyed by the Peninsula, only coal or oil is lacking to complete the elements in a great industrial advance. The present field lies close to an old fishing harbor on Lake Michigan, which will afford ready means for lake shipment.

L. A. Chase.

Nine Things For Salesmen to Think About.

1. Our customers judge this company by what they think of you.
2. Old customers are new customers who have been rightly treated.
3. The recollection of pleasant treatment remains when everything else is forgotten.
4. Do not expect a customer to believe what you do not believe yourself.
5. Courtesy always pays—and you are paid to be courteous.
6. Two are required to make service perfect—the server and the served; and you are always responsible for your part.
7. Our satisfied customers are our most valuable asset.
8. Let your willingness outrun your obligations.
9. We exist not alone for to-day. We live for to-morrow also.

Many ideas, like many people, look good until you try them out.

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
Cltz. Phone 31040

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

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@2	25	Aloes	-----	21 65
Carbolic	30@	36	Amber, rectified	2 25@2	50	Arnica	-----	21 50
Citric	60@	65	Anise	1 25@1	50	Asafoetida	-----	23 90
Muriatic	3½@	8	Bergamont	3 00@8	25	Belladonna	-----	21 35
Nitric	9@	15	Cajuput	1 50@1	75	Benzoin	-----	22 40
Oxalic	25@	30	Castalia	2 75@3	00	Benzoin Comp'd	-----	23 15
Sulphuric	3½@	8	Castor	1 32@1	56	Buchu	-----	23 15
Tartaric	40@	50	Cedar Leaf	1 50@1	75	Cantharides	-----	23 00
			Citronella	85@1	10	Capsicum	-----	23 00
			Cloves	3 25@3	50	Catechu	-----	21 50
			Cocunut	25@2	35	Cinchona	-----	23 10
			Cod Liver	1 15@1	25	Colchicum	-----	23 00
			Croton	2 25@2	50	Cubebs	-----	23 00
			Cotton Seed	1 10@1	20	Digitalis	-----	21 20
			Cubebs	9 50@9	75	Gentian	-----	21 40
			Eigerson	4 00@4	25	Ginger, D. S.	-----	21 80
			Eucalyptus	75@1	00	Guaiaac	-----	22 80
			Hemlock, pure	3 50@3	50	Guaiaac, Ammon.	-----	22 50
			Juniper Berries	1 50@1	75	Iodine	-----	21 00
			Juniper Wood	1 25@1	45	Iodine, Colorless	-----	21 50
			Lard, extra	1 10@1	20	Iron, clo.	-----	21 50
			Lard, No. 1	1 10@1	20	Kino	-----	21 40
			Lavender Flow	6 00@6	25	Myrrh	-----	22 50
			Lavender Gar'n	1 75@2	00	Nux Vomica	-----	21 50
			Lemon	1 50@1	75	Opium	-----	23 50
			Linseed Boiled bbl.	1 93@	00	Opium, Camp.	-----	22 85
			Linseed bld less	1 00@1	00	Opium, Deodoriz'd	-----	23 50
			Linseed, raw, bbl.	1 91@	00	Rhubarb	-----	22 00
			Linseed, raw, less	98@1	00			
			Mustard, true oz.	2 75	00			
			Mustard, artifil. oz.	1 50@1	00			
			Neatsfoot	1 15@1	30			
			Olive, pure	3 75@4	75			
			Olive, Malaga, yellow	2 75@3	00			
			Olive, Malaga, green	2 75@3	00			
			Orange, Sweet	5 00@5	25			
			Origanum, pure	2 50@2	75			
			Origanum, com'l	1 00@1	20			
			Pennyroyal	2 50@2	75			
			Peppermint	3 25@3	50			
			Rose, pure	12 00@16	00			
			Rosemary Flows	1 50@1	75			
			Sandalwood, E.	10 50@10	75			
			Sassafras, true	1 75@2	00			
			Sassafras, artif'l	1 00@1	25			
			Spearmint	4 50@4	75			
			Sperm	2 40@2	60			
			Tansy	10 50@10	75			
			Tar, USP	50@	85			
			Turpentine, bbl.	99@	32			
			Turpentine, less	99@	1 07			
			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	DECLINED
Evaporated Apples	Canned Spinach
Some Prunes	Cream Tartar
Beans	Currants
Peas	Orange Peel
Fruit Jars	Sago
Corn Syrup	Taploca
Feed	Wheat
Corn	Hides

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 35
Calumet, 16 oz., doz. 3 95
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, 5 lb., kgs 13
Queen Flake, 100s, keg 12
Royal, 10c, doz. ----- 95
Royal, 6 oz., doz. ----- 2 70
Royal, 12 oz., doz. ----- 5 20
Royal, 5 lb., doz. ----- 81 20
Rumford, 10c, doz. ----- 95
Rumford, 8 oz., doz. ----- 1 85
Rumford, 12 oz., doz. ----- 2 40
Rumford, 5 lb., doz. ----- 12 50
Ryson, 4 oz., doz. ----- 1 35
Ryson, 8 oz., doz. ----- 2 25
Ryson, 16 oz., doz. ----- 4 05
Rocket, 16 oz., doz. ----- 1 25

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

BREAKFAST FOODS
Cracked Wheat, 24-2 ----- 4 85
Cream of Wheat ----- 7 50
Flillsbury's Best Cer'l ----- 5 40
Quaker Puffed Rice ----- 2 75
Quaker Puffed Wheat ----- 4 30
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
Scrub ----- 1 50
Solid Back, 8 in. ----- 1 75
Solid Back, 11 in. ----- 1 75
Pointed Ends ----- 1 35
Stove
No. 1 ----- 1 10
No. 2 ----- 1 35
Shoe
No. 1 ----- 90
No. 2 ----- 1 25
No. 3 ----- 2 00

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

CANDLES
Electric Light, 40 lbs. ----- 12.1
Flumber, 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 35
Apricots, No. 1 1 90@2 00
Apricots, No. 2 ----- 2 25
Apricots, No. 2 1/2 2 25@3 50
Apricots, No. 10 9 00@13 50
Blueberries, No. 2 ----- 3 00
Blueberries, No. 10 ----- 15 00
Cherries, No. 2 ----- 3 00@3 50
Cherries, No. 2 1/2 4 00@4 95
Cherries, No. 10 ----- 13 00
Loganberries, No. 2 ----- 3 00
Peaches, No. 1 ----- 1 85
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 Mich 2 60
Peaches, 2 1/2 Cal. 3 00@3 75
Peaches, No. 10, Mich 7 75
Peaches, No. 10, Cal. 10 50
Pineapple, 1, slic. 1 60@1 75
Pineapple, No. 2, slic. 2 75
Pineapple, 2, Brk slic. 2 25
Pineapple, 2 1/2, sliced 3 25
Pineapple, No. 2, crus. 2 25
Pineap., 10, crus. 7 00@9 00
Pears, No. 2 ----- 3 25
Pears, No. 2 1/2 ----- 4 25
Plums, No. 2 ----- 2 25
Plums, No. 2 1/2 ----- 3 00
Raspberries No. 2, blk. 3 25
Rhubarb, No. 10 ----- 6 25

CANNED FISH.
Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 75
Clams, 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 85
Cove Oysters, 5 oz. ----- 1 35
Lobsters, No. 1/2, Star 4 50
Lobster, No. 1/2, Star 2 75
Shrimp, No. 1, wet ----- 2 10
Shrimp, No. 1, dry ----- 2 10
Shrimp, No. 1 1/2, dry 4 00
Sard's, 1/4 Oil, k. 4 25@4 75
Sardines, 1/4 Oil, kless 3 75
Sardines, 1/4 Smoked 7 00
Sardines, 3/4 Mus. 3 75@4 75
Salmon, Warrens, 1 lb 4 00
Salmon, Red Alaska ----- 2 85
Salmon, Med. Alaska 2 00
Salmon, Pink Alaska 1 45
Sardines, Im. 1/4, ea. 10@23
Sardines, Im. ----- 1/2, ea. 25
Sardines, Cal. ----- 1 75@2 10
Tuna, 1/2, Albocore ----- 90
Tuna, 1/2, Nekco ----- 1 65
Tuna, 1/2, Regent ----- 2 25

CANNED MEAT.
Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 50
Bacon, Large, Erie ----- 3 00
Beef, No. 1, Corned ----- 2 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, 1s 3 35
Chili Con Ca., 1s 1 35@1 45
Deviled Ham, 1/4s ----- 2 20
Deviled Ham, 1/2s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 40
Potted Meat, 1/2 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 85
Potted Ham, Gen. 1/4 2 15
Vienna Saus., No. 1/4 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. 3 25
Lunch Tongue, No. 1 6 00
Lunch Tongue, No. 1/2 3 65
Deviled Ham, 1/4 ----- 3 00
Vienna Sausage, sm. 1 80
Vienna Sausage, Lge. 2 90
Sliced Beef, small ----- 1 85
Boneless Pigs Feet, pt. 3 15
Boneless Pigs Feet, qt. 5 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 ----- 3 75
No. 2 1/2, Lge. Gr. 3 75@4 50
Wax Beans, 2s 1 35@3 75
Wax Beans, No. 10 ----- 6 00
Green Beans, 2s 1 60@4 75
Green Beans, No. 10 ----- 8 25
Lima Beans, No. 2 Gr. 2 00
Lima Beans, 2s, Soaked 95
Red Kid., No. 2 1 30@1 55
Beets, No. 2, wh. 1 60@2 40
Beets, No. 2, cut 1 25@1 75
Beets, No. 2, St. 1 40@2 10
Corn, No. 2, St. 1 10@1 35
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fan 1 60@2 25
Corn, No. 2, Fy. glass 3 25
Hominy, No. 3 1 15@1 35
Okra, No. 2, whole ----- 1 90
Okra, No. 2, cut ----- 1 60
Dehydrated Veg Soup ----- 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels ----- 35
Mushrooms, Choice ----- 45
Mushrooms, Sur Extra ----- 65
Peas, No. 2, E.J. 1 25@1 80
Peas, No. 2, Sift. ----- 1 60@2 10
Peas, No. 2, Ex. Sift. ----- 1 90@2 10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 ----- 1 60
Pumpkin, No. 10 ----- 3 75
Pimentos, 1/4, each 15@18
Pimentos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 2 15
Sauerkraut, No. 3 ----- 1 80
Succotash, No. 21 60@2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 ----- 1 35
Spinach, No. 2 1 45@1 75
Spinach, No. 3 2 10@2 85
Spinach, No. 10 ----- 7 25
Tomatoes, No. 2 1 40@1 65
Tomatoes, No. 3 1 85@2 25
Tomatoes, No. 2, glass 2 85
Tomatoes, No. 10 ----- 6 00

CATSUP.
B-nut, Large ----- 2 95
B-nut, Small ----- 1 80
Frazier, 14 oz. ----- 2 35
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 25
Lilly Valley, 1/2 Pint 2 40

OYSTER COCKTAIL.
Sniders, 16 oz. ----- 3 50
Sniders, 8 oz. ----- 2 35

CHEESE.
Roquefort ----- 90
Kraft Small tins ----- 1 40
Kraft American ----- 2 75
Chili, small tins ----- 1 40
Pimento, small tins ----- 1 40
Roquefort, small tins ----- 2 25
Camembert, small tins ----- 2 25
Brick ----- 23
Wisconsin Flats ----- 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 Chiolets ----- 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
Spic-Spans Mxd Flavors ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65

CHOCOLATE.
Baker, Caracas, 1/4s ----- 35
Baker, Caracas, 1/2s ----- 33
Baker, Premium, 1/4s ----- 35
Baker, Premium, 1/2s ----- 32
Baker, Premium, 1/4s ----- 35
Hersheys, Premium, 1/4s ----- 36
Hersheys, Premium, 1/2s ----- 34
Runkle, Premium, 1/4s ----- 37
Runkle, Premium, 1/2s ----- 37
Vienna Sweet, 24s ----- 1 75

COCOA
Baker's 1/4s ----- 40
Baker's 1/2s ----- 42
Bunte, 1/4s ----- 43
Bunte, 1/2 lb. ----- 35
Bunte, lb. ----- 32
Droste's Dutch, 1 lb. ----- 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Hersheys, 1/4s ----- 33
Hersheys, 1/2s ----- 23
Huyler ----- 36
Lowney, 1/4s ----- 40
Lowneys 1/4s ----- 40
Lowney, 1/2s ----- 38
Lowney, 5 lb. cans ----- 31
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT
1/4s, 5 lb. case Dunham 60
1/4s, 5 lb. case ----- 48
1/4s & 1/2s, 15 lb. case 49
Bulk, barrels ----- 20
96 2 oz. pkgs., per case 8 00
48 4 oz. pkgs., per case 7 00

CLOTHES LINE
Hemp, 50 ft. ----- 1 60
Twisted Cotton, 50 ft. ----- 2 00
Brailded, 50 ft. ----- 2 90
Sash Cord ----- 4 00

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

McLaughlin's XXXX
McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.

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

CONDENSED MILK
Eagle, 4 doz. ----- 9 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 50
Every Day, Baby ----- 3 30
Goshen, Tall ----- 4 25
Goshen, Gallon ----- 4 25

OATMAN'S DUNDEE

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 00

CIGARS
Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s ----- 37 50
Record Breakers, 50s ----- 75 00
Delmonico, 50s ----- 75 00
Panarella, 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 ----- 130 00
Original Queens, 50s ----- 150 00
Worden Special, 25s ----- 185 00
Webster Cigar Co.
Plaza, 50s, Wood ----- 95 00
Coronado, 50s, Tin ----- 95 00
Belmont, 50s, Wood ----- 110 00
Tiffany, 50s, Wood ----- 125 00
St. Reges, 50s, Wood ----- 125 00
Vanderbilt, 25s, Wd ----- 140 00
Ambassador, 25s, W ----- 170 00

Garcia & Vega—Clear Havana
New Panatella, 100s 37 50
Ignacia Haya
Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s ----- 115 00
Primeros, 50s ----- 140 00
Queens, 25s ----- 180 00
Perfecto, 25s ----- 185 00
Huyler
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 ----- 175 00
Palmas, 25s ----- 175 00
Perfectos, 25s ----- 195 00

Rosenthals Bros.
R. B. Londres, 50s ----- 58 00
Tissue Wrapped ----- 58 00
R. B. Invincible, 50s ----- 70 00
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
Lioha, 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

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 98
Velvet, Cut Plug, 10c 96
Velvet, Cut Plug, tins 1 53
Velvet, Cut Plug, 8 oz. 6 72
Velvet, C. Pl., 16 oz. 15 84
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

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

Scotten Dillon Co. Brands
Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96
G. O. P., 35c, doz. 3 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, Clip, 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c, dz 96
Pinch Hit Scrap, 10c 96
Red Man Scrap, doz. 96
Red Horse Scrap, doz. 96

J. J. Bagley & Co. Brands.
Broadleaf, 10c 96
Buckingham, 10c, doz. 96
Buckingham, 15c tins 1 44
Gold Shore, 15c, doz. 1 44
Hazel Nut, 10c, doz. 96
Kleeko, 25c, doz. 2 40
Old Colony, Pl. C. 17c 1 53
Old Crop, 50c, doz. 4 80
Red Band, Scrap, 10c 96
Sweet Tips, 15c, doz. 1 44
Wild Fruit, 10c, doz. 96
Wild Fruit, 15c, doz. 1 44

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

Schmidt Bros. Brands
Eight Bros., 10c, doz. 96
Eight Bros., Pails, dz 8 40

R. J. Reynolds Tobacco Co. Brands.
George Washington, 96
10c, doz. 96
Old Rover, 10c, doz. 96
Our Advertiser, 10c, 96
Prince Albert, 10c, dz. 1 53
Prince Albert, 17c, dz. 1 53
Prince Albert, 8 oz. 6 72
tins, without pipes 6 72
Prince Albert, 8 oz. 8 88
and Pipes, doz. 8 88
Prince Albert, 16 oz. 12 96
Stud, Gran. 5c, doz. 4 80
Whale, 16 oz., doz. 4 80

Block Bros. Tobacco Co. Brands.
Mail Pouch, 10c, doz. 96

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

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

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

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

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

CONFECTIONERY Stick Candy
Standard 14
Jumbo Wrapped 16
Pure Sugar Stick, 600's 4 20

Mixed Candy
Kindergarten 17
Leader 14
X. L. O. 16
French Creams 18
Cameo 18
Grocers 11

Fancy Chocolates.
Bittersweets, Ass'ted 1 75
Choc Marshmallow Dp 1 55
Milk Chocolate A. A. 1 90
Nibble Sticks 2 00
Primrose Choc. 1 20
No. 12 Choc. 1 60
Chocolate Nut Rolls 1 80

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

Lozenges.
A. A. Pep. Lozenges 15
A. A. Pink Lozenges 15
A. A. Choc. Lozenges 16
Motto Hearts 17
Malted Milk Lozenges 20

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

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

Cough Drops
Putnam's 1 30
Smith Bros. 1 50

Package Goods
Creamery Marshmallows 4 oz. pkg. 12s, cart. 95
4 oz. pkg. 48s, case 3 75

CRISCO
26s, 24s and 12s.
Less than 5 case 20
Five cases 19 1/4
Ten cases 19
Twenty-five cases 18 3/4
6s and 4s.
Less than 5 cases 19 1/4
Five cases 18 3/4
Ten cases 18 1/4
25 cases 18

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

CREAM OF TARTAR
6 lb. boxes 40

DRIED FRUITS
Apples
Evap'd Choice, blk. 18 1/2

Apricots
Evaporated, Choice 30
Evaporated, Fancy 35
Evaporated, Slab 26

Citron
10 lb. box 40

Currants
Package, 15 oz. per lb. 17
Boxes, Bulk, per lb. 17

Peaches
Evap. Choice, Unpeeled 16
Evap. Fancy, Unpeeled 18
Evap. Fancy, Peeled 20
Bakers' Special 15

Peel
Lemon, American 26
Orange, American 22

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

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

FARINACEOUS GOODS

Beans
Med. Hand Picked 07
Cal. Limas 10 1/2
Brown, Swedish 08
Red Kidney 07 1/2

Farina
25 lb. packages 3 20
Bulk, per 100 lbs. 06 1/2

Hominy
Pearl, 100 lb. sack 5 25

Macaroni
Domestic, 10 lb. box 1 00
Domestic, broken bbbs. 08
Golden Age, 2 doz. 1 90
Fould's, 2 doz., 8 oz. 1 80

Pearl Barley
Chester 4 80

Peas
Scotch, lb. 06 1/4
Split, lb. 09

Sago
East India 06 1/2

Tapoca
Pearl, 100 lb. sacks 06 1/2
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant 3 50

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

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

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

Hooks-Kirby
Size 1-12, per 1,000 1 05
Size 1-10, per 1,000 1 20
Size 2-10, per 1,000 1 45
Size 2-10, per 1,000 1 65
Size 4-10, per 1,000 2 10
Size 5-10, 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
Turneolless
Pure Lemon

Per Doz.
7 Dram 1 35
1 1/4 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 1/4 Ounce, Assorted 1 90

Van Duzer
Vanilla, Lemon, Almond, Strawberry, Raspberry, Pineapple, Peach, Orange, Peppermint & Wintergreen
1 ounce in cartons 2 00
2 ounce in cartons 3 50
4 ounce in cartons 6 75
8 ounce 13 20
Pints 26 40
Quarts 51 00
Gallons, each 16 00

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper sack 8 90
Harvest Queen, 2 1/2 8 90
Light Leaf 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 Higgins Milling Co.
New Perfection, 1/2 s. 8 60

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

Wheat
No. 1 Red 1 28
No. 1 White 1 25

Oats
Carlots 45
Less than Carlots 48

Corn
Carlots 68
Less than Carlots 72

Hay
Carlots 18 00
Less than Carlots 22 00

Feed
Street Car Feed 29 00
No. 1 Corn & Oat Fed 29 00
Cracked Corn 29 00
Coarse Corn Meal 29 00

FRUIT JARS

Mason, pts., per gross 7 25
Mason, qts., pr gross 8 50
Mason, 1/2 gal., pr gross 11 50
Ideal Glass Top, pts. 9 00
Ideal Glass Top, qts. 10 50
Ideal Glass Top, 1/2 gallon 14 75

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

GRANULATED LYE.
Wanders.
Single cases 5 15
2 1/2 cases 5 04
5 1/2 cases 4 95
10 cases 4 87
1/2 case, 24 to case 2 60

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

HIDES AND PELTS
Hides
Green, No. 1 07
Green, No. 2 06
Cured, No. 1 08
Cured, No. 2 07
Calfskin, green, No. 1 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 100@ 25

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

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

RAW FURS.
Skunk.
No. 1 black 3 50
No. 2 short stripe 2 50
No. 3 narrow stripe 1 50
No. 4 broad stripe 75

Mink.
No. 1 large 8 00
No. 1 medium 6 00
No. 1 small 4 00

Raccoon.
No. 1 large 5 00
No. 1 medium 3 50
No. 1 small 2 50
Winter 2 00

Muskrat.
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 lb. bxs 5 50
Red Stick, 144 bxs 5 75

Safety Matches.
Red Top, 5 gro. case 5 75
Sociable, per gro. 1 00

MINCE MEAT.
None Such, 3 doz. 5 35
Quaker, 3 doz. case 4 00
Gutches, 3 doz. case 4 00
Libby Kegs, Wet, lb. 25

MOLASSES.
New Orleans
Fancy Open Kettle 60
Choice 48
Good 36
Fair 30
Stock 25

Molasses in Cans.
Red Hen, 24, 2 lb. 2 60
Red Hen, 24, 5 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, 5 lb. 4 00
Ginger Cake, 12, 5 lb. 3 50
Ginger Cake, 6, 10 lb. 3 75
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 35
Dove, 36, 2 lb. Wh. L. 6 60
Dove, 24, 2 1/2 lb. Wh. L. 6 30
Dove, 12, 5 lb. Blue L. 4 70
Dove, 6, 10 lb. Blue L. 4 45
Palmetto, 24, 2 1/2 lb. 4 50

NUTS.

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

Salted Peanuts
Fancy, No. 1 10
Jumbo 21

Shelled
Almonds, Spanish, 125 lb. bags 08 1/2
Filberts 50
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, dz. 1 35
5 1/2 oz. Jar, pl., doz. 1 60
10 oz. Jar, plain, doz. 2 35
16 1/2 oz. Jar, Pl. doz. 3 50
3 1/2 oz. Jar, stuffed, 1 45
8 oz. Jar, Stu., doz. 2 40
9 oz. Jar, Stuffed, doz. 3 50
12 oz. Jar, Stuffed, dz 4 50

PEANUT BUTTER.

Bel Car-Mo Brand
8 oz., 2 doz. in case 2 40
24 1 lb. pails 4 00
12 2 lb. pails 4 00
5 lb. pails, 6 in crate 4 55
25 lb. pails 13
50 lb. tins 12 1/2

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

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, 40, 1 lb. 8.4
Parowax, 20, 1 lb. 8.6

SEMDAC
SEMDAC LIQUID GLOSS
SEMDAC, 12 pt. cans 3 10
SEMDAC, 12 qt. cans 4 50

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

PIES
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 08
Com. Steers & Heifers 08

Cows.
Top 10
Good 09
Medium 08
Common 06

Veal.
Top 15
Good 14
Medium 12

Lamb.
Good 26
Medium 22
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
Sparris 12 1/2
Neck bones 65

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 1/4
Compound Lard 13 1/2@14 1/4
69 lb. tubs advance 1/2
50 lb. tubs advance 1/4
20 lb. pails advance 3/4
10 lb. pails advance 1/2
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
Picnic Boiled 30 @32
Boiled Hams 42 @45
Minced Hams 14 @15
Bacon 20 @33

Beef
Boneless 24 00@26 00
Rump, new 25 00@26 00

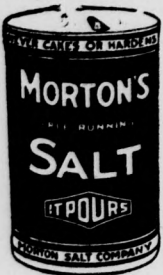
Mince Meat
Condensed No. 1 car. 2 00
Condensed Bakers brick 31
Moist in glass 8 00

Pig's Feet
1/2 bbls. 2 15
1/2 bbls., 35 lbs. 4 00
1/2 bbls. 7 00
1 bbl. 14 15

Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
1/2 bbls., 80 lbs. 3 00

Casings
Hogs, per lb. @42
Beef, round set 14@26
Be

SALT	
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bg	90
Farmer Spec., 70 lb.	92
Packers, 56 lb.	56
Blocks, 50 lb.	52
Butter Salt, 280 lb bbl.	4 50
Baker Salt, 280 lb. bbl.	4 25
100, 3 lb. Table	6 30
60, 5 lb. Table	5 80
30, 10 lb. Table	5 55
28 lb. bags, butter	50



Per case, 24 2 lbs. 2 40
Five case lots 2 30

SEEDS.	
Anise	23
Caraway	14
Canary, Smyrna	09
Cardamon, Malabar	20
Celery	24
Hemp, Russian	09 1/2
Mixed Bird	13 1/2
Mustard, yellow	12
Poppy	18
Rape	14
Durkee's Bird, doz.	1 20
French's Bird, per dz.	1 40

SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixby's, Doz.	1 35
Shinola, doz.	85

STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 85
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovall, per doz.	3 00

SOAP.	
Am. Family, 100 box	5 75
Export, 120 box	4 95
Flake White, 100 box	4 90
Fels Naptha, 100 box	5 60
Grdina White Na. 100s	5 30
Rub No More White	
Naptha, 100 box	5 50
Swift Classic, 100 box	4 99
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 03
Lava, 100 box	4 75
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandna Tar, 50 sm.	2 40
Grand Pa Tar, 50 Lge	4 05
Fairbank Tar, 100 bx	4 00
Triby, 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 90
Ivory Soap Flks., 100s	8 50
Ivory Soap Flks., 50s	4 35
Lenox, 140 cakes	5 50
P. & G. White Naptha	5 75
Star, 100 No. 11 cakes	5 75
Star Nap. Pwd., 100s	3 90
Star Nap. Pwd., 24s	5 75

Tradesman Brand.	
Black Hawk, one box	4 50
Black Hawk, five bxs	4 25
Black Hawk, ten bxs	4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	

WASHING POWDERS.	
Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 90
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 20 Large	4 30
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun, 4 dz.	3 70
Luster Box, 54	3 75
Miracle Cm, 4 oz. 3 dz.	4 00
Miracle 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 50

CLEANSERS.

KITCHEN KLENZER



80 can cases, \$4.80 per case

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

Pure Ground In Bulk	
Allspice, Jamaica	@15
Cloves, Zanzibar	@25
Cassia, Canton	@25
Ginger, African	@22
Mustard	@31
Mace, Penang	@32
Nutmegs	@20
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
Ponely, 3 1/2 oz.	3 25
Kitchen Bouquet	3 25
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2 1/2 oz.	90

STARCH	
Corn	
Kingsford, 40 lbs.	11 1/4
Powdered, bags	03
Argo, 48 1 lb. pkgs.	3 75
Cream, 48-1	4 80
Quaker, 40 1	6

Gloss	
Argo, 48 1 lb. pkgs.	3 75
Argo, 12 3 lb. pkgs.	2 74
Argo, 8 5 lb. pkgs.	3 10
Silver Gloss, 48 1s	11 1/4
Elastic, 64 pkgs.	5 35
Tiger, 48-1	2 85
Tiger, 50 lbs.	05 1/2

SYRUPS	
Corn	
Blue Karo, No. 1 1/2,	202
Blue Karo, No. 5, 1 dz.	2 60
Blue Karo, No. 10,	2 40
1/2 doz.	2 40
Red Karo, No. 1 1/2, 2	2 18
doz.	2 18
Red Karo, No. 5, 1 dz.	3 00
Red Karo, No. 10, 1/2	2 80
doz.	2 80

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 60
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.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	90

WOODENWARE	
Baskets	
Bushels, narrow band, wire handles	1 75
Bushels, narrow band, wood handles	1 85
Bushels, wide band	1 90
Marked, drop handle	75
Market, single handle	80
Market, extra	1 35
Splint, large	9 00
Splint, medium	8 50
Splint, small	7 00

Churns	
Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 55
3 to 6 gal., per gal.	16

Egg Cases	
No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays	4 50
No. 2, Star Egg Tray	9 00

Mop Sticks	
Trojan spring	2 00
Eclipse patent spring	2 00
No. 2, nat. brush hold	2 00
Ideal, No. 7	1 90
9 lb. Cot. Mop Heads	1 40
12 lb. Cot. Mop Heads	1 80

Pails	
10 qt. Galvanized	2 40
12 qt. Galvanized	2 60
14 qt. Galvanized	3 00
12 qt. Flaring Gal. Ir.	6 75
10 qt. Tin Dairly	5 00
12 qt. Tin Dairly	5 50

Traps	
Mouse, wood 4 holes	60
Mouse, wood 6 holes	70
Mouse, tin 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

Tubs	
Large Galvanized	8 50
Medium Galvanized	7 00
Small Galvanized	6 50

Washboards	
Banner Globe	5 75
Brass, Single	6 75
Glass, Single	7 00
Double Peerless	8 25
Single Peerless	7 50
Northern Queen	6 25
Universal	7 50

Window Cleaners	
12 in.	1 65
14 in.	1 85
16 in.	2 30

Wood Bowls	
15 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 1/4
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

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 28—Guy W. Rouse (Worden Grocer Company) returned from New York Monday evening.

John L. Lynch has been engaged by the Michigan Trust Company to close out the remaining shoe stock (27,000 pairs), fixtures and equipment of the Rindge-Kalmbach-Logie & Co., Ltd. He has already entered upon the work of distribution with his usual energy.

Tunis Johnson has purchased the interests of the stockholders in the Monroe Cigar Co. and will continue the business under the style of the Tunis Johnson Cigar Co. He will conduct under the same name the factories he is now operating at Lansing and Ashland, Ky. The Van Dam is being made at the Grand Rapids factory and the S. C. W. at the other two factories.

R. E. Lawless, one of the two landlords of the Weaver Inn, Kenton, Ohio, and The Tavern, Toledo, writes us as follows: "I take the Tradesman as a regular subscriber as a matter of business. We consider the paper worth many times the price to us. Hope you get a reduction of rates for the traveler where justified. I am very curious to know how Mr. Verbeck would be able to make the Rickman pay at a \$3 rate, American plan. If he has a plan, I think all of us would like to know about it. It would also be interesting to know what the traveler thinks of the American plan and European plan. My opinion is that in country towns the bulk of the business would be American plan. I have operated both ways. There is a strong tendency to return to the American plan. I would like very much to see the receipts and operating costs of such a hotel as the Rickman after six months on the American plan at \$3 per day. I would like to spend a week there to get a line on the table. I hope they try it. If they do, I will reserve a room for a week."

Claud Hamilton, Vice-President of the Michigan Trust Company, is on a ten day vacation trip to California.

The writer was summoned to Iron Mountain Monday to appraise the loss on the \$50,000 newspaper plant of the News, which burned Sunday. Before he leaves he expects to book an order for a \$25,000 outfit for the News.

You fellows who did not attend the noon luncheon of the You-See-See Club Saturday, Feb. 25, at the Association of Commerce restaurant, missed something good. Owing to a number of boys held up by the storm and not getting home, the attendance was not as large as expected. We had a good talk on the income tax by F. A. Gorham, Jr. After Mr. Gorham's talk he asked the boys if any one had any questions to put to him, which he would be pleased to answer. From the few questions put to him it seemed very evident that there were very few of the high salaried traveling men in attendance, because all seemed to think that their exemptions would cover all they were earning—nothing personal in this. Frank M. Sparks, of the Herald, was a special guest at this luncheon and gave a very happy talk along the lines of Memories of the Past. Gilbert Moore, in the absence of Harry Behrman, took charge of the music and, believe me, Gil is some leader and if Harry doesn't get back on the job pretty soon he is liable to lose out. President Lawton appointed a committee of three to be known as a Membership Committee and it is hoped that through the efforts of this committee a lot of new members will be brought in at the next meeting, which will not be held until Saturday March 11. The regular luncheon which would occur on Saturday, March 4, was cancelled, owing to the annual meeting of Grand Rapids Council, which goes in session at 9:30 in the morning with an all day programme, winding up with a banquet and ball at the Pantlind Hotel in the evening.

We all missed from our meetings

our good member and friend, Joshua Speed, who passed out last Saturday at St. Mary's hospital after a very short illness. In fact, some of his closest friends did not know he was ill at all. For the past ten years Josh made his home and headquarters in Detroit, yet his business, owing to the fact of his being connected with the Reynolds Roofing Co., of Grand Rapids, brought him to this city frequently and he always made it a point to make trips here at times when he could attend a meeting of No. 131. Without doubt, his trip here at this particular time was, in addition to his business, to enable him to be with us at the annual meeting, Saturday, March 4. It was a custom of his never to miss an annual meeting.

The eighth dancing party of the U. C. T. Saturday evening at the Knights of Columbus ball room was well attended, notwithstanding a number of counter attractions. Music was furnished by the Jarvis orchestra, as usual. There are only two more entertainments in the winter series—the next one on March 11 and the last on Saturday evening, March 25.

Auto bus lines are on the increase and seem destined to be a permanent method of travel in the future. Whether they should be encouraged by patronage is a much discussed question among travelers. Some few lines are operating in direct competition to the railroads, while others act as feeders to trunk lines and interurban roads. The latter is deserving of support and patronage when properly conducted by responsible owners. It was with this in view that a communication on the subject was requested from Wolverine Bus Company, one of the oldest auto bus lines in the State, operating between Coldwater, Marshall and Battle Creek. A letter from Mr. Wolf, one of the owners, appears in another column of this week's Tradesman. Later something may be written on the subject of legislation regarding the operation of auto buses. Whether they are beneficial to business in general or a menace depends upon the service rendered. Certain it is that they should maintain regular schedules and be held responsible for their acts.

The "hoseless style" is promised for the coming summer as the latest vogue in women's wear, according to fashion reports. Up to now we have seen lace hose, half-hose and in some places painted hose, but natural open-work hose is the newest and the latest. This should increase sales on safety razors and talcum powder.

A feature of ladies' night at the Kalamazoo Advertising League banquet, held in the Park-American Hotel Wednesday night, was a telephone demonstration by the Michigan State Telephone company. A complete switchboard with a "central" girl and all was operated for the entertainment of guests.

Business men of Saginaw have endorsed a movement for the resumption of street car service.

H. J. Wischaupt, President of the American Business Bureau, in his address last week at Kalamazoo said that "next to proper advertising methods, salesmanship will prove the greatest element in expansion during 1922" and that as an outgrowth of the great war, "when the banker got into the junk dealers' automobile and the two went out together to raise funds for all kinds of war activities, each man discovered that

ern bakery equipment for the Detroit Bakery, an old established concern operated by Mr. Cervenska. From Traverse City Mr. Cain went to Lansing, where additional machinery was purchased for the Goss Bakery.

The town of Wayland now has twenty-four hour electric service. Salesmen handling motors and motor driven machines should get busy.

It is harder for some folks, including business men, to address an envelope than it is to write a letter or even a check. It is for this reason that many concerns enclose printed return envelopes with their monthly statements. The cost is very small when purchased in large quantities and the presence of one of these makes remittance more convenient. A small town merchant recently told a salesman that his house got their pay before some of the others because it was so easy to slip a check in the envelope they always sent him and added that he frequently included a small order for immediate shipment.

The many friends of Joe M. Van Den Meer, former Past Senior Counsellor of Grand Rapids Council, will regret to learn of the death of his mother on Tuesday of last week.

A family of deer, four in number, were seen by passengers and crew of the M. & N. E. train Saturday morning about five miles below Grayling. They had been walking the track for most half a mile and the engineer had to drop into low to avoid hitting them. They remained standing within fifty feet of the cars while the train passed them.

Wells F. Harvey, of Big Rapids, has purchased the Reed City Herald. A. W. Huckle, the former owner, will leave for a tour of Europe with his family. Mr. Huckle traveled for an American seed house in European countries before entering the newspaper field with his brother, W. O. Huckle, now a newspaper man at Ypsilanti. Whether Mr. Huckle will again represent his old concern is not yet decided.

A man quite prominent in the manufacture of cartons and paper containers says that business in his line has suffered the past year from price reductions, that too many concerns, fearing a general business depression, quoted below cost for the sake of keeping their mills in operation. A general price revision is absolutely necessary on a cost plus basis since many styles and sizes of containers are now sold below pre-war prices.

John King, a member of Grand Rapids Council, who represented the Grand Rapids branch of Burnham, Stoepel & Co., of Detroit, for a number of years, has been promoted to the position of buyer for the men's furnishings department and will move his family to Detroit in the near future.

Mrs. John D. Martin, who has been ill for several days past, is improving. Saturday is the big day for U. C. T. members. Initiation will begin at 2:30. Election and installation of officers will follow and after that the annual banquet at the Pantlind at 6:30. The committee urges all members to have their reservations made before noon, so arrangements for accommodations can be made without extra expense.

James Bolen seems mightily pleased since his trip to Detroit last week. James doesn't talk much about his business, but his friends assume that he is satisfied with the size of his orders.

The Grand Rapids Herald reports that, owing to a washout near Hart,

the Pere Marquette was forced to curtail service between Grand Rapids and Mackinaw City. Hart is on the Pentwater branch. This is additional proof of the statement made last week that our Michigan folks are a little lacking in geographical education concerning their own State.

"The first requisite of a good salesman," says an exchange, "is to be sold himself on what he undertakes to sell. What he tries to sell to someone else must be more than good, it must be indispensable. He must make his prospective buyer believe he can't get along without it."

Sometimes we wonder if higher education is an asset to the average individual. Since this department of the Michigan Tradesman is conducted in the interests of Grand Rapids salesmen representing Grand Rapids concerns and especially of members of the United Commercial Travelers it is incumbent upon each member to assist in collecting news items of general interest. One of our members, who is a college man, insists he can not write news matter and never could; that he doesn't know of anything on his territory that would be of interest to the trade or to Tradesman readers. Now it so happens that one of the best articles that has appeared in the Tradesman recently was written by Harry M. Royal of Shelby. Mr. Royal was compelled to leave school at an age where most boys begin, yet he is a successful business man and might retire with an income if he chose to do so, but hard work has become a part of him and he loves it. Publishing and editing the Oceana Herald is but one of his many interests. John B. Olney.

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.

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

BUSINESS WANTS DEPARTMENT

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

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

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

Wanted—Position as bookkeeper or clerk; bookkeeping experience, good reference. Address Wm. C. Bense, Long Prairie, Minn. 674

FOR SALE—A real LIVE ESTABLISHED LEATHER and SHOE FINDINGS BUSINESS that has been operating at 306 Federal Ave., Saginaw, Mich., for the last three years. Our only reason for wanting to sell is that owner has other interests to which he wishes to devote full time. With this business goes to the buyer a very good will among the trade that we have sold in the last three years. Saginaw Leather & Shoe Findings Co., Saginaw, Mich. 675

For Sale—Shoe stock and shoe repairing equipment. Will sell or rent building. Location is good, town near Grand Rapids. Address No. 676, care Michigan Tradesman. 676

For Sale—Good clean stock of general merchandise and exceptionally good business. Mdse. will inventory about \$8,500. 1921 sales \$65,000, small overhead. Located in a live, growing town on fine lake in Southern Michigan with fine high school. Owner wishes to retire. Address No. 677, care Michigan Tradesman. 677

For Sale—Drug store in country town. Only drug store in village. Inventory \$3,100. Rent \$20 per month. No other expense. Close Sundays. Part cash, and monthly payments. John A. Dolson, Metamora, Mich. 678

WANTED—FULL REGISTERED PHARMACIST for neighborhood drug store. Give references and state salary. J. H. Weir & Co., Benton Harbor, Mich. 679

For Sale—At Harbor Springs, Michigan, an outfit for an ice cream parlor, consisting of sixteen tables, sixty-four chairs, one soda fountain with fixtures and attachments complete, one ice cream machine, one carbonator, four show cases, one electric mixer, one electric urn, silverware and ice cream receptacles, twelve mirrors, one clock, one awning, ice cream tubs and cans, storage tubs, ice cream mixer and one National cash register. J. C. Foster, Newberry, Mich. 680

RELIABLE SALESMEN calling on retail druggists who desire to carry an assortment of leather wrist bands, at 15% commission on all sales, should write The Leather Products Co., Leather Products Bldg., Baltimore, Md. 681

SALESMEN WANTED—Calling on men's furnishing trade with kindred line with a line of men's leather belts that can compete with the best. Give full particulars, reference and territory covered. Address No. 682, care Michigan Tradesman. 682

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 4131M. 672

For Sale—A bakery, soda fountain and grocery combined, in a nice town in Northern Michigan. Address No. 673, care Michigan Tradesman.

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

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 City Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-211 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

Wanted—To buy general stock in live town. Not to exceed \$10,000. Address No. 665, care Michigan Tradesman. 665

For Sale—General stock and fixtures in small town. \$4,000. Address No. 668, care Michigan Tradesman. 668



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.

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

Buy Flour To Meet Immediate Requirements Only.

Written for the Tradesman.

May wheat to-day is 25¢ higher than a week ago. Cash, however, has remained unchanged throughout the week, so, apparently, the advance has lost its impetus to a large degree and it is doubtful if materially higher prices develop in the immediate future unless growing wheat has been damaged more seriously than reports indicate.

The situation looks right now as though buying should be done to cover immediate requirements rather than for future delivery. More favorable reports concerning weather conditions are coming out of Kansas. The sections of that State suffering most from lack of moisture have been relieved to quite an extent; in fact, at the present time there is a good covering of snow. On the whole, conditions look more favorable for wheat than a week ago, but that a large amount of damage has been done cannot be questioned. If wheat has actually been hurt more than reports indicate, higher prices will develop ultimately; on the other hand, if the reports are found to be exaggerated and the crop comes out in better condition than anticipated, somewhat lower prices will undoubtedly prevail.

There is another phase entering into the situation now, that cannot be entirely overlooked and that is improved business conditions, particularly throughout the New England States, which indicates that prosperity is headed our way. Another factor is the increased purchasing power of the farmer. Wheat has advanced nearly 50¢ per bushel. This alone increases the buying power of the farmer \$50,000,000.

Corn, oats and live stock have, also advanced, which materially improves the financial situation of the agriculturist, materially increases his purchasing power. This favorable condition will be reflected in the volume of business transacted.

The domestic demand for flour is materially better. In fact, during the month of February the demand was almost normal for that time of year. Foreigners are, also, continuing to purchase. Conditions in Europe have improved somewhat. Foreign exchange is in the strongest position it has been since the kaiser started the war.

As usual, it is practically impossible to definitely foretell what wheat and flour will do. Common sense dictates, however, that after the advance we have had, it is well to purchase to cover requirements rather than to buy for future delivery. The trade should watch the crop reports. They are going to be a mighty factor in the price situation.

Lloyd E. Smith.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 28—John Poulakos has purchased the interest of his brother in the Central ice cream parlor, on Portage avenue, and is now sole proprietor of one of the neatest and best arranged ice cream parlors in the city. He is getting ready for the spring season, which promises to be a prosperous one this year.

The Soo is gradually recovering from being snowbound for the first time in many years, no freights having come in or gone out for three days and the passenger service as well as the mail service much delayed. Talking about the large amount of snow around the Soo, F. E. Swift, the popular Soo Line conductor, informs us that at Pembine he walked from the hotel out of a second story window to the barber shop on the heavy crust the other morning and that the Soo with its drifts of five and seven feet looked tame. It was the worst storm in twenty-five years, according to old timers. However there are no hardships reported here as a result, there having been plenty of fuel and food to be had.

A. B. Davidson, one of the Soo's well-known attorneys, entertained the Soo Ski Club last Sunday at his commodious summer home on St. Mary's River. He was assisted by George Bailey, who officiated as chief cook. That the soup for the occasion was the poorest that has been served to the members will be vouched for by the majority of those present. The only redeeming feature about it was that it was hot, in fact, so hot that no one cared to indulge. However, the remainder of the refreshments were up to standard. After some exceptional stunts on the hills at the Country Club, the party returned, reaching home late at night, but well repaid by the entertainment and the practice in skiing, which will put them in shape to enter the contest later in the season.

Fred Nicholson, who for the past two years has been collector for the First National Bank, tenders his resignation this week and will accept the position of chief clerk at the Alto Hotel, one of the best appointed hotels in the city. Mr. Nicholson is a young man of ability and pleasing personality and has made many friends while connected with the bank. The Alto Hotel is situated opposite the locks and has the largest lobby of any hotel in Northern Michigan. During the tourist season the hotel is always filled to capacity.

The many friends of Daniel Cameron will regret to hear of his death, which occurred last Tuesday at the age of 85 years. Mr. Cameron has lived in the Soo for the past thirty-three years, coming here from Oakville, Ontario, to engage in the meat business, which vocation he followed for many years. He started the Cameron Market, which is now known as Cameron Bros. & Co. The bereaved have the sympathy of a large circle of friends.

"Easy marks" are not always German marks. There's a man who invests his money in stock because his company has so big a capitalization.

The Soo Hockey Club took the first of the two game series at Eveleth last week. This is the second time the Eveleth team has lost a game on their own ice in three years. Returning by way of Calumet, they took the first game by a 5 to 2 score.

Mayor Francis T. McDonald was held up last week for the first time, but lost none of his valuables, as it happened on the Straits of Mackinac as a result of the blizzard, and he couldn't get across.

"Farmers quit raising whiskers."—Must be in the way under the auto. William G. Tapert.

Late News From Central Michigan Towns.

Owosso, Feb. 28—Owosso citizens held a real old-time and up-to-date carnival in the armory Feb. 27 and 28 for the benefit of the memorial hospital. The great white way was exemplified from hot dogs to molasses taffy. Nothing smaller than a nickel went. The old 1776 martial band furnished the noise and the high school orchestra the music.

W. H. Beardslee, landlord of the Hotel Perrinton and livery business, passed away Feb. 23, after an illness

of a few weeks. All the traveling boys in this part of the State will regret the loss in our ranks of good clean hotel men and one of the most accommodating livery men on the route and an all round good square pleasant gentleman. The writer has driven with Uncle Bill for sixteen years, only missing five trips in the entire time. Funeral Feb. 25 at his home, burial at Henderson cemetery, near his old farm.

When the cuckoo in your Swiss clock gets stuck and don't go back in, it is no sign of an early spring. Your clock needs fixing.

S. P. Desmond, of Shepard, has bought the general stock of Homer Snyder, at North Star, and taken possession.

Hal Shaw has bought the titorial parlor and cigar stand of Clyde Culvert, at North Star.

Chester K. Morrison has bought the grocery and meat business at Bannister of his brother, M. W. Morrison, who is in the general merchandise business at Eureka.

E. J. English has sold his hotel business at North Star to J. L. Anspaugh, of Mount Pleasant, who will be on the job March 1 and will look after the wants of the traveling boys in good metropolitan shape. Come on over, boys. It is going to be all right. Honest Groceryman.

Open Letter To Prosecuting Attorney Hoffius.

Grand Rapids, Feb. 27—Accept my hearty congratulations over your signal victory in securing the conviction of Frank Cook.

In the face of what you had to contend with—perjured evidence, unscrupulous and ingenious frame ups and insidious political influence of the most damnable character—I regard this conviction as the greatest victory which has been achieved in the Kent county courts for forty years.

The fact that the jury reached a unanimous verdict on the first ballot showed very plainly that the twelve men composing the jury took no stock in the flimsy pretenses of the defense, the puerile efforts made to controvert the facts you marshalled with such consummate genius and the shallow appeals of Cook's attorneys.

E. A. Stowe.

Reply From Mr. Hoffius.

February 28—Your letter of congratulation was certainly pleasing to me. I put in many weeks studying the affairs of the Farmers and Merchants Bank and knew just where I was at. It was a hard fought case.

A letter coming from so keen an observer of public affairs as yourself is very pleasing, indeed. I might say that it is rarely that a public servant is commended so whole heartedly, but plenty of adverse criticism is heaped upon him, although critics oftentimes do not understand the whole situation.

I would not have regretted trying the case, even if it had been lost, but it certainly showed up a condition of affairs that indicates that it is high time for good citizenship to get into politics and help clean up.

Cornelius Hoffius,
Prosecuting Attorney.

Outstanding Features of Canned Goods.

Canned foods are already prepared and can be served either hot or cold without the necessity of immediately cooking to make them palatable or digestible. They have been peeled, sorted or trimmed, as each may require so that there is no waste and the entire contents of the can are nutritious and wholesome.

The palatability and wholesomeness of canned foods are increased by the fact that canneries are ordinarily located in the center of districts where the products desired are grown or

produced. This means securing the raw products with the greatest possible promptness with a minimum amount of handling, and at the most satisfactory stage of maturity or ripeness. To-day canners' crops and produce are generally either grown on contract by the farmer for the canner or by the canners themselves, who maintain close supervision over the raw products to see that they are gathered at the proper time and when the cannery can handle them most promptly.

The advantages of having a food product go direct from the farm, where grown, to a cannery where it is cooked, hermetically sealed and protected from contamination, are obvious as compared with the preparation of foods from raw produce which has been handled by a great many people and may be exposed to unsanitary conditions before it reaches the consumer.

The prompt handling of raw products in the vicinity of their production and the cooking of a product in an air-tight container preserves to the fullest extent the natural flavor desired.

Dr. E. O. Jordon, professor of bacteriology of the University of Chicago declares the process of preserving foods by heat possesses the enormous advantage that the vast majority of known diseases germs are killed by even a few minutes exposure to the temperature of boiling. The use of cooked food, therefore, constitutes one of our greatest safeguards against the entrance of disease germs and other parasites through the monuth.

John A. Lee.

The Lament of the Goat.

The woods are full of amateur economists who can claim that prices of groceries will shortly return to pre-war levels. Will they? Yes, they sure will—

When railroad fares are back to 2¢ per mile; when gasoline is back to 10¢ per gallon; when house rent is back to \$20 per month; when a square meal can be had for a quarter; when farm labor is back to \$15 per month; when shaves are back to 10¢; when clothes are back to \$15 a suit; when money is back to 5 per cent.; when hair cuts are back to a quarter; when movies are back to a nickel; when ice cream is back to a dime; when a doctor's bill is back at two bucks.

For the love of Mike, why expect the manufacturer, wholesaler and retailer of groceries to go the route alone? Why expect us and no one else to go back to pre-war prices? Why pick on us? We are away ahead of the procession. Now let the barbers and the movie houses and the soft drink parlors and landlords and the hotels and restaurants and the draymen and the bankers cut their prices and catch up with us.

Pick on somebody else.

We've been the goat long enough.

Unintelligent Cheerfulness.

"How's that new girl—the bright and jolly one?"

"All right, only she needs a little less pollyanna and a little more what-can-I-show-you?"

to HELP you sell them the year 'round

Now that prunes, thanks to Sunsweet, are a year 'round staple—now that Sunsweet advertising is at work every day educating your customers to eat prunes and apricots at all seasons—

It is only good business for you to tie up to this year 'round movement. Pictured here are some specimens of Sunsweet advertising that live grocers are using with telling and selling effect.

Here, for example, are full color display cards that show up great in the windows or inside the store; bright-looking streamers and price pasters that tell a big story in little space; educational recipe folders that show your customers how to keep the family food-bill down and the family health up; colorful slides for your movie advertising; a Retail Selling Price Chart by which you can price merchandise *instantly and correctly* on any margin from 20% to 30%; Paul Findlay's book, "Profits in Prunes"—filled with such clean, crisp profit-logic that it has caused a sensation among grocers the nation over—

All these advertising and selling helps are ready for you. We want you to have them. But, first, we want you to want them. We want you not merely to get them but to use them—and come back for more any time. Just check off on the coupon below which sales-helps you can use to good advantage—and we'll do the rest. California Prune and Apricot Growers Inc., 399 Market Street, San Jose, California. ▸ 11,000 grower-members.

keep the family food-bill down and the family health up here's how

- ☐ Full color display cards [11x21]—each set has three cards on prunes, one on apricots.
 ☐ Two-color window streamers. Two-color price pasters.
- ☐ Recipe Folders: "Keep the family food-bill down and the family health up."
 ☐ Full color movie slide with our store name imprinted at the bottom.
- ☐ Retail Selling Price Chart [good for all merchandise] ready to tack up.
 ☐ Paul Findlay's book "Profits in Prunes" [how many copies?] for clerks and myself.

Name _____

Street _____

City _____

Please PRINT name and address to avoid error.



SUNSWEEET
CALIFORNIA'S NATURE-FLAVORED
Prunes & Apricots

An Unusual Investment Opportunity

We Offer the
7% Cumulative Preferred Stock and Common Stock of the
MICHIGAN TRANSIT COMPANY

Organized under the laws of the State of Illinois

CAPITAL STOCK

2500 Shares 7% Preferred Stock—Par Value \$100.00 Per Share
2500 Shares Common Stock—Par Value \$100.00 Per Share

HISTORY

The Michigan Transit Company began operations June 1, 1919, with three steamships, the "MANITOU," the "MISSOURI" and the "KANSAS," and in addition the dock and warehouse properties, valued at \$65,000, at the following points in Michigan: Ludington, Manistee, Onkema, Frankfort, Suttons Bay, Traverse City, Petoskey and Harbor Springs. The Company's Boats operate between Chicago and the above named Michigan ports.

During the past two seasons, the Michigan Transit Company has had to charter another large steamship to help carry the great quantity of business offered, which it feels in duty bound to take care of.

PURPOSE OF ADDITIONAL FINANCING

The Michigan Transit Company aims to expand, but only as its increasing business warrants. The time for some expansion has now arrived. It is therefore the desire of the Company to sell the remaining treasury stock, for the purpose of making important improvements in the way of increasing the capacity and earning power of the vessels, and purchasing certain additional dock properties, which can be purchased at this time at a bargain, and for the purpose of purchasing the steamship above mentioned which the Company has had under charter during the last two seasons. These additions to equipment will add greatly to the earnings, without increasing expenses materially, and will enable the Company to show even greater earnings than as given in the statement of earnings which follows.

EARNINGS

The Michigan Transit Company was organized with a capital stock of \$500,000, half preferred, 7% cumulative, and half common stock, of which total only \$352,800 has been issued. In addition there was outstanding at the beginning of the first year \$660,000 worth of bonds.

During the first thirty-one months of operation, the Company paid off \$155,000 of its bonded indebtedness, bringing it down at this time to \$505,000. \$148,000 of this \$155,000 of bonds retired was in prepayment, that is, it was paid before the bonds were due. In addition, the Company has prepaid interest for two years on \$130,500 of the remaining \$505,000 on bonds still outstanding. This prepayment of interest called for \$15,660.00.

Taking into consideration a surplus of \$34,422.75, dividends paid out of surplus, \$109,199.11 depreciation written off, permanent improvements to vessels and docks to the amount of \$29,277.00, \$155,000 of bonds retired, and prepayment of \$15,660.00 interest on bonds, the total earnings of the Company during its first thirty-one months of operation amount to \$368,949.61, or an average of \$142,819.20 annually.

This will enable the Company not only to pay good dividends on the Preferred and Common Stock annually, but in addition to retire a liberal amount of its bonds annually, besides writing off depreciation. The additional financing of the Company will enable the Company to make even greater earnings than above mentioned.

HOW AN INVESTMENT IN THIS COMPANY CAN BE PURCHASED

This security can be purchased in units, each unit consisting of one and one-half shares of Preferred Stock and one share of Common Stock. Subscriptions can be made either on a cash basis or on a partial payment basis.

ALL PURCHASES OF STOCK, WHETHER ON THE CASH BASIS OR PARTIAL PAYMENT PLAN, WILL DRAW DIVIDENDS FROM THE DATE OF PURCHASE.

F. A. SAWALL COMPANY

313-314-315 Murray Building

GRAND RAPIDS, MICHIGAN

DIVIDENDS

The Company's first fiscal year began June 1, 1919, and ended May 31, 1920. Out of the earnings up to May 31, 1921, the Company has declared 14% on the Preferred Stock and 17% on the Common Stock, or an average of 7% annually on the Preferred Stock and 8½% annually on the Common Stock.

The third fiscal year of the Company will end May 31, 1922. The earnings in this third year, in addition to paying of \$155,000 of the Company's bonded indebtedness during its thirty-one months of operation, will warrant the payment of a dividend of at least 7% on each class of stock.

THE BOARD OF DIRECTORS OF THE MICHIGAN TRANSIT COMPANY DOES NOT DESIRE TO PUT ALL OF THE PROFITS INTO ADDITIONAL EQUIPMENT NOR INTO THE PREPAYMENT OF BONDED INDEBTEDNESS. THE MANAGEMENT AGREES AT ALL TIMES TO SET ASIDE OUT OF THE PROFITS A SUFFICIENT SUM TO PAY GOOD DIVIDENDS TO THE STOCKHOLDERS.

MANAGEMENT

The officers and directors of the Michigan Transit Company are as follows:

PRESIDENT—ROBERT W. DUNN, Chicago, Illinois. A prominent attorney who is also a director in a number of other large corporations and last year was President of the Hamilton Club of Chicago.

VICE-PRESIDENT—WARREN A. CARTIER, Ludington, Michigan. President of several Michigan banks and of a Steamship Company, known as the Chicago, Racine and Milwaukee Line.

SECRETARY and GENERAL MANAGER—GEORGE E. JOHNSON, Traverse City, Michigan. A well known lake captain of broad experience and ability.

TREASURER and GENERAL TRAFFIC MANAGER—J. C. CONLEY, Chicago, Illinois. Long identified with Lake Michigan steamship lines, and recognized as a traffic expert.

DIRECTOR—W. W. PARR, Traverse City, Michigan. Manager of the Brown Lumber Company and a prominent business man, well known in Northern Michigan.

THIS SHOULD PROVE A VERY GOOD INVESTMENT

It must be very evident to those who have the opportunity of reading this circular that the Michigan Transit Company, through its able management, has shown that it is a very successful enterprise. It is a well known fact that Transportation Companies, both water and rail, have experienced great difficulty in even showing profits of any kind during the years of 1919, 1920 and 1921.

The fact that the Michigan Transit Company, during the years above mentioned, was able to make such a strong showing, is an evidence that in the near future, when business conditions are much better, it will be able to make an even better showing. As fast as the Company retires the bonds, the common stock will steadily increase in value, and it is a conservative estimate to say that in three or four years the common stock should easily be worth several times its present value. As fast as the bonds are retired, the Company will have less interest to pay on its bonded indebtedness, and there will therefore be greater earnings for the common stock.

The Michigan Transit Company is now so well established with a record of substantial and increasing profits through a period of hard times, that the security of an investment in its stock is beyond question, and every indication now points to substantial and increasing dividends, which go with better times and larger profits.

Gentlemen:

I am interested in an investment in the Michigan Transit Company.

Without any obligation on my part, send me full particulars regarding the Company.

Yours truly,

Name _____

Address _____