

"GOOD-BYE, GOD BLESS YOU"

I like the Anglo-Saxon speech
With its direct revealings;
It takes a hold, and seems to reach
Way down into our feelings.
That some folks deem it rude, I know,
And therefore they abuse it;
But I have never found it so;
Before all else I choose it.
I don't object that men should air
The Gallic they have paid for,
With "Au revoir," "Adieu, ma chere,"
For that's what French was made for.
But when a crony takes your hand
At parting to address you,
He drops all foreign lingo and
He says: "Good-bye, God bless you."

This seems to me a sacred phrase,
With reverence impassioned;
A thing come down from righteous days,
Quaintly but nobly fashioned.
It well becomes an honest face,
A voice that's round and cheerful;
It stays the sturdy in his place,
And soothes the weak and fearful.
Into the porches of the ears
It steals with subtle unction,
And in your heart of hearts appears
To work its gracious function.
And all day long, with pleasing song,
It lingers to caress you;
I'm sure no human heart goes wrong
That's told "Good-bye, God bless you."

I love the words, perhaps, because
When I was leaving Mother,
Standing at last in solemn pause,
We looked at one another;
And I—I saw in Mother's eyes
That love she could not tell me—
A love eternal as the skies,
Whatever fate befell me.
She put her arms around my neck
And soothed the pain of leaving,
And though her heart was like to break,
She spoke no words of grieving,
She let no tear bedim her eye,
For fear that might distress me;
But, kissing me, she said good-bye,
And asked our God to bless me.

Eugene Field.

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MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, MARCH 8, 1922

Number 2007

MICHIGAN TRADESMAN

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

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OF BUSINESS MEN.

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BETTER BUYING IN SIGHT.

There is a general belief in mercantile circles that the present month will see a renewal of activity in buying, especially on the part of those representing the retail trade of the country. More buyers are coming to the city and they are really in quest of goods. Beyond this, they are convinced that they can resell what they buy if they buy right. The lateness of Easter is rather a help than a hindrance toward the sale of things to wear. Weather will be an important factor in forcing sales, but it is already evident that, in many localities, the disposition to buy on the part of consumers has been and is growing. Price concessions will be a decided help in increasing this disposition and these will have to be of a different kind than those marking the end-of-season clearance sales. New and timely merchandise, not the left-overs, sold on small margins of profit, are apt to take well with purchasers, who have become more critical as their spending money has decreased. This the retail merchants have discerned and it becomes necessary for them now to resort to the jobbing markets to secure further supplies. At the outset they bought little more than might be considered samples. They were inclined to test out conditions. Having found that the demand promises to be better than they thought would be the case, they are now prepared to purchase in some quantity, and this should have a marked effect before long.

Some reaction in the primary markets is bound to follow the renaissance of buying by the retailers. Jobbers have been purchasing sparingly because they were not sure of the trend of prices or of the disposition of the ultimate consumer. As soon as they can get a trustworthy line on one or the other of these, or, better still, on both, they will move with more decision. No one wants to load up with a large stock of goods unless the way seems clear for an early dis-

posal of them, or to buy at prices which are likely to be lower later on. There is always a chance to be taken, but prudent merchants do not wish this to be a mere gamble. Buying ahead is ever a matter of judgment, but the judgment has to be based on certain facts and indications which are reasonable. With conditions as peculiar as they have recently been, there was nothing to serve as a guide, and hence the caution. There has been all along, however, a little uneasiness about this course of conduct. Producers have been as unwilling to turn out goods without orders as the jobbers have been to order them without definite prospects of resale. If both adhered rigidly to the course outlined, complications would ensue if any sudden demand came in and the merchandise were not forthcoming. But both sides have allowed some leeway, and it is not considered likely that there will be any dearth of supplies unless a greater demand should set in than seems probable at the present.

OPENING CANNED FOODS.

Did you ever try to open a can of food? Did you punch a hole in the top of the can, wiggle the can opener around, leaving a jagged edge like a buzzsaw? Did you cut your hand and lose your temper? If so, you will be interested to know once and for all that there is no need for all this extra effort and annoyance.

Just remove the label from the side of the can, until you can see the seam, which was made in forming the body of the can, using an ordinary can opener. Lay the can on its side and puncture the can next to the seam with the point of the can opener, next to the top of the can. Then set in an upright position, insert the can opener in the hole already on the "side" of the can—working away from the seam until you have cut around the can.

You will then be able to turn back the entire top (or bottom). If the can be held firmly, there is no risk of cutting the hand and you will have a smooth edge over which the entire contents will pass without being cut or broken.

Canned foods should be stored in a dry place. If they should become damp—the cans will rust and in time the rust will eat through the tin. In this way air will be admitted and the contents will spoil, but tinned foods will keep indefinitely so long as they remain hermetically sealed. They keep simply because they are sterilized by heat in the cooking process. The germs of fermentation and decay are thus destroyed. But if the seal is broken in any way—the air carrying all such germs is admitted and the contents will spoil in a short time just as any other cooked food.

Buy Flour For Prompt Shipment Only.

Written for the Tradesman.

One week ago to-day May wheat closed at \$1.43 $\frac{3}{4}$ - $\frac{3}{4}$. Yesterday it closed at \$1.41 $\frac{7}{8}$ - $\frac{5}{8}$ or 2c down. On the other hand, cash wheat, Detroit, No. 2 Red, closed a week ago at \$1.40 per bushel; yesterday the same grade closed at \$1.44 per bushel—an advance of 4c per bushel on cash wheat. Toledo cash closed a week ago at \$1.46; yesterday it closed at \$1.46, same figure, so that while futures have been declining, cash wheat has really been advancing. This creates the impression in the minds of trade that wheat is declining, while, as a matter of fact, the decline in the price of May wheat merely indicates that traders look for lower prices at time of contract delivery in May than wheat is bringing at the present time. On the other hand, cash wheat, what the miller has to grind (he certainly couldn't mill a future to be delivered in May during March) is advancing.

The general tendency of futures, however, is almost certain to affect the cash situation and the cash situation on the other hand, will also affect futures, depending upon which of the two is in the stronger position.

Futures declined 2c yesterday; cash closed 1c lower than the day before. This condition was brought about by the selling of wheat at Liverpool in fairly good volume, coupled with favorable crop reports concerning the domestic winter wheat crop.

Another thing, the Government crop report is to be issued to-day and some of the traders are of the opinion it will be more favorable than was earlier predicted; if so, undoubtedly, a further slump, in futures particularly, will develop and likely enough cash will react somewhat also.

On the other hand, export sales of wheat and flour have been fair. Last week North America sold 10,000,000 bushels of wheat and actually exported 8,470,000 bushels of wheat as wheat and flour.

The domestic milling demand has been somewhat better. This favorable condition, together with a steady export demand, resulting in the sale to foreigners of reasonably large amounts of wheat for prompt shipment, has caused considerable firmness in the cash wheat situation.

Port stocks of Great Britain total approximately 4,000,000 bushels of wheat now, as against 20,000,000 bushels a year ago, which indicates that England must buy more wheat; at least, must take an early delivery of considerably more wheat; she may have already purchased it. It is, also stated that France will be compelled to import between 15,000,000 and 20,000,000 bushels of wheat before her new crop is harvested.

In the domestic market, receipts are

holding up pretty well; in fact, receipts March 6 were 1,433,000 bushels, against 1,521,000 bushels a year ago the same time. The visible supply, however decreased 1,223,000 bushels.

For the time being, it appears advisable to buy for prompt shipment on both wheat and flour, rather than for deferred, purchasing in sufficient quantities to cover requirements of the immediate future only.

Of course, it is out of the question to correctly predict just what action wheat will take during the next ninety days. Everything depends upon the domestic and foreign demand and the actual condition of the growing crop. If one could guess the kind of weather we are going to have, whether favorable or unfavorable to wheat, whether there will be sufficient moisture or not, whether the volume of business will increase or decrease, it would be an easy proposition to state the tendency of wheat prices, but inasmuch as it is impossible to do this, predictions at their best are only a guess.

As stated above, it appears at the present time to be advisable to purchase to cover only early requirements.
Lloyd E. Smith.

Word comes from Washington that the President's conference on unemployment has decided to undertake a thorough study of possible methods of controlling the business cycle. A special committee consisting of manufacturers, economists, and representatives of labor has been appointed for the work. It is realized that the cyclical movement of business is one of the fundamental causes of unemployment. The purpose of the investigation will not be to find a way of abolishing the cycle, which seems to have its foundations deep rooted in human nature itself, but to work out practicable methods of mitigating its extreme effects, that is, of preventing excessive inflation with its sequel of abrupt deflation. As one business man expresses it, something perhaps can be done to make the cycle's curves a bit smoother.

The per capita consumption of coffee in the United States has steadily increased for many years. The average consumption in the years just ended was about 12 $\frac{1}{2}$ pounds per capita, against an average of slightly less than 5 pounds per capita in the decade ending with 1870; 8 $\frac{1}{2}$ pounds per capita in the period 1891-1895; 9 $\frac{1}{2}$ pounds per capita in the period 1906-1912, and has averaged since the beginning of the war over 10 pounds per capita, advancing to 12 $\frac{1}{2}$ pounds in 1921. Approximately one-half of the coffee produced in the world is consumed in the United States.

Neither the miser nor the spendthrift brings prosperity. Prosperity is the result of financial sanity.

Meanderings 'Mongst Michigan Macaroni Manipulators.

Battle Creek, March 7—J. L. MacIver, Rexal representative in Michigan, says the Steele House, at St. Johns, is the ideal country hotel. They make a charge of \$1 to \$1.50 for rooms and serve good meals at 50 cents each.

At a meeting of about a dozen prominent hotel men, held here last Saturday, the article I gave you last week was very much commented on, with the almost unanimous opinion that country hotels should not attempt to run on the European plan, but should furnish simple meals which would enable them to make such charges as would hold the business to which they are reasonably entitled.

I am giving you here menus of three hotels, and for the benefit of John Olney and others I desire to state that the words "choice of" do not appear on any of them. The guest is entitled to an unlimited selection.

The Winter Inn, at Greenville, has recently come under the control of M. J. Welch, formerly of the New Republic, of Bay City, and is much talked of by traveling men in that section. I am giving you breakfast, dinner and supper menus. These meals are all supplied on a basis of 75 cents each, are attractively served and the only criticism I could make as I explained to Mrs. Welch, who is a landlady very much in evidence in the concerns of the Inn, is that the meals were rather too elaborate. The steaks served here would cost \$1.25 in any city restaurant:

BREAKFAST
Fresh Fruit
Oranges, Bananas, Grape Fruit
Stewed Prunes
Corn Flakes, Post Toasties, Grape Nuts
Shredded Wheat, Rolled Oats
Sugar Cured Ham, Pork Chops
Bacon, Broiled Short Steaks
Eggs to Order, Sausage
Fried Potatoes
Corn Fritters, Fried Mush
Wheat Cakes, Buckwheat Cakes
Toast to Order, Home Made Fried Cakes
Tea, Coffee, Milk, Postum

DINNER
Vegetable Soup
Dill Pickles, Shredded Lettuce
Roast Beef Brown Gravy
Roast Loin of Pork, Jelly, Swiss Steaks
Mashed Potatoes, Steamed
Stewed Tomatoes
Carrots & Peas in Cream
Vegetable Salad, White or Rye Bread
Apple Pie, Pumpkin Pie
Indian Pudding, Vanilla Ice Cream
Tea, Coffee, Cocoa

SUPPER
Rice, Tomato Soup, Relish
Broiled Short Steaks
Fried Spring Chicken and Cream Gravy
Cold Meats
Plain Fried Potatoes, Escalloped
Succotash
Cottage Cheese, Graham Gems
White Bread
Chocolate Melba, Sauce & Cake
Tea, Coffee, Milk, Postum

All rooms are provided with hot and cold running water; with bath, \$1.75; without, \$1.25.

If the Hotel Belding at Belding, attempted to show profits based on cost of investment, it would not be able to deliver the goods in the luxurious style which prevails there. Tom Bracken, Jr., its manager, showed me his balance sheet for 1921. The profits would not pay the salary of a bell hop. The charge for rooms is from \$1 up; with running water, \$1.25; bath, \$1.75. The building was built as a memorial for the city, represents a very large investment and possesses every comfort and convenience, except elevator. Meals, 75 cents each. The breakfast, a comprehensive meal, is very well selected, and constantly varied.

DINNER
New England Clam Chowder
Sweet Pickles
Steamed Salmon with Egg Sauce
Roast Prime Ribs of Beef Au Jus
Baked Sugar Cured Ham with Jelly
Baked Macaroni and Cheese Au Gratin
Mashed Potatoes, Steamed Potatoes
June Peas, Wax Beans
Apple Pie, Red Raspberry Pie, Cream Pie
Rice Pudding Whipped Cream
White Bread, Brown Bread
Tea, Coffee, Milk

SUPPER
Oyster Stew
Grilled Sirloin Steak, Ham and Eggs
Hamburger Steak and Fried Onions
Roast Beef Hash, Assorted Cold Meats
Baked and Fried Potatoes, Succotash

Red Raspberries, Cake, Hot Rolls
Tea, Coffee, Milk
J. W. Gleason, for eighteen years traveling salesman for Howard & Solon, wholesale grocers, of Jackson, has recently acquired by purchase the Weaver Inn, at Albion, and restored the old name, Hotel Albion. He is making extensive improvements in the property, which is already provided with modern conveniences. His service is of the very best, and his rates, strictly American plan, are \$3.50 and \$4 per day, with single meals, including Sunday dinner, 75 cents each. All the Hotel Albion menus are prefaced with the announcement: "If portions served are not sufficient, please ask for more. No extra charge."

BREAKFAST
Fruit
Oranges, Stewed Prunes, Grape Fruit
Oatmeal, Corn Flakes, Grapenuts
Shredded Wheat
Meats
Ham and Eggs, Pork Chops, Sausage
Bacon and Eggs, Eggs any Style
American Fried Potatoes
Wheat Cakes, French Toast
Toast, Dry or Buttered
Doughnuts
Tea, Coffee, Milk, Cocoa

LUNCHEON
Vegetable Soup, Sweet Pickles
Roast Pork with Jersey Sweets
Pig Hoeks with Sour Krout
Rib Roast of Beef with Brown Gravy
Mashed Potatoes
Creamed Carrots, Cabbage Salad
Mince Meat Pie, Apple Pie with Cheese
Tea, Milk, Coffee

DINNER
Pickles, Soup, Celery
T. Bone Steak with Mushroom Sauce
Chicken with Biscuits
Breaded Pork Chops
Baked Potato, Stewed Tomatoes
Shredded Lettuce with Onions Rings and Dressings
Peach Short Cake with Whip Cream
Chocolate Pudding
Tea, Coffee, Milk

Frank Stevens, has a very comfy and scrupulously neat hotel at Fennville, known as the Stevens House. Everything about the place looks promising and prosperous, and commercial men speak highly of his establishment. The rate is \$3 per day flat.

The same may also be said of the Dixie Inn, at Wayland, conducted by E. W. Fox. His charge is \$3 per day or 65 cents for single meals.

The Lakeview Hotel, at Lakeview, owned and conducted by A. Cooley, is exceptionally good, and gives good value at \$3 per day with a single meal charge of 65 cents.

Robert Pinkerton, Manager of the Hotel Normandie, Detroit, takes exception to my statement that a hotel like the Rickman, at Kalamazoo, can be conducted on the American plan at \$3 per day. I am calling Bob's attention to the fact that in his announcement in Wood's railway guide he quotes a rate of \$2.50, American plan.

R. E. Lawless, of the Weaver Inn, Kenton, Ohio, evidently a regular subscriber to the Tradesman, writes: "Congratulations on your fine work in the Michigan Tradesman."

Editor Stowe advises me he has requests to the effect that the writer have something to say about the conduct of my own hotel, Cedar Springs Lodge, at Glen Lake. In a future issue I will attempt this, minus commendatory frills.

Frank S. Verbeck.

Agrees With Our Characterization of Ford.

Big Rapids, March 6—The writer's attention was called to your article in the March 1 issue, regarding Ford. You express the writer's opinion so perfectly that it would be futile to attempt to enlarge on it. His entire life, fortune and effort have been directed, for some time past, in a mad effort for political preferment, either by fair means or foul. It would be a genuine disaster for the great State of Michigan to elect to office a man so uneducated, so vindictive and so generally impossible. It is not a question of politics with the writer. As a candidate on any ticket he would be just as worthless. I compliment you on your good judgment and your courage in giving your readers plain facts.

V. A. Van Horn.

Not a Pleasant Outlook For the Railroads.

Grandville, March 7—The outlook for our railroads is not the pleasantest.

How could it be with freight and passenger rates the highest in the history of the business? Human nature is the same yesterday, to-day and forever. With this human nature to deal with, the peoples' money becoming less and less, as times became less prosperous, one may little wonder that at such a time as this, when the autobus is fast forging to the front, and everybody is turning to find cheap ways of living and moving about, and the railways raise their rates to unheard of limits, that the folks who patronize steam travel turn to cheaper modes of conveyance.

Men and women refuse to patronize carryalls which they believe have double-crossed them in the matter of fares. With everything in the food and clothing line on the toboggan, wages in many lines reduced, to have this imposition of nearly double fares thrust upon them, is it any wonder that people with half way human feeling refuse to crawl in the dust at the feet of their supposed masters?

Why should railway fares go up after the peak of high prices in every other department had taken a tumble? This is a pertinent question which the traveling public would like to have answered. Until it is answered in a manner to satisfy the American people that they have not been deliberately robbed the railroads of America will continue to suffer in pocket for the error of their ways.

Following the lead of the steam

roads, the various trolley and interurban lines put up their rates, thus opening the field for motor busses, which are multiplying all over the country.

Standing at an interurban station a dozen men and women waited for the arrival of the interurban car on which to take passage for the city. Five minutes ahead of the scheduled time a motor bus pulled up before the waiting throng, opening its door for passengers. All save one of that crowd entered the bus and were driven away. When the car arrived one solitary passenger got aboard.

Formerly, that is, before prices were nearly doubled, the cars were usually crowded, often standing room only being noted. Why is it thus?

Plainly, the people refuse to be robbed to fill the purses of railway owners, great or small. Bus rates are nearly a half less, which is an item which counts heavily in the year's expenses of the ordinary family.

The wonder would not have been as great had these unheard of rates been tacked on when everything else was at its peak. To wait until deletion all along the line was in evidence and then double the passenger rates is something that grinds, and there will be more busses running each day until the grasping cormorants of the railway corporations find their yearly business cut in half. When this comes about there will be more wrecking of short line spurs and the taking off of trains on the longer roads.

The Pere Marquette has taken off an evening train from Grand Rapids North, which hasn't been curtailed before in the history of the road. Several

A Good Place to Bring Up Children

Many Grand Rapids fathers who have been offered larger financial rewards in metropolitan centers have been well content to remain here because of the fine environment for rearing children.

A Grand Rapids baby has a better chance of living than a baby born in any other large American city. Our infant clinics and medical inspection in the schools encourage health and vigor in little bodies. Thanks to a beneficent housing code we have no tenement district, no pallid apartment children, but rosy-cheeked youngsters who romp in their own lawns and gardens.

The Grand Rapids child is educated in one of the finest school systems in America. We spend \$12.86 per capita for education, and shall start this year new school buildings costing a million and a half dollars.

The crime that infests the larger cities, and much of the insidious temptation that assails youth elsewhere, is happily wanting here. We have no hectic night life, no vice districts to sap the morals of the young. We have instead, churches in every community with their inviting programs for young people; we have the Y's and innumerable other agencies that turn the energies of the young into healthful, constructive pursuits.

A good place to rear children is always the best place to live.

Grand Rapids

"A good place to live"

ADVERTISING CLUB 6 OF GRAND RAPIDS

spur lines are to be taken up entirely, all on account of lack of business. It certainly does seem that the bus and trucking people are cutting deeply into the business of the steam roads.

In a great measure the big railways are solely to blame. Once the bus and truck lines become established it will be no easy matter to pry them loose again at the behest of any railway or combination of such. Once upon a time the trunk line railways held a monopoly of traffic, and even then they were not half as hoggish as they have been later with such a rare chance to find themselves out-bidden and outclassed by the motor busses.

The people would be less than human did they refuse their patronage to those traffic folks who offer them like convenience with the steam roads at at least one-third less rates.

The railways of America are facing the greatest crisis in their history. How they will meet this crisis depends on the feeling of the management. If they continue to ignore the rights of common humanity and continue their game of gouge it will not be surprising that before many moons some of these high and mighty Samsons of commerce are driven into the hands of receivers.

It is not a pleasant outlook from any quarter from which we view it. The Nation needs the railway arteries and will not give them up without a struggle. The various bus and truck lines may be convenient, yet they can never quite fill the place of steam roads from North to South, and from ocean to ocean. It is to be hoped those in authority will cease their game of gouge before it is everlastingly too late, and get back to old rates and a safe and sane managerial policy. It is never safe nor sensible to commit suicide to gratify spite.

Whatever the wage scale may have to do with the raising of railway rates, with that the public has nothing to do. The rail companies must and should manage their own internal affairs in such a manner as to lead to the best results for themselves and the traveling public.

The multiplication of auto trucks and automobiles has a deep influence on the conditions in the world of railway traffic. There is an earnest competition beginning right here, and this competition, instead of decreasing with the passage of time, is destined to increase right along. What effect it may have for the good or ill of the public remains to be seen.

However, by foolishly kicking against the pricks, the railways are only damaging their prospects for future success. Old Timer.

Vocational Education in the Public Schools.

Lansing, March 7—I am in receipt of your request for a copy of the talk I am asked to give at the Retail Dry Goods Association at Flint. It will not be possible for me to send you a copy as I shall not speak from manuscript. I shall discuss the question of vocational education in the public schools, part-time schools, evening schools, and particularly the question as to whether the fundamentals of salesmanship may well be taught in secondary vocational schools. I shall take the position that in our high schools we should give courses in connection with the commercial department in elementary economics and elementary psychology and on this base a course in the fundamentals of salesmanship. I think the time is near when this type of instruction will be given in all our commercial schools and particularly where the commercial department is connected with a good high school. Our schools are so organized that it can be done easily and certainly there is a demand for it which the public school must meet. Walter H. French.

Old Mother Hubbard went to the cupboard
To get a yeast-cake for her bread;
But when she got there, the cupboard
was bare—
It was in the home-brew instead.

Constructive Optimism the Determining Factor

Those merchants who realized, with the start of 1921, that easy times had passed and buckled down to work with a well laid plan have much to be thankful for. It will take real, up-to-date merchandising to win out in 1922. The revival of business is going to bring out an era of competition in which only the fittest can survive. The determining factor in the fitness of each individual concern will be the capacity of the man at the head of the institution to meet the changed conditions with more effective business methods.

Never has there been a time when constructive optimism on the part of every individual was so vitally essential to our business welfare. We have behind us the worst of business years. We have ahead of us—what? The next two or three months may not be up to our expectations, but if we are constructively optimistic, we will carry through, and before 1922 is past we will see the dawning of good business conditions.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers

MOVEMENT OF MERCHANTS.

Montgomery—P. A. Barr has engaged in the produce and feed business.

Detroit—The Dixie Lumber Co. has decreased its capital stock from \$200,000 to \$1,000.

Flint—Wiener & Kroll, boots and shoes, are reported to be offering to compromise at 20 per cent.

Montgomery—H. C. Carl, of Camden, has engaged in the wholesale produce and poultry business.

Escanaba—The Helena Land & Lumber Co. has increased its capital stock from \$20,000 to \$100,000.

Pewamo—Leo J. Fedewa has sold his fuel business to Charles Piggott, who will continue the business.

Pontiac—Fire destroyed the C. E. DePuy & Co. grain and feed elevator, entailing a loss of about \$10,000.

Chelsea—Fire destroyed the grocery stock and damaged the store building of Hinderer Bros. March 2.

Ovid—E. C. Baker has remodeled his shoe store, installing new shelving, etc., and redecorating it throughout.

Pontiac—Whitfield, Walter & Marcotte, wholesale grocer, has changed its name to Whitfield, Walter & Dawson.

Ithaca—Carroll Betts, recently of Alma, has purchased the bakery of C. H. Razor, taking immediate possession.

Saginaw—The Kerry & Way Lumber & Manufacturing Co. has increased its capital stock from \$100,000 to \$200,000.

Laingsburg—Voelker & Peran have purchased the hotel and will open it as soon as it has been remodeled and refurbished.

Royal Oak—T. J. Jackson, conducting Ye Bootery, at a meeting of the creditors, offered to compromise at 35 per cent.

Wakefield—The First National Bank will erect a modern, fireproof bank building as soon as the plans can be completed.

Spring Lake—Thieves entered the dry goods and shoe store of Sam Falls and carried away stock valued at more than \$300.

Union City—Ellsworth's South Side Grocery will open a meat market as soon as the addition to its business block is completed.

Detroit—The W. E. Canton Co., dealer in clothing at 1535 Washington Blvd., has increased its capital stock from \$25,000 to \$75,000.

Portland—F. A. Wheeler, of Detroit, has purchased the jewelry and silverware stock of Cardy & Foland, taking immediate possession.

Tekonsha—Howard Upston has sold his meat market and grocery stock to E. E. Abel & Son who will consolidate it with their own.

Detroit—The Shop of Durst, boots and shoes, has filed a petition in bankruptcy and is offering to compromise at 20 per cent. it is reported.

Charlotte—The Community Wet Wash Laundry has taken over the plant of the Charlotte Steam Laundry and will consolidate it with its own.

Jackson—H. M. Dickinson has removed his grocery store and meat market to 2101 East Main street from the corner of Main & Gorham streets.

Burr Oak—The Richardson Home

Outfitters, of Sturgis, has opened a furniture store in the Gilson block, under the management of John Porter.

Hillsdale—Ora Ewers, of Camden, has traded his home in Camden and his farm for the Almo grocery stock and store building, taking immediate possession.

Homer—Charles Hodges, recently of Jackson, has leased the Homer House and will open it for business as soon as it has been remodeled and redecorated.

Fowlerville—J. C. Dingman has sold his hotel and livery barn to Fred Haist, recently of Altona, who has taken possession and will continue the business.

Kalamazoo—Joseph Ehrman has leased the store at 214 North Burdick street and will occupy it with a cigar and tobacco stock and pool room, April 1.

Charlotte—George and Glenn Smith have taken over the billiard room and cigar stand of Page & Lamb and will continue the business under the style of Smith Bros.

Ionia—The Builders Supply Co. has been incorporated with an authorized capital stock of \$40,000, \$30,000 of which has been subscribed and paid in in cash.

Escanaba—Fire damaged the store building and stock of women's ready-to-wear clothing of Frank V. Greenlaw, 914 Ludington street, entailing a loss of about \$20,000.

Iron Mountain—Olaf Rian has leased a store in the United States National Bank building and will occupy it April 1, with a stock of bazaar and sporting goods.

Grand Ledge—George Van Horn has sold his meat market to Fred Vail and Tom Landenberger, who will continue the business under the style of Vail & Landenberger.

Dowling—John S. Mason, recently of Kalamazoo and Donald Wright, of Climax, have purchased the general store of Frank Witworth & Son and will take immediate possession.

Portland—Roy W. Dawdy has purchased the interest of his partner, C. D. Tomy, in the clothing stock of Tomy & Dawdy and will continue the business under his own name.

Jackson—Mrs. Bernice Sash and R. E. Adams have engaged in the shoe business in the store adjoining the Family Theatre building, under the style of the Family Theatre Shoe Store.

Grand Ledge—William H. Davis, who recently purchased the West End Grocery, will erect a modern brick store building on the site he now occupies as soon as the plans can be drawn.

Charlotte—Waddell & Boyer have sold their meat market and butcher's equipment to Del Rose and Allen Howard, recently of DeWitt, who will continue the business under the style of Rose & Howard.

Detroit—The Bartlett Music Co., 234 State street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed, \$1,040 paid in in cash and \$5,737.23 in property.

Jackson—The Hub Produce Co., wholesale dealer at 321-323 Michigan

avenue, has opened a branch house at Hillsdale, under the management of George Salter, formerly credit man in the Jackson house.

Detroit—The American Soda Fountain & Store Fixture Co., 5110 Lorraine avenue, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in property.

Grand Ledge—Thomas Landenberger of St. Johns and Fred Vail of Detroit, have formed a copartnership and purchased the meat market of George Van Horn and will continue the business at the same location.

Battle Creek—The Loomis-Halladay Co. has been organized to deal in general merchandise, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$3,000 paid in in cash.

Jackson—Blaine Taylor and William Fisher have purchased the Up-To-Date Fish Market and will continue the business at the same location, 155 East Cortland street, under the style of the Jackson Fish Market.

Woodland—Claude Sabin has sold his interest in the Woodland Meat Market to Homer Sawdy and the business will be continued under the style of Raffer & Sawdy. Canned goods of all kinds have been added to the stock.

Mason—R. C. Dart & Co., formerly in the loan business, have opened a private bank. The company will not solicit commercial business at present although it will handle savings accounts, paying the same rate of interest as the other two banks.

Felch—The Advanced Industrial Supply Co., a Chicago corporation, has leased 40 acres of land here, upon which a large deposit of delomite is being developed. It is a very high grade and is used in making fireproof shingles, roofing and in stucco work.

Manufacturing Matters.

Hillsdale—The Hillsdale Knee Pant Co. has changed its name to the Hillsdale Manufacturing Co.

Hillsdale—A. W. Borton is remodeling his bakery, installing a modern plate glass front, new machinery, etc.

River Rouge—The Great Lakes Engineering Works has increased its capital stock from \$600,000 to \$1,500,000.

Detroit—The Diamond Power Specialty Corporation has changed its name to the International Soot Blower Co.

Paw Paw—The Traver, Beattie & Clover Canning Co. has been reorganized under the style of the Paw Paw Preserving Co.

Grand Rapids—The Lubetsky-Kleiner Cigar Manufacturing Co., 109 Campau avenue, N. W., has changed its name to Lubetsky Bros. Co.

Detroit—The Michigan Radiozone Co. has been incorporated with an authorized capital stock of \$20,000, \$2,000 of which has been subscribed and paid in in cash.

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

Kalamazoo—The Kalamazoo Paper Box Co. has purchased a site upon

which it will erect a \$200,000 plant as soon as plans and specifications can be decided upon.

Detroit—The Metropolitan Baking Co., 6448 Grand Avenue, has been organized with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Holland—The United Furniture Factories Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and \$13,000 paid in in cash.

Detroit—The All Metal Valve Co., 1406 Kresge Bldg., has been incorporated with an authorized capital stock of \$200,000, all of which has been subscribed and \$20,000 paid in in cash.

Benton Harbor—The Hill Ice Cream Co. has been incorporated with an authorized capital stock of \$35,000 common and \$25,000 preferred, all of which has been subscribed and paid in, \$25,000 in cash and \$35,000 in property.

Hancock—The Italo-American Toy & Novelty Manufacturing Co. has been incorporated with an authorized capital stock of \$75,000, of which amount \$40,000 has been subscribed, \$6,000 paid in in cash and \$18,000 in property.

Benton Harbor—The Coal Lamp Co. has been incorporated to manufacture and sell coal carbide lamps, with an authorized capital stock of \$15,000 preferred and 500 shares, \$10,000 of which has been subscribed and paid in in property.

Cheboygan—Mrs. Frances Smith has sold her ice cream manufacturing plant and confectionery stock to the Freeman Dairy Co., of Flint, which will continue the business. The company has plants in Cadillac, Petoskey, Mt. Pleasant, Bay City and Saginaw.

Detroit—The American Stamp & Stencil Works has merged its business into a stock company under the style of the American Stamp & Supply Co., with an authorized capital stock of \$3,000, all of which has been subscribed and paid in, \$1,100 in cash and \$1,900 in property.

Lansing—Judge Charles B. Collingwood has granted the petition of the directors of the Walton Milling Co. for dissolution and has directed Joseph Gerson, temporary receiver, to continue to conduct the business which he must dispose of within the year. The creditors are to file claims against the company.

Some time ago Lowenherz Brothers of Columbus, Ga., inaugurated what is termed a "cost table" and are obtaining good results from the plan. Every Tuesday and Friday some special article is taken from the regular stock, usually retailing at \$1 to \$1.50, and placed on the "cost table" for sale during that particular day at the actual wholesale cost. On the day before, announcement of the article selected for the "cost table" appears in the advertising. While this kind of a sale results in itself a monetary loss, experience has shown that it attracts people to other counters with resulting purchases.

Don't sit down in the meadow and wait for the cow to back up and be milked—go after the cow.

Essential Features of the Grocery Staples.

The Bureau of Chemistry of the United States Department of Agriculture is moving to ascertain to what an extent the use of the words "Maine Style" on the labels of canned corn is descriptive or misleading in that it leads people to believe that the canned corn is grown or prepared in the State of Maine. The wording is descriptive, because the corn is not grown in Maine and is likely to be substituted for Maine packed corn, whereas it is usually inferior to corn canned in Maine. The labeling law does not require that it be stated on private labels in which state the corn is packed.

The National Wholesale Grocers Association has sent out a questionnaire to members asking their views. It should not be necessary, as the vote will undoubtedly be that the "appearance of evil should be avoided" as well as the intention.

Modern canning factories not only put up fresh, clean food, but the can itself is first sterilized by washing with live steam before the food goes in. After the fruits, vegetables or other products are put in the can, the can is sealed air tight, and it is then that the food is cooked. The sealed cans with fresh food inside them are put into retorts and cooked at a high heat and under steam pressure until the contents are sterilized. The can is never opened after cooking until it is opened in the kitchen of the consumer, miles away and maybe months later, but it opens up almost as fresh and tender as the day it was taken from the field.

Canned fruits and vegetables are taken direct from the fields or orchards when they are in the right condition of maturity, and it is but a few hours until they are prepared, canned, and cooked. Within three or four hours from the time the food is growing on the stalk or vine the greater part of it is cooked and safely stored in the warehouse. A small part may be allowed to wait longer than the above minimum, but seldom longer than the day's run, for each day's picking is put up before beginning a new.

The consumer gets fresh fruit and vegetables in the winter months instead of being limited to a diet of dried apples, salt pork and hominy. He is indebted to the canner for fresh, health-giving food fifty-two weeks in the year.

Canned corn has been sitting in the seats of the humble for some time, but has gained courage. The corn canner who thought that all the wholesale grocers were murderously disposed to stay, kill and destroy the entire canning industry, has got back his smile and is using it on the buyer who offers him 80c for standard canned corn f. o. b. cannery and is standing pat at 90c and thinking about making it three figures instead of two.

Sugar—New York refiners are a little stronger in their views and quotations. One still quotes granulated at 5.10c, but the others have advanced to \$5.15c and 5.20c. Local jobbers hold granulated at 6c for cane and 5.80c for beet.

Tea—The market continues firm. Advices received in this country from the primary markets during the past week reported a very strong condition there and this market, being somewhat sensitive, has responded. London exchange is stronger, which also affects our markets. There has been a demand during the week for green teas, Ceylons and Javas, with prices steady to firm. The aggregate demand is not very heavy, but there is a good enquiry every day, without any particular speculative demand. Tea should be good property at present prices.

Coffee—Coffee has shown little weakness during the week, although jobbing prices will probably show no change. The market for all varieties of Rio and Santos coffee remains about unchanged from last week's basis, outside of a slight fractional decline in Rio 7s. The general jobbing price in roasted coffee will show no change at all. This includes Rio and Santos, also milds.

Canned Fruits—California fruits on the spot are firm in spite of the very dull demand. The remainder of the canned goods list shows no particular change.

Canned Vegetables—Tomatoes are ranging in prices from \$1.55@1.60. The market for tomato pulp is easy and in buyer's favor. Tomatoes should be good property if they were anything but tomatoes, which never act quite as expected. The demand for peas is now pretty general, on account of expected crop shortage. Spot asparagus is quite noticeably short.

Canned Fish—Salmon has been very active, but without any change in price. From the West comes the news that the tax which the State of Washington expects to impose on merchandise March 1 is to be imposed on all merchandise in storage on that date. This adds 2½c per dozen to pink and chum salmon and 6c to red Alaska and medium reds. Holders out there are expecting buyers to pay this and, no doubt, will add it to their prices by advancing all grades of Alaska salmon even more than enough to take care of it. Whether they can get by with this remains to be seen. The demand for salmon is only fair. Sardines are dull with most orders for very small lots. Imported sardines are a little firmer on account of advanced exchange.

Dried Fruits—Prunes have advanced about 1c per pound at least. Practically all the weak holders of prunes are cleaned up and the whole prune situation is very firm. The buyers who got in right when prunes were cheap stand to make a very good turn-over. The spot situation is just now quite excited. Currants are feeling somewhat better for the week and pretty soon will about reach the replacement level. They have been below this for sometime. Raisins are firmer and more active and show no particular change for the week. Peaches and apricots are short and strong.

Cheese—The market is somewhat firmer on fancy stock. The supply is rather small on strictly fancy old cheese and gradually decreasing, at

prices ranging about ½@1c per pound higher.

Provisions—The market on lard is very firm at this time, quotations having advanced about 1c per pound over a week ago, due largely to an increase in the consumptive demand. The market on lard substitutes is also very firm, there being an acute shortage in cottonseed oil, from which this product is manufactured. Prices have advanced about 1½c per pound. The market on smoked meats is somewhat higher, different styles having advanced 1½@2c per pound during the last few days. The market on dried beef is 1c per pound higher, due to an increase in the consumptive demand and a moderate supply. The market on barreled pork and canned meats remains steady at unchanged prices.

Salt Fish—Mackerel has shown some demand during the week, owing to the opening of Lent, but prices show no change. The mackerel situation has been continuously firm for some time on account of light supply.

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—The market is a trifle firmer, due to an increase in the buying for immediate use. The receipts of strictly fancy butter are somewhat lighter and while there is not a shortage of this particular class of goods, they are in better supply. There is a fairly active demand for butter and we look for a continued firm market in the immediate future. Local jobbers hold extra creamery at 35c in 63 lb. tubs for fresh and 33c for cold storage; 36c for fresh in 40 lb. tubs. Prints, 35c per lb. Jobbers pay 15c for packing stock.

Cabbage—\$3.75 per 100 lbs. for home grown; \$2.50 per 75 crate California; \$2.65 per 75 crate Florida.

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—Florida, \$5.25 per crate of 4 to 6 doz. stalks.

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

Eggs—Local buyers pay 20@21c for fresh. No one has started putting eggs in cold storage, but storing will probably start within a week or ten days.

Grape Fruit—Present quotations on Florida 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—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, 20c per lb.; Iceberg from California, \$6.50 per crate.

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

Oranges—All grades have advanced again, this time 50c per box. Fancy Navals are now held as follows:

90 and 100 ----- \$7.50

150, 176 and 200 ----- 7.50

216 ----- 7.50

252 ----- 7.50

288 ----- 7.00

324 ----- 6.50

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.

Pieplant—20c per lb. for Southern hot house.

Pineapple—\$7 per crate for Cubans.

Potatoes—The market is weak. Locally potatoes are selling at \$1.10 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—90c 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.

Reorganization of M. Piowaty & Sons.

At the annual meeting of M. Piowaty & Sons, held at South Bend, Feb. 28, the following directors were elected: Carl and William J. Piowaty, Chicago; Ralph O. Tucker and E. M. Treusch, Grand Rapids. At a subsequent meeting of the directors, the following officers were elected:

President—Carl Piowaty.

Vice-President—E. M. Treusch.

Secretary-Treasurer and General Manager—Ralph O. Tucker.

It was decided to remove the headquarters of the corporation from South Bend to Grand Rapids, where it was for several years until transferred to South Bend about six months ago. This means that the management of the six houses of the corporation in this State—Grand Rapids, Lansing, Owosso, Muskegon, Saginaw and Jackson—will be directed from this market.

Mr. Tucker was connected with the local house in various capacities from March 1, 1913, to March 1, 1921, when he retired to engage in other business. He now comes back to the organization in the capacity of General Manager of the parent corporation, thus assuming duties which his past experience has fitted him to discharge with satisfaction and profit.

Gabby Gleanings From the Upper Peninsula.

Iron Mountain, March 6—Captain Hoatson, of Calumet, has some wonderful pictures of a pair of deer taken near his camp in Keweenaw county. He followed the animals several miles and shot them repeatedly with a telephoto lens. The best picture is of the two deer in the middle of the road with snow piled high on both sides, a typical winter scene.

John Baird has promised the Northern Peninsula sportsmen five times the number of trout fry for the coming season that has ever been sent them before. This is because they have organized so many sportsman's clubs in the North. Several men prominent in conservation work are of the opinion that trout fry is an expense not warranted and that fingerlings alone should be planted in the Northern streams. As one man said, these fry come to us when our streams are at flood tide, muddy and filled with snow water. The fry is so small and so helpless—little more than just alive—that millions of fishes must certainly die during the first three or four days.

In the election at Iron Mountain last week the proposition for a new charter was rejected, which means defeat for G. E. Kingsford, the man who secured the ford plant for his town through friendship for Henry ford. In commenting on this election the Iron Ore of Ishpeming says rather pointedly: "Now that Henze is to be the mayor, we suppose he will want the buildings of the town valued according to the cubic contents of the chimneys, and the lots according to the length of the grass. Sometimes voters do remarkable things, remarkable for their foolishness. Kingsford actually brought the ford plant to Iron Mountain and the place into prominence. Previously Iron Mountain was generally looked upon as a 'dub,' with little in the future. Kingsford, through his standing with Henry ford, secured the ford mill and body plant, jumped real estate many times in value over night, brought other industries there, and then the people kick him. Not the wise ones, or the good ones, but the short-sighted ones that usually are against good government, or, really, against government of any kind. And there wouldn't be much satisfaction in being mayor of such a representation. The election simply shows the fickleness of the human family and their ignorance of things that would be to their advantage. Kingsford will not feel so badly over the result as will his friends, as his defeat saves him a lot of extra work and worry."

There is very little attraction in Negaunee these long winter days except the Breitung Hotel, which so many travelers make for on Saturday. Sunday space is at a premium. Good meals and warm rooms, with clean linen, draw crowds from both East and West. There are no frills, no fancy dishes, no jazz music—just the plain, simple fare of a country hotel at a price that is satisfactory to the patrons.

It took a heap of work to put the Clifton House, in Marquette, in its present condition. Some said it couldn't be done, but Landlord Sams and his wife have put the old place in good order. Both rooms and meals are satisfactory.

Both the night and day clerk at the Milliman Hotel, in Iron Mountain, are very accommodating and in every way within their power attempt to serve the public as becomes clerks in a first-class hotel. Few other virtues of the Milliman, if any there be, are seldom mentioned among travelers. One morning last week a guest asked the waiter for a clean bill of fare, as the one handed him was besmeared with egg yolk. She replied that the one he had was good enough and what was his order. In considerable heat he answered that the breakfast he contemplated would cost \$1 and he wanted to retain his appetite. An-

other copy of the bill, slightly less soiled, than the first was handed him or rather slammed down in front of him.

Some of the fellows are complaining at the charge for rooms in the Delta, at Escanaba. Several travelers are eating at other places, too, claiming they do not like the fare. It would be hard to operate the Delta for a less rate, judging from the size of the army of employes hanging about the place where they are fed daily. 'Tis said there is one employe for every guest.

The old timers will be pleased to learn that the once-popular Douglass House, at Houghton, has been sold and closed for repairs and renovating. John Mann is out and we fellows are right glad of the riddance.

The Michigan Oil Company is to be organized shortly for the purpose of sinking a number of wells in a 20,000 acre area at Seul Choix Point. The company has acquired the services of a driller who will begin operations about the middle of April. There will be two companies working in this same locality, both bent on the same mission. It would be surprising if, in addition to its many other natural advantages, Northern Michigan should develop oil fields which rival those of Texas. The geological reports on the subject, as tabulated for that locality, are encouraging.

John B. Olney.

We Must Cut Prices To the Quick.

Grandville, March 7—There are three important conditions that must be brought about before anything like prosperity can come again to the United States.

Rail rates must come down, wages must be cut to normal, prices all along the line must be reduced and a general leveling up all along the other end of the line and so get in whack with things in general. How to bring this about is what constitutes the statesmanship of the hour—a statesmanship sadly lacking up to the present time.

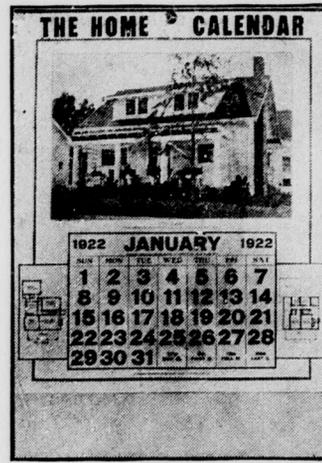
One year of Congress hasn't enhanced good times to any perceptible extent. While admitting that a lot of gaseous tomfoolery has been crushed away, there is much yet in the offing that should be at once crushed under foot to make room for a little necessary legislation along sane and sensible lines.

The immigrant Western land scheme, advocated at the opening of Congress, was easily laughed into the discard as a scheme worthy the brain of an inmate of bedlam. There were other ideas which proved of little value except to pass the time of a dawdling Congress, while the people waited under the shadow of impending disaster. The naval reduction program panned out the real goods, and has proved a feather in the head-dress of the American eagle, as well as a laurel in the crown of an administration which has permitted a year to go by without repealing the Adamson law, which is the basic cause of all our troubles. Business can never become normal until this most infamous act of the Wilson administration is sponged off the books forever.

As soon as the other vaudeville rubbish is out of the way, Congress may get down to doing business worthy of its high calling. If not, then the sooner its members are called home the better and a new membership elected to do business.

One of the most senseless ideas was that of a sales tax to raise revenue for the payment of a soldiers bonus. The idea of adding to our already enormous National debt for the sole purpose of making pretty presents was something too ridiculous to even appeal to the good sense of eighth grade school children, much less to the serious consideration of grown men supposedly capable of making laws to govern a great Nation like ours.

We are fast getting rid of this wrack and should soon get down to the hardpan of sound common sense in our legislation. When the situa-



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tion is studied in all its bearings it may be found necessary for tariff enactments of a protective nature, commensurate with the necessities of our manufacturing industries now so long rusting in idleness.

Do something to make the wheels go round. Throw no more money to the birds. Waste no more precious time discussing chimerical ideas which bring only jeers and hatred in their wake. Build up and cease to tear down. Get down to brass tacks with big heads and clean bodies. Legislate in a sensible manner rather than agitate theories that make for distrust and expensive exploitation of the people.

There need be no minimum wage, no maximum wage, but readjustment to meet the crying conditions of the hour. Cut, cut, cut if need be all along the line. Get into alignment with common sense methods and then laugh to see how glibly the wheels will begin to turn.

No legislator should stick and haggle for pet ideas in tariff schedules. Look the situation squarely in the face and act as the good sense nature gave you dictates.

Rail freights, fares and wages need cutting through the middle. The sooner this is done the sooner light will dawn in the East. Throttled with high freights, the manufacturing and producing public is handicapped to its death. This is an outrageous state of affairs and should not be permitted to any longer exist. The bull must be taken by the horns and flung if the Nation is again to come to the front with renewal of prosperity and happiness.

Congress has much to answer for. It has the making or breaking of the Nation, and the people who elected it should, and surely will, hold it to a strict accountability of its stewardship.

There is a plain way out of our National troubles if we as people choose to follow it. The wars between capital and labor have been prolific of much that has cost us trouble. The interference of a paternal government with the laws governing individual movement and business life has also been productive of much that has been detrimental to National growth and business prosperity.

There is a break in the clouds which, if we heed, will fetch order out of chaos and bring the Nation back into the old ways of prosperous business life. Supply and demand must rule, instead of Government interference with the rights of individuals. Give business a chance. High prices have ruled long enough. Many staple articles are altogether too high; almost as high, in fact, as at the peak of prices at the close of the kaiser's war. There is something wrong in an economic policy which permits such inequalities in our system of living.

There are certainly shackles to break; shackles which have paralyzed all our industries and still threaten to make times worse, instead of better.

We have had enough of war, either in business or on the battle field where men meet in the struggle for supremacy. Peace hath her victories no less renowned than war. The victory through force of arms was long ago won; the victory for commercial prosperity is yet to be conquered. Cut, cut, cut until the jade winces is the only way—let us begin at once. Old Timer.

Quick To Catch On.

During a conversation an Irishman and a Jew, the Irishman asked how it was that the Jews were so wise.

"Because," said the Jew, "we eat a certain kind of fish;" and he offered to sell one for \$10.

After paying his money, the Irishman received a small dried fish. He bit into it, then exclaimed: "Why, this is only a smoked herring."

"See?" said the Jew, "You are getting wise already."

Why the Six Cylinder Car Is Ideal.

El Cajon, Calif., March 2—I note the statement in the Tradesman that the Packard Motor Car Co. proposes to discard its twin six. That was to be expected sooner or later. The twin six car has served the purpose for which it was introduced or, rather, it has failed to do so. But it has proved the fallacy of more than six cylinders to produce the results for which multiple cylinders was originally made. The type lasted longer with them than was expected by those who know. But I think this was due primarily to the war and the development of that type for aeroplane work.

Constant torque from the impulses of explosion is all that is needed to get rid of vibration and produce the maximum of power per unit of displacement. The elimination of what might be called "back pressure" in all verticle types of internal combustion motors, by providing large exhaust openings, was the most important discovery, since the six cylinder was introduced. Engineers soon discovered that too much multiplication of cylinders failed to accomplish the results they were after. Eight cylinders are almost as much of a mistake as twelve. All over six are superfluous.

When Packard went from four to six, they fell down on that type, principally, I think, because they did not believe in it and made no effort to overcome their difficulties. Four years they fought the six and failed. Cadillac did likewise. To avoid embarrassment they accepted the White type of eight, rather than to admit that they were all wrong on the six. Probably no other concerns could have made even a mark in the industry, with either the eight or twelve. In my opinion both Packard and Cadillac made a mistake that checked their progress. But Packard was chaffing under Pierce progress, and Cadillac, under Leland management, were envious of Packard.

Pierce had them "buffaloed" and both made a bad move, as I saw it then and still see it.

The report that ford bought Lincoln in order to "vent his spite" looks feasible to those who are familiar with the fight Henry made for the Senate, or rather the fight made against him by the Newberry interests. Henry Joy, who promoted the Packard financing, when Detroit interests took it from Warren, Ohio, got the Newberrys and the Algiers interested, and in the early days Joy regarded ford's policies as foolish, as did most all the rest of us. Many of the pioneer men in the young industry felt that ford was a dreamer, with impossible visions, and few failed to say so. Henry was told by his best friends that he should get into the "licensed band wagon" and support the efforts being made to corral the Selden so-called basic patent and pay his share of the royalty, thus enabling the Association of Licensed Manufacturers to control, indirectly, the automobile production and steer it clear of mistakes that had been made in the bicycle industry. Henry did not believe in trusts or near-trusts. He regarded his early pioneer work and that of Duryea, Haynes, Olds, Winton and some others as of as much value as that of Selden's. The ridicule he met with did not serve to soften his attitude toward the promoters or the members of the Licensed Association, as we called it for short. Members were ordered to place no agencies with ford dealers and to divorce agents who had the ford or find others who would be loyal to the Association. T. B. Jeffrey, who made the Rambler, and with whom I was associated for several years in the bicycle business, was also an "outlaw." He, too, felt as ford did, but was clever enough to remain neutral.

Suit was brought against ford who doggedly fought the validity of Selden's claim to a finish and beat it. It is easy to understand and believe that ford would feel more or less spiteful toward most members of the organization who did their best to

throttle him in the days of his struggles. But his present bed fellows were indirectly associated with a concern that was a "charter member" of that organization. From what I have known of Henry ford he is not a spiteful or vindictive man. Therefore, I am loathe to believe the rumor that "spitework" was the prime reason for his purchase of the Lincoln.

To my mind he purchased because it was a darned good buy, for him. It seems to me a very logical move, for him to make. He gets into the "upper class" at other people's expense. There is room for him in the \$2500 to \$3000 class. Several of his old-time opponents are there now and he can give them a taste of lively competition. He will be on the aggressive with his Lincoln, while he has always been on the defensive with his ford. I can also see other than sentimental reasons for his becoming identified with the high grade market. Personally, I do not think he has made any mistake. I can, how-

ever, see where the old Lincoln dealers will feel that it will be a mistake to follow the announced policy of placing without restriction, the Lincoln, with most ford agents.

J. Elmer Pratt.

He'll Come Back To the Tradesman Family.

Written for the Tradesman.

Sold his mercantile business and going on to a farm, he turns over his unexpired subscription to the Tradesman to his successor, and proposes to go without the paper. Well, he needs a rest and he'll have to apply his mind most assiduously to his new ventures, but by and by he'll miss the Tradesman as a home magazine, a digest of National and world events and a guide for the farmer as to markets and transportation problems.

Minion.

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 4 3/4% 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	5 1/2	1929	\$100.00	5.50%
\$ 1,000 Isabella county	6	1923	100.71	5.50%
\$12,000 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	1027	105.51	4.80%
\$25,000 Jackson county Gen. Ob.	6	1928	106.69	4.75%
\$12,000 Jackson county Gen. Ob.	6	1929	107.59	4.75%
\$ 250 Kalamazoo county	6	1925	101.09	5.60%
\$ 100 Kalamazoo county	5 3/8	1926	100.00	5 3/8%
\$ 200 Kalamazoo county	6	1927	101.72	5.60%
\$ 500 Odessa & Berlin Tp. (Ionia)	5 1/4	1922	101.91	6.00%
\$ 200 Van Buren county	6	1930	101.91	5.70%
\$ 2,000 Wakefield township	6	1932	104.09	5.50%
\$ 3,000 Wakefield township	6	1933	104.35	5.50%
\$ 3,000 Wakefield township	6	1934	104.60	5.50%
\$ 900 Cass county	6	1926	101.77	5.50%
\$ 4,100 Cass county	6	1927	102.60	5.40%
\$ 700 Cass county	6	1928	103.04	5.40%
\$ 200 Cass county	6	1929	104.05	5.30%
\$ 2,700 Cass county	6	1930	104.85	5.25%
\$ 4,200 Cass county	6	1931	105.32	5.25%

General Municipals

\$ 3,000 Chase City, Va. (Gen. Ob.)	5 1/2	1946	96.71	5.75%
\$ 5,000 Camp county, Texas	5 1/2	1924	99.07	6.00%
\$ 5,000 Camp county, Texas	5 1/2	1925	98.65	6.00%
\$ 2,000 Camp county, Texas	5 1/2	1926	98.25	6.00%
\$ 4,000 Camp county, Texas	5 1/2	1927	97.87	6.00%

Canadian Provincials

\$23,000 Province of Saskatchewan	5 1/2	1946	100.00	5.50%
\$ 2,000 Province of Ontario	5 1/2	1937	100.00	5.50%
\$ 1,000 Province of Ontario	6	1925	101.09	5.60%
\$ 1,000 Province British Columbia	6	1926	101.06	5.70%
\$ 1,000 Province of Ontario	6	1927	101.72	5.60%
\$ 1,000 Province 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.

TIME TO RIGHT ABOUT FACE.

Unless the officers and expounders of the law right about face and begin to demonstrate that men who sin must be punished—and punished properly—we might as well concede that law is a mockery and that the enforcement of law is a joke. Only a limited number of examples need to be quoted to establish the truth of this gloomy conclusion.

Take the case of Harrison Parker, for instance—a swindler who plunders his victims in sums of millions, a self confessed perjurer, a man whose word is not worth 5 cents in any tribunal in the land. Yet he walks the streets of Chicago a free man, instead of going to Joliet, where he belongs. The poor devil who steals a loaf of bread to feed his starving wife and children gets six months in the house of correction; but the man who sells millions of dollars of worthless stock to people who can ill afford to stand the loss goes scott free and is hailed by thousands of deluded people as a martyr to the cause of co-operation. Parker has no more conception of co-operation in its proper sense than a hen has of ethics, but he has twanged the co-operative string so long that thousands of ignorant dupes dance to his music and continue to purchase blue sky in chimerical enterprises which exist only in the fertile brain of the irresponsible promoter.

Take the case of the notorious Vedders, who filched \$200,000 from the farmers in a dozen different localities with which to start alleged co-operative stores under the style of the Universal Stores Corporation. Nearly every penny of the money which came into his hands was squandered or "appropriated" to his own use, yet no one has ever sworn out a complaint against him and to-day he lives in luxury on the best street in Cleveland, enjoying his illy gotten gains, secure in the belief that he will never be molested.

Like Parker, his proper place is behind the bars, but there is little likelihood of his ever getting there because the Michigan Securities Commission winks at his career of pillage and plunder while he plans new schemes to defraud the unwary.

Take the case of Travis, of Plainwell. Without leave or license, he inveigled 600 farmers into purchasing stock in his swindling scheme. He snapped his finger at the Michigan Securities Commission and proceeded to rope in the gullible grangers, apparently without a thought of the consequences which should follow such criminal practice, if the law is enforced, as it should be. He used the money of his bucolic victims as though it were his own and now finds himself \$100,000 short. How much of this shortage he has diverted to his own uses has not been fully determined, but enough facts have come to the surface to justify the statement that the proper place for Travis is behind the bars at Jackson. Any one of his 600 victims can probably put him there by making complaint to the prosecuting attorney of Allegan county, but so far no one has had the keen sense of justice to interrupt Travis' career with a term at the penitentiary.

Why this laxness in punishing crime? Why put a premium on criminal practices by permitting the criminal to escape punishment and flaunt his illy gotten gains in the faces of his victims? What good is a Securities Commission if it permits such violations of the law to go unpunished?

A few years ago the Securities Commission licensed the Williams Iron Co. to sell a large amount of stock in an alleged iron mine near Ishpeming. There was never a mine there—only a prospect and a mighty poor one at that. No development work of any consequence has ever been undertaken. Yet the Commission permitted a brokerage house in Detroit to sell a large amount of this bogus stock and the Commission has never punished the swindlers, nor has the Detroit Stock Exchange ever expelled these crooks from membership in that organization. What is this but putting a premium on dishonesty and swindling tactics? How can such methods be construed in any other light by any man of integrity and uprightness? Is it any wonder that swindlers snap their fingers at the officers of the law and the so-called courts of justice when they see how easy it is to commit crime and get away with it?

Under existing conditions, about the only incentive to stay honest and decent is the fear of an accusing conscience. This fear is not sufficient in many cases, as hundreds of recent occurrences bear testimony.

Unless officers of the law right about face and become prosecutors in all that the term implies, we might as well go back to the days of old, when every man was a law unto himself and the malefactor had to accept such punishment as the victim sought to inflict.

The past year has been, relatively speaking, one of thrift. The end of the downward swing of the business cycle always shows people reducing their living expenses. Luxuries are discarded; necessities are made to go farther wherever possible; tenants move into cheaper lodgings; houses and apartments are shared by two or more families. This means, for the time being, curtailed demand for many products, a slackening of industry, lower wages, and unemployment. It appears then that business has fallen into a vicious circle of depression, just as before the break in prices it had fallen into a vicious circle of inflation and speculation. It is not surprising, therefore, that there should be a declaiming sometimes against a thrift that appears to stifle business, and that "buy now" movements in various forms should be inaugurated. Nevertheless, a way out of the trouble eventually appears. The very thrift that some have denounced helps to keep savings deposits intact. The temporary slowing down of business results in lower interest rates, and banks have funds to help bring about a revival of real trade activity. The situation thus comes in time to apply its own corrective, and the cycle by gradual and almost imperceptible degrees takes its upward trend. There is reason to believe that we are now in the midst of such developments.

ABSURD MISCALCULATIONS.

It is worth noting that, with the sale at auction last Thursday of army wools, the Government is finally out of the business, having disposed of the last of its holdings. At the time of the armistice these holdings amounted to the large total of 525,000,000 pounds in spite of the lavishness shown in the manufacture of huge and unnecessary stocks of wools for the army and navy. The absurd miscalculation made in Washington as to the number of pounds of wool required per man, to which attention was called at the time by the Tradesman, led not only to the accumulation of needless stocks of the raw material, but also the stinting of its use for civilian purposes in most ridiculous ways. It is only by good fortune that the loss on the surplus amounted to as little as 15 per cent. The new series of auction sales of wool in London will begin next Tuesday and will be watched with some interest in view of the tendency toward lower prices elsewhere noticed. The consumption of wool in domestic mills in January was about 62,000,000 pounds, grease equivalent, which was a decrease from December. Since then there has been less activity in these mills, part of it due to the lack of orders from manufacturing clothiers who are having a controversy with their employees. Exports of wools dropped in January to about one-half of what they were the month before. The slump in shipments abroad of wearing apparel was quite pronounced in January.

COTTON PROSPECTS.

So far as recent quotations have shown, it appears to be difficult to hold up the prices of cotton at recent levels and unlikely that they will go higher unless an exceptional and wholly unexpected demand should suddenly set in or prospects for the new crop turn out worse than any one anticipates. As to demand, there does not seem to be the promise of much increase either from abroad or at home. Foreign purchases are not holding up, and the strikes and curtailments in domestic mills do not offer much encouragement toward greater consumption here. Speculation on the effects of the boll weevil on the coming crop continues. The other day there was made public a report from B. R. Coad, of the Agricultural Department's Bureau of Entomology, who is stationed in the laboratory at Tallulah, La. He made an examination of masses of Spanish moss and, from the number of living weevils he discovered, came to the conclusion that the ravages of the bug were likely to be very great this year. He advised that the acreage devoted to cotton should be reduced. As against this, however, some pretty good frosts have come since the examination was made and planters West of the Mississippi have determined to plant a larger area to cotton in that territory. What may confirm them and others in such a determination is that it will pay to raise cotton at the prevailing prices and there is likely to be a larger demand for the article next year. In the goods market the last week has been, in gen-

eral, devoid of striking features. Sales of sheetings were better, mainly due to calls from the bagging trade and certain printcloths sold in rather a spotty way without material change in prices. A fair trade is also passing in certain lines of finished fabrics. In hosiery the main happening was the pricing of lines by the largest of the manufacturers. The new figures are slightly above those of last year.

DON'T BE A PETTY THIEF.

A news item from Pontiac reads as follows:

For raising a check for \$3 to \$13.50, John Stors was sentenced to six months in Detroit house of correction. He said he intended the extra money for his wife and baby in Canada.

John Stors is evidently a plain fool—to secure \$10 by forgery and think he could get away with it.

Ernest Wellman, of Grand Rapids, obtained \$101,000 from the banks of Grand Rapids by forgery and now has his freedom on a \$10,000 bail bond.

F. D. Travis, of Plainwell, filched \$150,000 from Western Michigan farmers by selling them stock in a company which had not been approved by the Michigan Securities Commission, dissipated most of the proceeds and walks the streets of Plainwell a discredited man, with the jail staring him in the face, but no action as yet on the part of any of his victims to put him behind the bars.

Vedders filched \$200,000 from the farmers of Michigan to be used in the starting of chain stores. Every penny was lost and absorbed by Vedders, who walks the streets of Cleveland a free man, planning further conquests.

Harrison Parker numbers his victims by thousands and his plundering by millions, but no one has yet made any move to force him to pay the penalty.

When we note how big malefactors rake in hundreds of thousands by criminal practices and escape punishment, and how men who steal \$10 are promptly railroaded off to penal institutions, the inference the average man must necessarily draw is that it does not pay to be a petty thief. In other words, if you propose to embark on a criminal career, steal a plenty, so you can pay adroit lawyers big fees and have enough left to compromise with the men you have wronged, if need be, to secure immunity from punishment. The Tradesman is not offering this as advice—far from it. It is simply stating a conclusion which must find a counterpart in the conclusion of other and abler minds who watch the trend of the times and deplore the frequency with which great offenders against law and decency are able to accomplish their nefarious purposes and yet enjoy immunity from paying the penalty.

Switzerland's annual fair has now reached its sixth year and will be the trade event of the little republic at Basle, April 22 to May 2. This exhibition serves all branches of Swiss industry. The fair is confined strictly to Swiss exhibitors and goods manufactured in Switzerland.

How Much Need For Speculation In The Grocery Business?

This short message to the grocers of America will not attempt to answer directly the question written as a heading of this advertisement.

However, the following remarks may cause many alert grocers to consider the question as "food for thought."

Every grocer has his own opinion as to the business policy he should follow. Some are wise—some unwise. Otherwise there would be no failures. That must be admitted in view of Bradstreet's report that 30% of business failures during the past ten years were due to inefficiency.

The grocer who buys unknown, or unadvertised, or poorly advertised goods, may or may not know it—but *he is speculating*. And these are days when no good business man can afford to speculate with the unknown.

The total absence of the elements of speculation in connection with the sale of POSTUM CEREAL, INSTANT POSTUM, GRAPE-NUTS and POST TOASTIES make these four well-known and well-advertised food products as safe a purchase in the grocery line as Government bonds in the financial field.

Year-'round advertising plus highest quality, guarantee quick and profitable turnover on every package of Postum, Grape-Nuts and Post Toasties.



Postum Cereal Company, Inc.
Battle Creek, Mich.



The Expansion of the Repair Business Written for the Tradesman.

Two things have combined to lift the repair business out of the mud-flats of pettiness and give to it the rank of a real business enterprise; namely, the introduction of machinery and the installation of business methods.

The modern repair shop with its electrically driven, up-to-date machinery is quite a different proposition from the old-fashioned shoe cobblers' mausoleum. In marked contrast with the old cobbler's way of doing things is the crisp, straight-to-the-point business-like atmosphere of the modern repair shop.

Whether it is a shop employing two men or twenty men, the work is so planned as to eliminate waste motions, prevent the expensive loss of valuable time between operations, and speed up the day's output of finished jobs to last degree consistent with careful work.

Here is the way one very efficient little repair shop classifies the work for its own convenience:

1. Rubber heels only.
2. Heels rebuilt.
3. Heels and rubber half-soles.
4. Heels and half-soles.
5. Half-soles.
6. Whole-soles.
7. Rips.
- *8. Miscellaneous.

The man who receives the work examines the shoes, states the charges for all needed repairs, tells when work may be expected—if it is not a hurry job, which, of course, has the right of way—issues call ticket in duplicate and makes himself as agreeable as he knows how. And just here the writer will pause to say that the shoe repairer ought to be civil and courteous and accommodating. I don't care how much he knows about shoes, shoemaking, leather, fiber and repair processes, nor how skillful he is as a workman, he has no earthly right to be a boor. I know some repairers of the old school—men well on in years who learned the trade in the old country and are excellent workmen in their line, who break down and fail miserably in their personal contact with customers in the shop. They talk and act like old man Grump on an off day. They are ungracious, unaccommodating, and, at times, so sour and snappy one wonders how patrons can tolerate them at all. The only answer is, of course, competition in their respective localities is practically nil, or they wouldn't get any business at all.

But these men are exceptions. Nowadays the attention one receives in a repair shop is all that could be ex-

pected. When one comes in with a parcel under his (or her) arm, (ostensibly a pair of shoes), some one comes forward without a moment's delay, passes the time of day, and at once picks up the parcel (which by this time has been deposited on the counter), and almost in a jiffy the transaction of receiving the work, stating the charge, issuing the call ticket and telling when the work will be finished, is completed. No long-drawn-out conversation apropos the weather. This is a modern repair shop run on strictly business principles. The man back of the business is not interested in peddling gossip (either private or political) and he is entirely too busy to waste your time and his own with fine-spun theories.

Gradually the repair business is getting away from retail shoe dealers. More and more this business is being rounded up and controlled by men who are devoting themselves exclusively to this one thing—repairing shoes.

Some dealers are glad of it, as it leaves them free to specialize in the merchandising of new shoes; others die hard, and dislike to admit that

The importance of quick turnovers becomes more evident when we stop to analyze the various items of waste and expense involved in slow turnovers.

To the shoe dealer investment money is a source of profit which, in turn, depends upon the amount of goods in stock and the length of time they must be carried before they are sold at a profit. Now it is obvious that to speed up sales and secure two turnovers, instead of one, within a given period is just the same as doubling your stock without increasing your investment. Since many, if not indeed, the majority, of shoe dealers are borrowers, the interest-saving made possible by reason of quicker turnovers is an item of consequence.

Quicker and more complete turnovers mean cutting to the minimum your mark-down losses, for losses through mark-downs must be attributed to slow turn-overs. the repair work is going largely into other hands.

Some of the big metropolitan shoe stores maintain their own repair department. They employ the best men they can get, retain only those operatives who are willing and able to cooperate with the department, and systematize their work so as to run profitably. Such a repair department becomes an asset to the store rather than a liability. The head of the repair department reports the same as

any other department head, and he is expected to make a creditable showing at the end of the month, quarter and year. This he understands perfectly, and extends himself according, for the tenure of his job depends upon his making good.

Where the store is large enough to justify such a department, and where the management is able to find the right sort of a man to be responsible for the work, a repair department is a mighty good thing for the store.

The writer knows of two or three big stores where such repair departments flourish. They prove real drawing cards. In these stores the efficiency of the repair department is played up strongly. Salespeople are encouraged to solicit repair work. The comfort, durability and other

merits of rubber heels are talked by the sales force. After new shoes have been bought and paid for, the advisability of having the old pair mended is broached. References are made in the newspaper advertising



Home Case

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

BRANDAU SHOE CO., Detroit, Mich.

TAKING INVENTORY

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



This business was built on H-B Hard Pans

HEROLD-BERTSCH has been making shoes for over a quarter of a century. Included in our line now are many fine dress shoes. But our business was built on the H-B Hard Pan. The reputation this SUPER SHOE gave us was the direct cause of our growth and expansion. Dealers who found the H-B Hard Pan a wonderful value came to have confidence in our entire line. We have thousands and thousands of loyal dealers who have been selling the H-B Hard Pan as long as they have been in business. They will continue to sell it as long as they stay in business. Send for catalog.

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.

GET READY FOR EASTER APRIL 16

Too few shoe dealers have made ample preparations for Easter trade which ought to start about April 1. We have several exceptionally attractive numbers for the Easter season. Write for illustrations and prices.

HIRTH-KRAUSE CO.

Tanners—Shoe Manufacturers
GRAND RAPIDS, MICHIGAN

to the high quality of their respective repair departments.

This, of course, cannot be done in the small shoe store, nor can it, as a rule, be done by the merchant handling other lines along with shoes. The volume of business possible to such dealers is not large enough. If they solicit repair work, it is turned over to some repairer who does the work, the dealer receiving for his pains a certain commission or percentage.

That is all right if your repairer is dependable. If not, he can easily enough double-cross you by slipshod and indifferent work, thus diverting your customers to himself. This calls to mind the experience of a shoe repair man in a Middle Western city. This young fellow had a well-equipped shop in a good location, and had built up a fine business on the basis of honest dealings and exceptionally good service. The owner of the shop was not himself a practical repair man. Oh he did simply little jobs, to be sure; but the machine work was hired. He employed one operative. This man struck for higher wages, and the owner of the shop let him go, and employed a cross-eyed Greek. This Greek was a schemer. He immediately began turning out inferior work. It looked pretty good to start with, but it quickly went wrong when the shine wore off. And when the owner of the shop was not in this Greek was the limit. He was as cross and mean as a bear. But somehow he fooled the boss. And the business speedily went to pot. The owner of the shop didn't know what had happened. The Greek made him a proposition when the business had apparently hit rock bottom, and the shop owner took him up. The Greek got the shop for considerably less than it was worth, and the erstwhile owner was out—double-crossed by the wiles of a fellow who wanted the business cheap.

The shoe dealer who handles repairs at all, should see to it that the work is well done, and that the charge is not excessive. Good materials should be used, and all work should be of a dependable sort. In other words, give the people service in this respect just as though they were coming in to buy a new pair of high priced shoes. Any lapse of service with respect to repairs reacts against you and hurts you.

The shoe repair business in this country is on the increase. People have acquired the habit of visiting the repair shop. Substantial and well-to-do people (both men and women) are not ashamed to have their shoes repaired; and, in view of the new high price levels which apparently must obtain from this time on, it would seem that the repair shop is going to become more and more popular.

But don't get into the game unless you are prepared to play it right.

Cid McKay.

Operating Expenses in Retail Shoe Stores.

This bulletin which is the seventh that the Harvard Bureau of Business Research has published on the retail shoe business gives the results of complete reports on the cost of doing

business in 1920 adjusted to the Bureau's standard profit and loss form, received from three hundred and ninety-seven retail shoe stores. These stores were located in forty-three states, in Canada, and one in Hawaii. Of these stores two hundred and four were located in cities with a population less than 50,000; fifty-two stores were in cities with a population between 50,000 and 99,000; ninety-nine in cities with a population from 100,000 to 699,000; and forty-two in cities with over 700,000 population. In this bulletin high, low, and common figures for operating expenses in 1920 are summarized for the trade as a whole and also for the stores grouped according to the Federal Reserve districts and according to their volume of net sales. Similar comparisons are made for gross and net profit and for stock-turn. The changes that took place in the ratio of operating expenses and profits to sales in the year of depression, 1920, as compared with the year of prosperity, are pointed out. Finally, several tables are given on such subjects as cash discounts, returns and allowances, and financial figures.

Lizard Skin Leather.

The Island of Ceylon, which sent peacocks, monkeys and baby elephants to King Solomon, for that monarch's zoo, is remarkable for a varied and interesting fauna. One of the oddest of its animals is a huge lizard, called the cabrogoya, which attains a length of four and one-half feet.

The cabrogoya is a very handsome reptile beautifully marked, and its skin when tanned affords a tough leather of excellent wearing quality and waterproof. It is used for making women's shoes and, with the idea of introducing it in this country for that purpose, specimen hides have recently been sent to our Department of Commerce by the American Consul at Colombo.

Rainbow Shoes.

The latest fashionable shoes in London and Paris are of all the colors of the rainbow, most striking to the eye. Bright blue and red, sometimes with uppers of contrasting hues, are favored for street wear. One shoe manufacturer offers boots with fur-trimmed tops for women. Another, Russian "gauntlet footgear," with red silk tops and laced with red ribbons. Another, red boots with crisscross straps finished with paste-diamond buttons. A fourth, patent-leather shoes ornate with red and green designs. Shoe heels of imitation tortoise shell, or set with amber or mother-of-pearl, are novelties. Some of the women's boots have hand-painted toes.

He Had a Fellow Feeling.

A Memphis lawyer entered his condemned client's cell: "Well," he said, "good news at last."

"A reprieve?" exclaimed the prisoner eagerly.

"No, but your uncle has died leaving you \$5,000, and you can go to your fate with the satisfying feeling that the noble efforts of your lawyer in your behalf will not go unrewarded."

MICHIGAN TRANSIT COMPANY

Incorporated under the laws of the State of Illinois

CAPITAL STOCK—\$500,000

—consisting of—

2500 Shares 7% Cumulative Preferred Stock—Par Value \$100 Per Share

2500 Shares Common Stock—Par Value \$100 Per Share

This Company began business June 1, 1918, and during its first thirty-one months of operation it showed very substantial earnings. For the purpose of buying additional boats and additional dock property, the Company is offering for sale a small block of Preferred and Common Stock.

This Company has now reached the stage in its operations where it can be said that the security of an investment in its stock is beyond question. The Michigan Transit Company serves a very important section of the State of Michigan, and during the long summer months it has the benefit of the heavy resort traffic from Chicago to Ludington and all points on the Michigan coast.

The Management of the Company is made up of men who have absolutely demonstrated that they can very successfully operate a water transportation company. The future of the Michigan Transit Company is a very bright one, and an investment in its stock should prove to be decidedly substantial, both from the standpoint of safety and from the standpoint of dividends.

Information will be furnished upon request, without any obligation to the one inquiring.

F. A. SAWALL COMPANY,

313-14-15 Murray Building,
Grand Rapids, Michigan.

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.....

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

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Business Signs More Hopeful Than For Many Months.

Business signs lately have nearly all been of a hopeful nature, so that sentiment throughout the United States has taken a distinctly favorable turn. Looking over the immediate business foreground, the most notably hopeful sign is to-day to be found in the improved markets for agricultural products. The advance here has lately carried farm prices to the highest level since the 1921 crops were harvested, and has measurably relaxed the pressure of hard times in the West, just when that section was viewing the prospect most gloomily.

The buying power of more than fifty million people is affected by the level of agricultural prices, and changes in that buying power, either downward or upward, must necessarily find a very direct reflection in the business volume and profits.

It does not hold, of course, that the buying power of the entire agricultural West has increased proportionately to the rise in farm prices. The farmer is still heavily in debt and realizes that among his first obligations is the meeting of his long-extended loans. Nevertheless, it goes without saying that the changes which have occurred have contributed an important incident to remove the most serious contributory influence in the current trade depression, namely, paralyzed buying power. Careful observers of business tendencies repeatedly pointed out during the early part of the winter that the mere low level, in dollar values, of what the farmer had to sell was not the only distressing consideration in the country's trade situation. What was for a long time of large significance as a trade deterrent was the distressing maladjustment which came about in the process of post-war deflation, in which prices of what the agricultural producer had to sell fell very much further than the prices of what he had to buy. One of the most confusing aspects of the country's economic situation since the period of deflation began has all along been found in the inequality of prices in the different commodity groups, and inasmuch as circumstances lately made it clear that manufactured products could not be expected at once to drop much lower, all interests were reconciled to the conclusion that the only method by which the farmer could be expected to buy those products lay in the process of advancing agricultural prices.

The process has now straightened out to some degree the maladjustment of prices in the commodity markets; hence, if its good effects are not nullified by a downward reaction, and if it leads to no more than a moderate

and gradual recovery in the country's purchasing power, it will give an impetus to business that has long been waited for. Of course, it would not do to count too much on a speedy and expansive trade boom because of this single influence. The individual grain producer, although he still has a large part of last year's corn crop for sale, and a large number of hogs, has already sold the bulk of his wheat, a recent estimate placing the quantity of that grain remaining on the farms at little more than 17 per cent. of last year's entire crop. Hence, the farmer will not gain as extensively and immediately by the current price trend as he might have done had the advance come earlier in the season. Then there is the ever-present possibility of a reaction in prices, for so spectacular a rise as that which occurred cannot go on indefinitely, and might even be followed by a sharp decline. Moreover, what was referred to in an earlier paragraph must be kept in mind, namely, that the farmer is heavily in debt, and a primary duty which confronts him is the reduction of his debt and the making of a new start, so far as he can, with a clean balance sheet.

An increasingly healthy banking situation, an advance in high grade investment issues, an improvement in the international exchanges, and reports of changing economic and political conditions abroad have contributed with the incidents already mentioned to give a new tone to business sentiment. Moreover, there is the assurance that actual improvement has occurred in business. Various trades show expanding volume, and the loadings of freight cars on the country's railroads according to the latest reports, are 14 per cent. higher than at this time 1921. In other recent years there was a continuous decrease in railroad loadings from December to this date. This year there has been a continuous increase.

Generally speaking, developments with a bearing on the business future show that there has been at least a temporary turn for the better, in finance and industry as well as agriculture. Most people are inclined to interpret the favorable developments as decidedly encouraging, and perhaps because the wish is father to the thought, they are accepting them as an indication that an era of more prosperous times for the entire commercial establishment of the country is ahead. It was certain that sooner or later the time would come when the forces driving in the direction of hard times would lose their strength and would be replaced by other forces driving in a new direction. The forces which have had control of busi-

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OTTAWA AT FOUNTAIN BOTH PHONES 4391

ness and financial affairs for more than two years have been of unmistakable power and have driven the country through a long siege of hardship; but to judge by present signs many of these forces have spent their strength and are being replaced. Consequently there is a growing confidence that the promises of improvement have more than temporary significance.

The wonderful recuperative power of mankind, and the ability of nations to rise out of chaos, are points which have been dwelt upon by the historians of every great war; the recent emphatic change in the direction of economic affairs strengthens the conviction that the experience of the present is not to be different from that of the past. Taking the larger view, there is no mistake about the change which is taking place. The altered position of the international exchanges does not, of course, lead even the most sanguine optimist to the assumption that the fundamental factors which were responsible for the chaos of the past two years have been entirely moved. Currencies and prices abroad still remain unstabilized, debts and indemnities remain to be adjusted, old gold moorings are far from being regained, production and transportation are far from being organized, artificial trade barriers continue to separate raw materials from industrial areas and industrial areas from their markets, and the uncertainty of many foreign political organizations operate as before. Yet when all this is said, there still remains solid ground for satisfaction in all that is going on. Taking the banking view, although himself not a banker, Julius H. Barnes, in an address before the New York Chapter of the American Institute of Banking, said:

"We may rejoice to-day that we may soon not be alone in holding up the standard of honest currency values, for it is clear to see that Great Britain, the home of financial sanity, is rising to its feet, bleeding and bruised, to be sure, but clearly rising, to stand shortly beside us in the rebuilding of a world commerce that rests solely on financial integrity, in practice and in standard. The progress is clear also in this direction of financial sanity by France and Italy, and the nightmare of financial delusions is clearly lifting from even the newly-established democracies of Europe."

All that goes on, and that contributes to the advance in the foreign exchanges and to the enhancement in the value of the securities of the sound European states, sheds a new light on the question of Europe's stability and on the question of the ultimate settlement of the international debts. There is not a person in the United States who did not hear, over and over during the past few years, prophecy of Europe's breakdown socially, and of its bankruptcy financially. Prophecy of dire happenings stiffened an American impulse to hold aloof from countries oversea, and to oppose continued extensive international credit operations.

Fears are no longer entertained that Europe's civilization may sur-

render to bolshevism, and confidence is being restored that the dislocations of trade and finance will in the course of time be corrected. It will be interesting to study the effect upon American sentiment of all that is now going on. In working back to normal, financial adjustments, revisions and compromises will have to be made abroad in order that the burdens of reconstruction may be the more readily borne. The Genoa conference next month, succeeding the Washington conference, will have a bearing on these things, and its outcome, if successful will unquestionably lend impetus to the forward movement which is now under way. However, for the present it is sufficient to note that the signs of the times point to a working back, on the part of Europe's people, to social sanity and financial integrity. More than gradual progress we who look upon events from this side of the ocean cannot expect. Few of us, indeed, six months ago, would have thought that to-day, in summing up, we could have said even so much as that.

Adrian—The Reiber-Kolz Co., manufacturer of spotlights, has been reorganized, with Walter G. White, of Blissfield, as principal stockholder, and president and general manager. Other officers are: Joseph M. Vogel, vice-president; Gordon White, treasurer, and Wallace Angell, secretary. William F. Shepherd, F. W. Reiber and Albert J. Kolz form the remainder of the board of directors. In preparation for renewed production the company recently entered into contracts with a Cincinnati concern for the delivery of 10,000 spotlights with attachments, and with the United Electric Company for a large quantity of the steel parts which go into the Perfecto light.

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Grand Rapids, Michigan

Proceedings of the St. Joseph Bankruptcy Court.

St. Joseph, Feb. 27—In the matter of Earl A. Marcy, of Kalamazoo, bankrupt, the schedules of the bankrupt were filed showing the following creditors and assets hereinafter named:

Preferred and Secured.	
City Treasurer	\$ 82.00
Forbes Conklin, Kalamazoo	30.00
Clarence Gillette, Kalamazoo	1,012.50
J. Wright Tuxbury, Kalamazoo	898.00
Total	\$1,932.00

Unsecured Creditors.	
Cleenerwerk & Son, Kalamazoo	\$1,250.00
Worden Grocer Co., Kalamazoo	622.88
Lee & Cady, Kalamazoo	602.30
Rosberg & Ritter, Detroit	507.40
Thompson Battery Shop, Kalamazoo	11.80
Boonhower Auto Supply Co., Kalamazoo	31.25
Proctor Gamble Co., Detroit	59.00
Arbuckle Brothers, Chicago	45.00
M. A. DeBolt, Kalamazoo	61.95
John H. Swisher & Son, Newark	300.00
J. D. Roszell Co., Peoria	91.20
Tottie Cigar Co., Detroit	360.00
Max Glick, Philadelphia	143.00
Standard Oil Co., Grand Rapids	37.15
Whacker Birk Co., Chicago	1,702.43
W. A. Coombs Milling Co., Kalamazoo	23.81
Bayuk Brothers, Detroit	128.96
Kling Product Co., Detroit	1,594.17
Kalamazoo Beef Co., Kalamazoo	46.20
Velvet Gum Co., Saginaw	38.00
Bitrose Company, Milwaukee	104.65
Straub Brothers, Traverse City	30.58
Hanselman Candy Co., Kalamazoo	1.40
R. E. Rodda Candy Co., Saginaw	27.30
R. E. Fair, Kalamazoo	154.05
Armour & Co., Kalamazoo	3.85
Johnson Paper Co., Kalamazoo	32.59
Roswell Cook & Co., Detroit	52.15
B & B Cigar Co., Kalamazoo	14.80
A. W. Walsh Co., Kalamazoo	38.55
Vandenberge Bros., Kalamazoo	6.90
Watson-Higgins Milling Co., Grand Rapids	42.00
Taylor Produce Co., Kalamazoo	58.77
Cornwell Co., Kalamazoo	13.00
M. E. Mahr Cigar Co., Kalamazoo	5.51
Michigan Light Co., Kalamazoo	14.15
Consumers Power Co., Kalamazoo	1.56
Kalamazoo Vulcanizing Co., Kalamazoo	200.00
Glen Matthews, Kalamazoo	5.51
Home Savings Bank, Kalamazoo	1,740.00
Total	\$10,303.81

Assets.	
Real estate	\$1,800.00
Bills, promissory notes and securities	20.00
Stock in trade	5,500.00
Carriages and other vehicles	3,500.00
Machinery, tools, etc.	1,800.00
Debts due on open accounts	828.87
Policies of insurance	1,000.00
Unliquidated claims	300.00
Money in bank and elsewhere	3.25
Property claims to be excepted	2,053.50
Total	\$16,805.62

Feb. 28. In the matter of the Victor Truck Co., St. Joseph, bankrupt, the trustee filed his final report and account showing total receipts of \$4,762.43 and disbursements of \$1,745.25, leaving balance on hand of \$3,017.18. The final meeting of creditors will be called in fifteen days for the purpose of declaring a first and final dividend, paying the administration expenses and closing the estate.

In the matter of Walter C. Jones, Ernest Standard and Farmers & Merchants Bank of Jones, a copartnership, bankrupt, the trustee elect, Frank Rockwell, of Newberg, Cass county, has de-

clined the appointment as trustee and an order has been made by the referee requesting creditors to show cause on or before March 4 at the adjourned first meeting of creditors why U. S. Eby, former Probate Judge of Cass county and who represents a majority of the creditors in number and amount of claims, should not be appointed trustee.

March 1. In the matter of Sam Konigsberg, bankrupt, of Kalamazoo, an order was made calling the first meeting of creditors at the referee's office on March 13 for the purpose of passing upon the trustee's final report and account, the declaration and payment of a final dividend and the payment of administration expenses. Creditors are directed to show cause why a certificate should not be made by the referee recommending the discharge of the bankrupt and why the trustee should be authorized not to interpose objections to the discharge of the bankrupt.

In the matter of Alfred Speyer, bankrupt, Kalamazoo, schedules were filed showing the following creditors:

Secured.	
Northwestern Mutual Life Insur.	\$1,135.00
Unsecured.	
New York City.	
Adler Dress Company	\$ 54.50
Alliance Import Co.	22.75
Amherst Knitting Mills	150.00
Avedon & Avedon	203.00
Blauner Brothers	810.93
L. Berger	66.00
Buchberg Axel & Hessing	52.80
M. W. Brick Co.	150.00
Bossak & Co.	175.00
Cohen Brothers	100.00
Columbia Knitting Mills	153.75
Colony Hosiery Mills	39.00
Deutz & Ortenberg	144.25
Samuel A. Drubin	100.00
Wm. Fischman	332.75
Louis Fein	250.00
Goldstein & Auer	500.00
Goldsmith Jroctor Mills	375.90
Albert Harris	50.00
Goldman & Klein	16.75
Hirbro Dress Co.	33.00
Jalkoff Brothers	971.33
J. Jorostoff & Sons	118.00
A Klein & Company	64.50
Lesser Brothers	100.00
L & T Shirt Co.	108.00
Lifshitz & Jacobs	695.00
Max Lovett	231.25
Max Mayer	75.00
Majestic Cloak Co.	761.50
Montag & Strumeyer	225.00
Marcella Blouse Co.	50.00
Monarch Dress Co.	300.00
Marvin Dress Co.	13.75
Marks-Lederer Co.	27.00
Rosenberg Brothers	300.00
S. Roth & Company	200.00
Joseph Rothhardt Co.	63.50
Ravenhue Dress Co.	36.00
Star Skirt Co.	340.45
A Schwartz & Company	263.60
Schulman Brothers	726.50
Superior Knitting Mills	223.23
A. H. Schechner	25.00
Singer & Sons	401.75
Wm. Singer & Bro.	270.00
M. Stern & Co.	23.00
Todd & Mondshein	50.00
Venice Costume Co.	49.00
Wellmade Waist Co.	286.75
Wiz Dress Company	200.00
Warner Waist Company	34.19
Weinstein Novick Co., Chicago	36.75
J. L. Apfelbaum	154.78
Caplan & Company	50.00
Fried & Ribback	40.50
Maurice Hirsh & Company	575.00
I. G. Heller	15.00
Illinois Dress Co.	37.00
Less Brothers	1,000.00

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Policy holders whose policies have been issued since Jan. 23, 1921, will be accorded 30 per cent. return premium at the end of the year, instead of 25 per cent., as heretofore.

Operating Expenses During 1921	19.4%
Loss Ratio	19.3%
Surplus over re-insuring reserve per \$1,000 insurance carried net	\$8.94
Increase of net cash balance during 1921	\$10,621.64
Dividend to policy-holders	30%

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MICHIGAN SHOE DEALERS Mutual Fire Insurance Company

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Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

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

Drug Stores, Shoe Stores, General Stores, and Hotels 30% to 50%.
ARE YOU INTERESTED IN THESE SAVINGS? Are your premiums paying you a THIRTY to FIFTY PER CENT DIVIDEND? If not, then it is up to you to see that they do, by placing your insurance with THIS AGENCY.

C. N. BRISTOL **A. T. MONSON** **H. G. BUNDY**
FREMONT, MICHIGAN

Morris, Mann & Reilly	40.00
Stein & Salomon	800.00
H. Schuman & Bros.	964.25
Cleveland:	
Krause Biederman Co.	22.50
Lazerick Brothers	217.00
Pollack Cloak & Suit Co.	154.75
Mme. Renaud	217.68
Selman Benjamin Co.	75.00
Max Wertheim	50.30
Superior Knitting Mills	223.23
C. Kwynon & Co., Brooklyn	255.00
Berstein, Baum DaCosta, Philadelphia	798.25
Philadelphia Knitting Mills, Philadelphia	503.50
Jacobs Brothers, Baltimore	150.00
H. Harris & Company, St. Paul	120.00
Kaun, Schoenbrun, Tiger Co., St. Louis	50.00
Newton Annis, Detroit	250.00
Baer & Polansky, Detroit	605.50
H & B Marks, Detroit	150.00
Anthony Waist Company, Ft. Wayne	70.00
Levy & Rice, La Fayette	32.00
Ridenour Garment Co., South Bend	113.84
Cora B. Speyer, Kalamazoo	600.00
Anna Speyer, Kalamazoo	2,267.78
Kalamazoo National Bank, Kalamazoo	2,300.00
Total	\$23,953.79
Assets.	
Stock in trade	\$3,500.00
Debts due on open account	6,000.00
Stock and bonds	50.00
Money in bank	325.00
	\$9,875.00

An order was made, calling the first meeting of creditors at Kalamazoo on March 14, for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

March 2. In the matter of the Victor Truck Co., bankrupt, St. Joseph, an order was made by the referee, calling the final meeting of creditors at the latter place on March 17 for the purpose of passing upon the trustee's final report and account, the payment of administration expenses and the declaration and payment of a first and final dividend. Creditors were directed to show cause why a certificate should not be made by the referee recommending the discharge of the bankrupt, and why the trustee should be authorized not to interpose objections to the bankrupt's discharge.

March 3. Based upon the petition of the Olney National Bank of Hartford, Edgar Smith and Edward Binley, of the same place, William M. Traver, engaged in the canning business, was adjudged bankrupt and the matter referred to Referee Banyon, who entered an order directing the bankrupt to prepare and file schedules for the purpose of calling a first meeting of creditors at Paw Paw on March 22. The petition filed against Traver alleged that he had assets of \$160,000 and liabilities of nearly \$200,000, of which amount \$47,000 is secured. George R. Dater, Vice-President of Kidd-Dater-Price Co., of Benton Harbor, and who has been acting as trustee for the past four months, was appointed receiver by the District Judge upon filing a bond in the sum of \$25,000 to be approved by the referee.

March 4. In the matter of Walter C. Jones, Ernest Stanard and Farmers and Merchants Bank of Jones, bankrupt, the adjourned first meeting of creditors for the hearing on contested claims and the examination of the bankrupt was held at the court house, St. Joseph. U. S. Eby, of Cassopolis, was elected trustee, filing bond in the sum of \$10,000, which was approved by the referee. The bankrupts were examined and the meeting continued for thirty days.

In the matter of James G. Hanover, of Glendora, the adjourned first meeting of creditors was held at the referee's office and the trustee's first report and account, showing receipts of \$665.20 and no disbursements, was approved and allowed. Administration expenses were ordered paid to date, and a first dividend of 15 per cent. declared and ordered paid on or before ten days from date. The trustee's report of exempted property was confirmed and the meeting adjourned without day.

Late News Items From Michigan's Metropolis.

Detroit, Feb. 28.—R. B. Pitts, shirt manufacturer, has moved from 113 State street to 509 Stroh building.

The West Unity Poultry & Egg Co. West Unity, Ohio, is a partnership between Clarence J. Chandler of Detroit and Norman J. Apt of West Unity, Ohio. For the last four years it has been conducted under the style of George B. Bond, Agent, but since Jan. 1, the name has been changed to the West Unity Poultry & Egg Co., although the interested parties are the same as before. They report receipts of 150 cases of eggs per week, which is about half as much as for this time last year. They expect very material increases shortly and will ship about 600 cases in February and around 4,

000 cases in March. They will be forwarding in carlots about the last of February. They believe they ought to be able to buy eggs from the producers as low as 20c in March and April and also think that the egg crop will be about 20 per cent. more than last year's. They are getting 2,000 pounds of poultry per week, but dress only in November and December.

Edward J. Soest, since 1905 a dry goods merchant with the A. W. Koenig company, 2601 Gratiot avenue, at Chene street, died at his home, 5331 Seminole avenue, at 6 a. m. Saturday, of heart disease. He was 50 years old. Mr. Soest was born in Detroit, and made this city his home throughout his life. He was associated, after the death of Mr. Koenig, with Peter Hubbard. He was interested in a number of business ventures and was a director of the Rialto theater.

The annual meeting of stockholders of the Theisen Trunk Co. was held at their offices, 3326 Scotten avenue, on Friday, Feb. 24, and a re-organization of the corporation was effected. The officers elected were: Albert P. Ternes, President and General Manager; Albert Lutticke, Vice-President; P. J. Currier, Treasurer; John J. Theisen, Secretary. The former gentlemen are pioneer business men of the city, Mr. Ternes being President and General Manager of the Ternes Coal & Lumber Co. and Water Commissioner of the city of Detroit. Mr. Lutticke is President of the Albert Lutticke Co. An appropriation of \$50,000 was voted to cover purchase of new equipment, renovation of factory, office and display rooms, as well as the purchase of raw material preparatory to an extensive production program. No dividend was declared, as it was felt that the surplus funds available would be demanded by the proposed program of expansion.

In the near future the Stores Mutual Protective Association of the Retail Merchants Bureau will give a dinner to store detectives and superintendents of retail firms, members of the Association. This is the second "get together" dinner of store detectives held since the organization was formed in September and is following out a policy laid down at that time. These meetings are proving very valuable inasmuch as the stores' superintendents and detectives are enabled to get an insight into the workings of the Protective Association as well as learn what is being accomplished. The representatives of the various stores can also exchange information which is of great value not only to themselves but to their firms as well. John Downey, manager of the Stores Mutual Protective Association, will review some of the results obtained by the organization, and will submit data which will be of interest relative to the elimination of the shoplifting evil in Detroit. Wonderful results have been obtained since the Stores Mutual Protective Association began to function. Participating stores have reported that losses have been reduced to a minimum. One store reported that their losses had been the smallest since they opened for business in Detroit some fifteen years ago. Word has gone out to other cities that Detroit is a very bad town for the professional shoplifter to operate in. The association therefore is not only getting results from actual apprehension of criminals and prosecution of same, but it acts also as a preventative of crime. Convictions have been secured in 90 per cent. of the cases prosecuted in the courts since the Stores Mutual Protective Association began to function.

Detroit—The D. E. Meyer Co., 3750 Woodward avenue, auto rebuilding, etc., has increased its capital stock from \$2,500 to \$50,000.

Mary had a little curi
That hung beside her ear
But when she went to bed it hung
Upon the chiffonier.

A Real Opportunity Is Offered

In the Dividend Paying Securities of the

NUT GROVE BUTTER COMPANY

The SECOND LARGEST PRODUCERS of Nut-Butter and Margarine

SPECIAL FEATURES

Class "A" is PREFERRED as to ASSETS AND DIVIDENDS, bearing 8% dividend and participating to 10% RESERVE FUND—full paid and non-assessable.
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Exempt from Normal Federal Income Tax.

OPERATING THREE FACTORIES

The Company operates three factories, geographically located for superior distribution in Detroit, Mich., Providence, R. I., Syracuse, N. Y.

THE DEMAND FOR NUT GROVE BUTTER

The demand for Nut Grove Nut Butter has increased enormously, and its output is only limited by its manufacturing facilities. The company has many orders on hand, upon which they are making daily shipments.

Among the brands manufactured by them are Nutto, Golden Hue, Silver Spread, Nut Grove, Liberty, Palestine, Nut-O-Gold, Country Club, White Valley, Higgins Country Roll, Nut Glow and others. They also manufacture under private labels for the largest distributors in the United States, and two brands of naturally tinted Nut Butter—the ONLY company doing so—under a secret process.

STATISTICS

The Nut Butter business in this country is still in its infancy. Government statistics show that the consumption in the United States of all oleomargarine and nut butter is only 3.71 lbs. per capita, while in Great Britain it is approximately 22 pounds per capita; Norway and Sweden approximately 26 pounds, and Denmark and Holland, two of the finest and largest butter producing countries in the world, 28 pounds per capita, while in Germany it is 45 pounds per capita.

In 1908 the oleomargarine sold in this country consisted of only 81,530,566 lbs.; in 1914, 144,302,750 lbs.; in 1918, 332,000,000 lbs.; and in 1919, 371,000,000 lbs. Comparative figures for the same months of 1919 and 1920 show an increase in the use of oleomargarine of about 20%, while the increase for the same months in the strictly nut butter shows an increase of about 70%, thereby clearly indicating that the nut butter is increasing more than three times as fast as oleomargarine and other butter alternatives in general.

RECORD OF SALES AND EARNINGS

From Sept. 13	1917	1918	1919	1920	1921 (Approx.)
	\$298,586.54	\$815,336.26	\$1,088,482.69	\$1,381,046.25	\$2,250,000.00

THE COMPANY HAS PAID 10% on CLASS A and 4% on CLASS B at present price offering on every dividend paying period, including the most recent one of February 15, 1922.

THE COMPANY IS EXPANDING NOW IS YOUR OPPORTUNITY

AUTHORIZED CAPITAL

8%-10% Class A (Par \$10.00)	\$1,000,000.00
Class B (No Par)	150,000 Shares

WE OFFER

30,000 Shares 8%-10% Class A Stock
30,000 Shares Participating Class B Stock

OFFERED—in Blocks of { 1 share Class A } \$15.00 per Block
 { 1 share Class B }

Purchases may be made either for cash or partial payment plan.

Write To-day For Detailed Information

NATIONAL INVESTMENT CORPORATION
Murphy Building Detroit, Mich.

GENTLEMEN:
Without any obligation on my part send me full particulars regarding Nut Grove Butter Co.
Name _____
Address _____

THE AMERICAN FARMER.

Real Situation Which Confronts Him at Present.

Chicago, March 7—The farmer to-day is in the position of a manufacturer who ran his plant full force and full time and produced more goods than the market could absorb.

It is not the farmer's fault that he overproduced, because a year ahead no one could foretell the breakdown of distribution and economic forces, caused by the overstrain of war excesses.

The farmer has only one turnover a year, and once started in a year's operation he must go through. He produced his crops of 1919 and 1920 at the highest costs ever known and took his losses. That he was producing an excess of products that would break the selling price below cost was apparent last year, but still he had to go through.

At this time food prices are below replacement costs in the corn belt, where 75 per cent. of our year's food supply is produced and the future of our agriculture hinges to-day on these costs and prices coming nearer together when the profit and loss on the 1922 crop is figured. So many factors enter into this situation that it is a question whether the 1922 crop will show a loss or a reasonable profit, and on this question more than any other one thing hinges the return of general prosperity in this country.

In taking up the controlling factors in the situation, it seems to me that the key logs in the iam are largely in the town and not on the farm.

People on the street ask me, "How about the farmer?" I answer, "How about the town?" The farmer is going ahead and will put in his 1923 crop at a profit if you give him a chance, but what are you folks in town going to do?"

Town folks are holding back in their readjustment of manufacturing and distribution and finance. While railroad freight rates are still on the war basis, the farmer has been building more roads than ever before. While common labor on street cars and milk drivers, for instance, are still drawing \$50 a week, the farmer's helper has accepted a 50 per cent. cut and is still cheerfully at work. Chicago's fiasco in the building trades with the Landis award fought desperately by tyrannical labor demagogues is not settled largely because Chicago newspapers are afraid to tell the truth in the teeth of organized labor, any more than they dare tell the truth about retail profiteering.

My point is that the farmer has deflated many months ago and that town people are hanging on like grim death even though thousands of idle men and women walk the streets or crowd the cheap movies. Meanwhile our daily newspaper editors are not doing their duty in educating public sentiment and awaking the public to the seriousness of the situation. With every symptom calling for a major operation they are recommending a benign oil treatment and gentle massage for the patient, relying on natural causes and "complete rest" to work the miracle of restoration.

We have 40 per cent. of American railroads heading into this town and the ablest railroad men in the world are in Chicago. "We are held back by Government interference," they say. The Government in turn is held back on account of a public opinion that is not talked to in plain English by our newspapers. Meanwhile war freight rates are restricting commerce and trade in every line.

For instance, I know a big wool grower who sold his clip for 27 cents (Boston) last fall; he got 13 cents and the railroads got 14 cents per pound. There is a point West of the Mississippi where the freight rate comes up to a 50-50 basis on grain shipments to Chicago—that is, the producer gets 50 cents for his food and the railroad

gets 50 cents for hauling it—and this point is about the center of the surplus food supply region of America. And the freight rate schedule of September, 1920, put the Argentine 1,000 miles nearer New York, says Herbert Hoover. Then our congressmen put on an emergency tariff because they were afraid in an election year to tackle the real wrong, the railroad pay roll. And these railroad men ask me, "When is this farmer going to start to buy?"

Perhaps the game is too small for me to roast the petty retailer or even the many big retail profiteers of the loop, but let's take a crack at the laundryman.

I have been patronizing one laundry for twenty-five years. Last week I paid them 30 cents to wash a shirt. The farmer has to plant, cultivate and harvest 100 hills of corn to produce a bushel of corn to sell for 30 cents. I pay 6 cents for a collar. The farmer would have to look after twenty hills of corn, spring, summer and fall to get a collar washed at this laundry.

We, who are interested in agriculture, must take our hats off to the efficient modern laundry man. He stands closer to the city banker and can borrow money on a better basis than the farmer and he can deliver his product by ford or parcel post and avoid excessive freight bills. He can be a member of a golf club and enjoy the delightful "daylight saving hours" of a summer afternoon while the farmer has to let the hired man off at 5 o'clock—6 p. m. daylight saving—and then work himself until sundown to keep his 30 cent corn growing, and after supper milk his kine by lantern light. No wonder the boys didn't want to go back to the farm after the war.

And the laundry man pulls up at the curb on the way back from the golf club and asks me when the farmer is "going to begin buying again." It makes me hot under my 30 cent laundered shirt and stiff 6 cent collar.

One Chicago banker told me that he was carrying \$44,000,000 in loans to implement people, who have yards filled with machinery they cannot sell. And they never can pay these loans until these machines are turned into money. I did not ask this banker how much money he is loaning to farmers to buy this machinery, but I thought about the Illinois crop of 1921 that brought nearly \$700,000,000 of new wealth to this State. There is no doubt that these farms need every piece of this machinery that is going to rust in the manufacturers' yards. Agriculture is undermanned and is dependent on machinery. And it is undermachined at this moment to a degree not known in 40 years. The 1922 crop will be reduced at least 10 per cent. for want of this machinery. This means a loss of \$70,000,000 in crop money in Illinois this year that could be saved by a plan of adequate rural credits.

The banker will tell me that commercial bank money is not available for the farmer, but a Board of Trade official remarked to me the other day that the board was carrying a "hundred million wheat." The financing of this "operation" at present probably is calling for just about enough money to finance the buying of enough farm machinery to save the crop loss predicted and to clean out the overstocks of the implement people.

The banker has been financing the commercial situation for several years and has done about as good a job as any of us, but why does he not take the farmer into his sheltering fold? Has not sufficient time elapsed, with its unprecedented calamities, for them to realize the enormity of the fiction of one Federal Reserve Board that threw the farmer's crop of 1920 on the skids and started a period of deflation more rapid than was necessary?

Our city bankers will tell you that

a conservative but adequate system of financing is necessary for every business except farming. They pass the farmer over to his country banker to borrow on an old-fashioned personal basis of short time note of hand or land mortgage. Agriculture has a bonded indebtedness that is negligible and a working capital inadequate for any going business. Hence the farmer must rush 70 per cent. of his wheat to market within 90 days to make the "fall crop movement" and lose his legitimate profit on his year's work.

A few years ago I tried to help a young man borrow \$5,000 from a bank in Chicago to help buy a part interest in a farm in Illinois. He had been paying 6 per cent. interest and 2 per cent. commission to a country bank in Iowa. No local bank we called in wanted such a loan. "We are not prepared to finance such an undertaking," they said. But I had no difficulty in borrowing the \$5,000 on some collateral that was hardly a third mortgage on a public utility and to-day this collateral is worth about 25 per cent. of what it was five years ago.

An Illinois farmer who owns 147 acres of land unincumbered wrote me this week that his local bank would not loan him \$2,000, and asked my advice. I told him to write to Mr. Meyer at Washington. Red tape!

The farmers' security is the best, and yet Chicago bankers of large vision are asking me every day, "What is the farmer not buying?"

To pass the solution of financial problems up to our law makers is like dishing out a cure-all patent medicine to a patient who needs the wise family doctor. Our farm finance is a business proposition and our bankers must handle it or it never will be handled. The Federal Farm Loan System has loaned \$400,000,000 since 1917, but has now eight times as many applications as it can take care of. Secretary Mellon is reported to have said that only \$150,000,000 of bonds shall be sold this year. These loans are not available for working capital and allusion is made to them to show how inadequate they are in common with other special measures like the emergency tariff, wheat buying, etc. Bankers are fighting the federal farm land system as an invasion of their business. Let's say it is, but what are our bankers, with all their associations and organizations, doing to provide adequate farm finance machinery?

Again we hear that the farmer hasn't the money. The money he made in the war has been dissipated. Richard Spillane says that after the war the farmers were robbed of \$2,000,000,000 by fly-by-night oil stock men, fake packing house and mail order promoters and other swindlers. It was the greatest swindling orgy in our history. Four hundred millions of Liberty bonds were exchanged for worthless stocks, fifty millions in Illinois alone estimated by one au-

thority. This would have been checked at least if our banking organizations in Illinois were teaching sound finance with anywhere as near the efficiency that our farm bureau and institutes are teaching production and conservation to the wealth producers on Illinois' matchless acres.

The farmer will begin buying again when his corn and pork dollar is worth somewhere near the city man's dollars. In the meantime he is enjoying this fine winter, with a well stocked cellar—the old-fashioned kind we remember as a boy with potatoes and apples and lots of canned fruit—there is a plenty of eggs this open weather and chickens and milk, and the talking machine in the parlor makes pleasant the long winter evenings. Three or four dozen eggs will fetch the necessary week's grocery supply at the store.

Some town folks say the farmer is sore and has "dug in." Nothing was ever farther from the truth. To quote the "board" again, we'll say, "he's sitting pretty." Nobody is out of work. Old clothes are a badge of honesty and respectability in the country. There is plenty to eat and no lack of reading matter with books, newspapers and good farm journals.

And meanwhile again the farmer is thinking and talking. His motto in life is this, "what is good for the whole community is good for the farmer, no more, no less," but he is awaking to the fact that he can hold his own at home, at Springfield or at Washington with any other "interest" and he proposes to have his say from now on.

And we are all "sweating out" after the past war carnival of high prices and extravagant buying and profiteering. It is not a pleasant process this "sweating out," but we must get the poison out of our systems before we can enjoy business health again. Perhaps we business men are sweating most of all. Certain classes of labor call sweet perspiration and others sweat not at all. But sweat roes with labor down on the farm, making real labor safe and pleasurable while in town it is a lost art in many crafts. The farmer has been sweating nicely down home and the doctor reports that the patient will be out this spring as good as ever. He will be a new man, clear-eyed and resolute when he puts the plow in the back forty in April to take up his job of feeding the world in 1922. Perhaps a lot of city men will have to get out on the street out of a job before they will start a sweat. Burrigide D. Butler, Publisher Prairie Farmer.

Detroit—The Memo Manufacturing Co., 2153 West Warren avenue, has been incorporated to manufacture and sell articles made of wood, metal, etc., with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed, \$3,000 paid in in cash and \$1,000 in property.

We have available a choice supply of high-grade
GOVERNMENT, MUNICIPAL and CORPORATION BONDS

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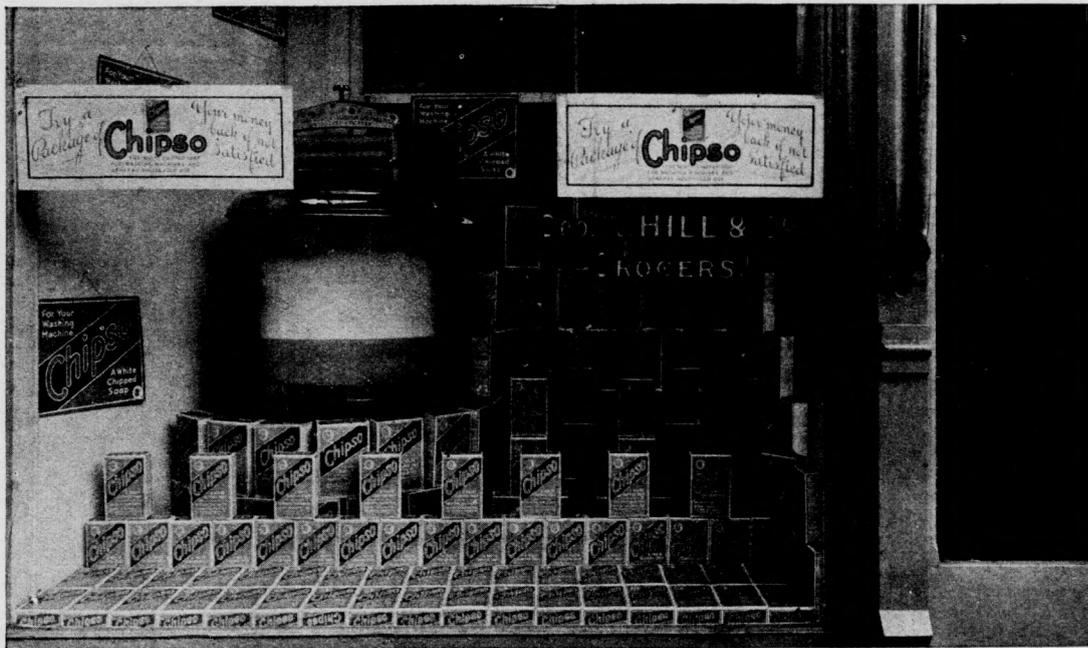
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CHICAGO



Chipso has earned its place in the P & G family!

CHIPSO is winding up its first year as a full-fledged Procter & Gamble Product. It has proved every claim we made for it—and thousands of leading grocers are finding it a most desirable product to sell.

Chipso is for washing machines—the most efficient soap for this purpose—yet it is a good general cleanser as well.

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Send mail orders to nearest address

1422 Washington Boulevard, Detroit, Mich.



ADVOCATES A COMMISSION.

Take the Tariff Out of Party Politics.*

[In defining what its position would be on various economic subjects in the first issue of the Tradesman, nearly thirty-nine years ago, this statement occurs: "Believing that the tariff is a business question and should not, therefore, be made the football of party politics, as at present, the Tradesman will advocate that the tariff question be referred to a non-partisan commission, empowered to prepare a schedule in harmony with the needs and necessities of the business and industrial interests of the country, such schedule to be revised from time to time to meet changing conditions or great emergencies. To the Tradesman this seems to be the greatest question which now confronts the American people." For thirty-nine years the Tradesman has persistently and consistently advocated this idea. It is interesting to note that this plan has found favor with the executive head of the Michigan Retail Dry Goods Association.]

Again I have the honor and pleasure of calling to order this the seventh semi-annual convention of the Michigan Retail Dry Goods Association. It is, indeed, with great pleasure that I recall the seven splendid conventions we have held.

The first convention was held at Battle Creek, the second at Lansing, the third at Grand Rapids, the fourth at Saginaw, the fifth at Detroit, the sixth at Kalamazoo and this, the seventh, in Flint, one of the splendid industrial cities of Michigan.

This convention marks the end of another six months' experience and growth. The splendid co-operation of the members of the Association and the great work our Manager, J. E. Hammond has done, make this, the Michigan Retail Dry Goods Association, one of the best of its kind in the United States. No organization of any kind has a right to exist if it does not function in the right direction. Meeting together as members and talking over matters pertaining to our own business necessarily results in the conclusion that the interests of our community are best served by honest and square dealing; in fact, the right kind of a merchant knows and feels that the only way to get desired results for the uplift of our craft is by gaining public confidence, that the public may see the real truth. The organization which stands for a square deal is the one which will grow and be worthy of the membership of every merchant.

I challenge anyone or any member of the State or National Government to point to any one single act during our existence as an Association where we have combined to stifle competition or tried to control prices. We can go before our own townspeople, our State and National Governments with clean hands and hearts. Not alone that, but we can also show that it is the truth when we state that we are organized to promote that which is best and of most value to our town, State and Nation. With the spirit of a square deal we are making and we can make the Michigan Retail Dry Goods Association a factor in the betterment of commercial activities in our great State and country. The interests of the buying public should always be the for-most thought. We, as an Association, should recommend and live up to the best and most economical methods of conducting business and in this way be able to

*Address of President J. W. Knapp before Flint convention of Michigan Retail Dry Goods Association.

serve our customers on as low a percentage of cost as is consistent with a solvent, going business. I wish to quote Henry Ford. There have been many reports of the underlying principles Mr. Ford has used. Here he himself gives the facts in an interview which appeared in System:

"The mechanical working out of our creed is constantly changing. We are continually finding new and better ways of putting it into practice, but the principle we have not found necessary to alter, and I cannot imagine how it might ever be necessary to alter it, because I hold that it is absolutely universal and must lead to better and wider life for all of us. If I did not think so I would not keep working, for the money I make is inconsequential. Money is useful only as it serves to forward by practical example the principle that business is justified only as it serves, that it must always give more to the community than it takes away, and that unless everybody benefits by the existence of a business, then that business should not exist. One who fears the future, limits his activities. Failure is only the opportunity more intelligently to begin again. There is no disgrace in honest failure; there is disgrace in fearing to fail. What is past is useful only as it suggests ways and means for progress. Whoever does a thing best ought to be the one to do it. It is criminal to try to get business away from another man—criminal because one is then trying to lower for personal gain the condition of one's fellowmen, to rule by force instead of by intelligence. Without a profit business cannot extend. There is nothing inherently wrong about making a profit. Well-conducted business enterprises cannot fail to return a profit; but profit must come and inevitably will, as a reward of good service. It cannot be the basis. It must be the result of service."

Mr. Ford is certainly right when he states business without a profit cannot extend and that working for money alone is not the right spirit.

A well-conducted business cannot fail to return a profit.

Mr. Hoover has said regarding the trade associations, the existence of which he advocates: "I desire to say that I have always taken the viewpoint that no body of men could combine in the forms of a trade organization and do any act or thing forbidden by law if they were undertaken by them outside of a trade organization. The Association must not be as a mask to hide unlawful purposes."

In this Mr. Hoover is absolutely right. Up to this very hour we can take great pride as members of the Michigan Retail Dry Goods Association. Our good names as honest and sincere business men have been under suspicion and in every case we have shown that the accusations of profiteering were most unjust as well as untrue. The report of the Harvard Bureau of Business Research showed that the profits of 266 representative retail dry goods stores in various parts of the country averaged only 1.8 per cent. profit.

The year just passed will long be remembered because of the hard problems which were up to be solved. All retailers, both large and small, come in contact with deflated conditions and, as a rule, the smaller retailer suffered most. I fear the end is not in sight.

These are certainly times which test the stuff of men in executive positions. Many executives who made remarkable records during the soft years are now faced with an entirely new set of problems. You know what I mean. Success came comparatively easy on a rising market. But success to-day is a sterner matter. The times demand harder work, new ideas, more intensive thought and scientific planning. I predict notable

successes will grow out of the efforts of these strenuous times—not only business successes, but individual successes, and that these will be lasting successes—the solid, well-knit kind—not the more rapid looser growths of the past few years.

No branch of our Nation's commercial system is on a more competitive basis than the retail business. The effort to keep up volume has made competition keen and harder than ever, with the result that it is impossible to control prices. Competition plays a prominent part in fixing prices. It is just as true that competition of the "cut throat" type creates prices that are unfair, both to the merchant and the consumer. Being an artificial outgrowth of the abnormal business situation now existing, values of this kind cannot be permanent and, therefore, tend to defeat the efforts of all far-thinking business men to stabilize prices. One of the main troubles has been that many retailers, becoming nervous, have decided that their only salvation lies in increasing their sales volume, and try to obtain this increase either by selling merchandise below cost, at cost or with a gross profit added that is not enough to equal the overhead expense. It is not hard to see where such retailers are heading, for it is evident that the more they sell, the more they lose, and it is plain they cannot continue that method of boosting sales very long.

There is another side of the question which is worthy of comment, and that is that retailers of the "cut throat" type are not only hurting themselves, but are making it difficult for other merchants to do business, because of the unreasonable and difficult competition their fictitious values create. Further than that, they are hurting consumers by leading them to believe that prices are permanently lower than they really are. As merchants, we feel the bottom has not been reached. Lower prices can alone come through lower costs of labor, transportation, rents, supplies and, above all, lower taxes, down the whole line and that means local, State and Federal. We want prices high enough to make wages consistent with the standard of American living.

Recent Conventions.

I had the great pleasure and opportunity of attending the National Retail Dry Goods convention, held in New York, Feb. 8 and 9, and also the Interstate Merchants Council convention held in Chicago Feb. 15 and 16. They were two splendid conventions. The convention of the National Retail Dry Goods Association was something on the order of the three-ring circus. In fact, there were several meetings going on at the same time, all of which were very interesting and beneficial. The Interstate Merchants Council, in Chicago, was a wonderful success in many ways and I only regret that every medium and small sized merchant in our line in the country was not there. The program was especially favorable to the medium and smaller stores and the greatest feature of the convention was the spirit and desire on the part of those merchants who were there to get all of the information possible. Richard H. Weber, President of the National Retail Dry Goods Association, in his opening address spoke of the wonderful work which has been accomplished during the past year by the efforts of the National Retail Dry Goods Association. There is no question of the appreciation of the merchants of the United States of the wonderful and great work done by the National Retail Dry Goods Association and, like many organizations, this work has principally and mostly been done by a few of its most earnest and enthusiastic members. The welcome address of Edward E. Gore, President of the Chicago Association of Commerce, at the Interstate convention

was characteristic of this wonderful organization. In my estimation it is the greatest association of its kind in the world and the spirit shown and expressed through Mr. Gore of the desire of the Chicago Association of Commerce to better the commercial conditions was splendid and very commendable. President Paul Davis, in his address, "What the Interstate Merchants Council means to Retail Merchants," was full of good advice. I can not understand why any merchant can not take the time to attend these meetings whenever possible for I firmly believe that the more often merchants get together the broader and better they become and I also feel that the merchants, generally speaking, have commenced to realize that it is absolutely necessary for them to become better acquainted by meeting their fellow business men more often. Every town or city in this country of ours of any consequence has its local organizations such as the Kiwanis, Rotarian and Lions clubs, also its Chamber of Commerce. These are splendid and necessary organizations, yet the great work that is done, both State and Nationally, must be done by State and National organizations. It is a matter of record what the Michigan Retail Dry Goods Association has accomplished in State legislation. In fact, I often think that we as merchants individually do not appreciate, nor can appreciate, what has been done by our State organization, and I am quite sure in seeking the proper legislation we have not alone benefited ourselves, but have done a great good to our State at large. The passing of vicious laws are a menace to a community and very often a legislator thinks or feels that he is doing the right thing, but when he takes this matter up with an organization they very often show him that his ideas are all wrong and extremely selfish. I also believe that many poor laws are passed simply because the motive back of them is narrow and the one who proposes it is badly informed or not informed as he should be.

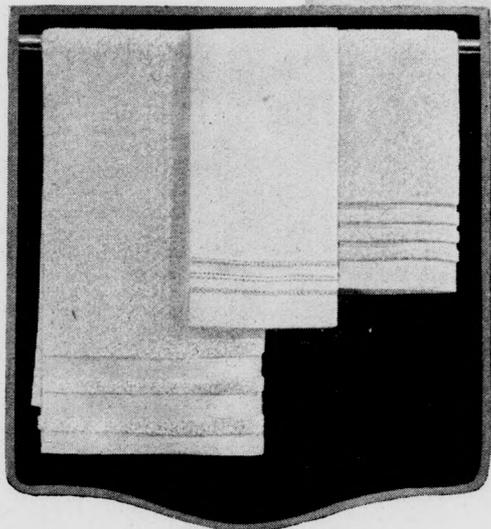
Group Meetings.

I wish here to say a few words as regards our group meetings. Owing to the necessary absence from the State the greater part of last year, I was able to attend only a few of them, but those I did attend were beneficial and pleasing beyond measure. There isn't any question but that when business men meet together as they should and talk over their affairs they get a real benefit and are made bigger and better men for the experience. I will go further and state that every community where we have held these group meetings has received untold benefit, not alone that the merchants who attended had a better viewpoint as regards retailing, but were better business men in their community.

Insurance.

At the annual meeting of the insurance company held in Grand Rapids, Jan. 20, the directors were happy and pleased with the showing made during the past year. The report of the Secretary and Treasurer showed that the losses and expenses of the year were less than 40 per cent. of the premium income and that a very substantial amount of new insurance had been added to the insurance in force. It was voted to direct the management to pay a 30 per cent. dividend on all business written after Jan. 23, 1921. The many present policyholders understood the need of paying this dividend and for the benefit of all our members will state that our insurance company uses the Michigan standard policy, charges the Michigan policy rates and promises to return to the policy holders 30 per cent. at the expiration of the policy period. The time has arrived when we can feel justly proud of the record shown by the insurance company and there is no question but what this company has been greatly benefited by adding

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every kind
of a customer*



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

HERE is a line of towels so complete that it fills every possible towel requirement. For the Cannon line ranges from kitchen toweling to every size of huck and turkish towel.

These towels appeal to every class of customer. They are suited to the finest homes. And you can sell them at prices within the reach of all.

Cannon Towels offer the greatest values that you can buy. Compared price for price, they are closer in weave, heavier in weight, and higher in quality than any other cotton towels

made. Cannon Towels are all made from high-grade cotton yarns. They are bleached and finished by a special process that was originated by Cannon chemists. This process gives the towels an exceptionally good appearance. You will like their careful put-up.

Cannon Towels are made by the Cannon Manufacturing Company—the world's largest producer of towels. They are distributed only through jobbers. It will pay you to write your jobber today for samples, prices and complete information.

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

CANNON TOWELS

to its board of directors some of the leading members of our Association. There has been a movement on foot to discredit the kind of insurance we are promoting, but the splendid showing made and the steady growth of the idea of mutual fire insurance is such that these efforts are very feeble and do no harm. In fact, every criticism made acts as a boost to the company. The length of time taken to investigate and work out the mutual insurance plan as a part of our organization is time well spent. We now can truthfully say that it is a decided success and we recommend it.

Advertising.

Under the general head of selling expense comes advertising. It has been rightly said that "stopping advertising to save money is like stopping a watch to save time." It is by no means advisable for the retailer to reduce or discontinue his advertising in order to reduce expenses. If any economy in that direction must be used, it should lie in the employment of smaller space and a more careful choice of the mediums. Store advertising counts only when honest. Every alert business man knows the importance of the customer's faith in him and in his merchandise. He will do everything in his power to gain and retain this faith. Right here, it might be well to turn the spotlight upon that greatest of all salesmen, advertising. It must be truthful to the core. So important is this truth in advertising idea that in most of the larger cities we have Better Business Bureaus whose sole duty it is to watch and investigate advertising and to see that the advertiser lives up to the letter of it. This is one of the best things which can happen to a city and to each individual merchant.

In fact, if a city is not large enough to make a full time Better Business Bureau practical, then the merchants should arrange for a Part Time Bureau. Untruthful, bad advertising harms not only the store which does it, but every retailer. You cannot fool the public all the time and the news of untruthful advertising will spread like wild fire. The public loses faith. The result is that the merchant who does the untruthful advertising and every other merchant is in the eyes of the public a profiteer. There is no doubt that untruthful advertising by a few merchants helped boost the word "profiteer" upon all merchants. For example, a merchant advertised a 25c or 50c article for a nickel. Customers came in crowds (the more that come, the worse it is for the merchant). These people are given dangerous food for thought. It never occurs to most people that the article may be sold at a loss. The logical argument which runs through their minds is "If he makes money when he sells for a nickel, how much does he make when he sold it at the regular price?" Sometimes this class of advertising is intentional, sometimes it is gross carelessness. Too often, the writing of advertisements is left to the newspaper or to some person who has many duties and who considers advertising the least of them. The small merchant especially often underestimates the importance of advertising. We have much to overcome, because a lamentable proportion of bad, untruthful, confusing advertising with its exaggerated claims has found room in our newspapers. The time has arrived when we as an organization must protest against dishonest advertising.

Sales Education.

Another matter which I wish to bring before your attention is the desirability of this Association interesting itself definitely in the movement toward education for retail sales people, both in the schools and in the stores themselves. We should stand firmly behind this movement and use our influence to promote such education in Michigan. It is of vital

importance to us both as merchants and as citizens; as merchants because we stand to benefit directly by it; as citizens, because as it concerns the schools, it is an effort to send young people into the world trained for a chosen occupation, thus eliminating from our industrial and commercial life much of the waste which now comes from the unguided efforts of untrained boys and girls to find a job suited to their abilities. These youths must have jobs, though they have no idea what they are best fitted for. We hire some of them; they do their experimenting on us and only too often they are misfits so that both we and they are losers. That means social and economic loss.

I have said that as merchants we shall benefit directly. Let us see how training in the schools will help us, for, incredible as it seems, some merchants still need to be convinced. They think good salespeople are born and not made, so they try out a girl as I have just suggested and if she doesn't prove to be one of those miraculously born to the art, they fire her and try another. Strange they don't see that wherever there are retail selling courses the public schools are doing this sifting for us and saving us the expense. Then, too, the young woman who comes into a store having studied salesmanship, textiles, other kinds of merchandise, etc., and having practice at the same time in a store, is as well seasoned to the job when she is hired as though she had already been with you a year. In fact, she has had more than you probably could have given her in a much longer period of time.

What shall we say about training classes in the stores themselves? Just this: The education of our salespeople for their job means first, increased business and second, decreased expense. Let us look at the first proposition, increased business. A course in salesmanship will help every reasonably good saleswoman to make extra sales; the study of her merchandise will make her more intelligent about it and she will thus win the confidence of her customers. The discussion of store problems and the ideals presented in class will lead her to give more interested, more courteous service and she will thus win more customers for the store, extra sales and more customers. Enough said.

That point was easy, you will all agree. Now for the second, decreased expense. The study of one's job leads to greater interest and contentment in it and therefore to permanence. That, of course, decreases expense by lessening labor turnover. Education will develop a more responsible salesforce requiring less supervision—lessening supervision decreases expense. It will also develop greater loyalty. A loyal salesforce is less likely to be wasteful and more likely to be watchful of the interests of the store. These too, are factors in decreasing expense.

For all these reasons it is sound business for the merchant to set about training his own salesforce and promoting education for retail selling in the schools. When training is required for a job, the job becomes more dignified and attracts a better class of labor. Why is it that office help so often look down on the salesforce? Is it because office work requires a higher mentality than salesmanship? Not at all, but because we have dignified it through commercial courses in high schools and business colleges, while we have been content to take untrained girls into our selling force.

Here is the situation. We need more business. We need a better salesforce to help us get it. We can train the people already with us and look to the schools to help us in replenishing our force with trained workers. For the public believes in

vocational education to such an extent that a Federal Board has been created to promote it and the Government has promised financial aid to any state or town which will establish such courses. Surely we, as merchants, should be the first to see the most benefits to be derived from such courses and the most active in taking advantage of this offer of the Government.

Farmers Demand Consideration.

We, as business men, must back this demand.

James R. Howard, President of the American Farm Federation Bureau, made the following statement in an address before the National Retail Dry Goods Association: "Our conclusions are exactly the same as yours. In other words the farmers' troubles and ideas of solution are the same as the business man's. The farmers are confronted with perplexing reconstruction problems and I advise them to accept these problems gladly. The very fact that they are difficult to meet is in itself encouraging. Only that which is wrought by great effort is worth the having and we will emerge from our present dilemmas better from the struggles which have been necessary. Reconstruction problems have shown that we must all work together and the sooner we recognize that each depends upon the other, the easier the task and the greater the result."

Every effort should be made on the part of the business man to help the farmer. The farmer needs us in a business way and by a combination of effort we would remove certain prejudices which work to our mutual disadvantage.

The Tariff Problem.

It seems to me that one of the most important steps in the great work of reconstruction, which henceforth will be the supreme task of the world, is the removal of the tariff barriers which are everywhere retarding trade activity and perpetuating nationalistic rivalry and resentment. It is admitted that the present so-called emergency tariff law was hastily devised and that its principal schedules were framed with a view of "protecting" certain war-spawned industries or "war-babies," as they were once called, rather than to conserve the legitimate commercial interests of the country. Congress knows this and the people know it. It is this as much as anything which is keeping prices up and preventing America from taking advantage of its boundless and unique opportunities to benefit itself and help Europe, for Europe unassisted must continue a bad customer, buying little, paying slowly. It is a vicious circle, which our errors have done much to establish.

Long before the war many of our leading statesmen and economists pointed out that a policy of extreme high tariffism was incompatible with American command of world markets. It is now nearly twelve years ago that President Taft in advocating Canadian reciprocity policy declared: "We must recognize that the time for the Chinese wall has gone. Before an industry receives protection now it must demonstrate the need of that protection, and it must not ask for more protection than it needs." New and noteworthy words, were these! A confession, first, that a Chinese wall had been maintained in this country, and, second, that industries had, in fact, received protection without demonstrating their need and had sought and secured more protection than was justified—a condition which exists in the United States at the present time.

It is my sincere conviction that the results of the war have made inevitable a complete change on the part of the United States in regard to foreign trade. Everybody knows, of course, that we entered the war a great debtor Nation and that we end-

ed the war the greatest creditor nation in the world, with some eleven billions due us from European countries, upon which interest must be paid. This change in our relations to the remainder of the world creates a large question. It marks one of the most sudden and revolutionary transformations in the history of the world.

The new tariff must be written neither by protectionist fanatics nor by special interest lobbies concerned only with particular clauses of the different schedules. There must be a tariff policy that is inspired by long-visioned statesmanship, and that is in harmony with the longings of plain citizens in all countries for international co-operation.

The business of making the tariff in detail is certainly a most monstrous and iniquitous performance. This remark is by no means meant as a criticism of those who hold sincerely to the doctrine that reasonable tariff rates are necessary to equalize certain glaringly disproportionate labor costs in this country and the old world. But the present emergency tariff law was not made from this standpoint, or from the more obviously legitimate standpoint of sound taxation and the production of Government revenue. It was made chiefly, if not solely, for the purpose of satisfying the voracious demands of a few lusty "war-babies."

It is a self-evident truism that future tariffs must be built upon a scientific study of industries and their needs, as related to international production and distribution. Nothing could be so disastrous as to enact a tariff upon the old who-cared-for-abroad protection lines. We are not in possession of the facts for a proper revision. Neither of the existing parties at the present time is a fit instrument for sound tariff legislation. But in due course of time the public must revise its own tariff, on the basis of scientific study and carefully verified information. That is not so visionary as one might think. The Republican majority in Congress, if it rises to the height of its opportunities, can lead us safely toward a non-partisan, business-like adjustment of our tariff policy by referring the whole matter to a special body of experts who will deal with it in a broad, scientific and thoroughly disinterested way. The most enlightened of other nations have adopted that plan. It is clearly up to us to do our part in the economic restoration of the world. The day of national isolation and Chinese wall tariffs is over. The hope of civilization depends on making the world as free and safe for commerce as we have tried to make it for democracy.

I would suggest that we, the Michigan Retail Dry Goods Association, at this convention start a Nation-wide movement to create a commission consisting of sound and reputable business men who without fear in their hearts, will act for the best interests of our great country, regardless of political parties.

The Success Family.

The father of success is work. The mother of success is ambition.

The oldest son is common sense.

Some of the other boys are perseverance, honesty, thoroughness, foresight, enthusiasm, and co-operation.

The oldest daughter is character.

Some of her sisters are cheerfulness, loyalty, courtesy, care, economy, sincerity, and harmony.

The baby is opportunity.

Get acquainted with the "old man" and you will be able to get along pretty well with the rest of the family.

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RETAIL STORE ACCOUNTING.

It Will Place Merchants on Different Basis.*

There has been a very general tendency in the past among retail merchants to conduct their business without an adequate system of accounting. The result has been that the merchant is unable to price his goods intelligently and to conduct his business upon sound principles. Consequently, his progress in business has been in almost a direct ratio to his progress in proper accounting methods, for without them he does not know when he can meet competition in prices.

Bankers and other creditors are also paying more and more attention to the accounting methods used by the merchant to whom they extend credit. Unless the accounting methods are correct, so that the statements offered exhibit true conditions of operations and financial standing, they are worthless. The banker can not extend to him the full credit to which he is entitled and the possible expansion of the business is thereby limited. More liberal terms will be given the merchant who keeps his books in a way that enables him to show the banker or creditor at any time just how his business is progressing. A merchant who can show progress will, unquestionably, receive more consideration with the same amount of assets than one who can not. Even if he is successful, but can not show it because of his bookkeeping methods, the bank will not consider him a desirable credit risk.

For instance, the matter of making proper provision for depreciation on stock, buildings and fixtures is a very important consideration to the banker and the books should be so arranged as to show the amount of these provisions.

To allow your book-keeper to devise your system is to have a new system each time you change book-keepers, and the loss of all of your past data, which is of inestimable value in making your plans for the future. To permit manufacturing stationers to install free systems in order to sell their goods may be likened to the prize package without the prize. They are as useful as are the fifty-seven varieties of patent medicines, each of which is guaranteed to cure all human ills. A wise man will seek a physician when ill. Likewise, a wise merchant will adopt a system prepared by men especially trained in that work. The standard system of accounting as adopted by the National Retail Dry Goods Association recently was prepared by certified public accountants of standing and specialists in retail accounting. This system has been so arranged that it will serve the small merchant equally as well as the large department store. It will give the small merchant an opportunity of comparing his expenses with stores of the same size or with any other stores. This is worth a great deal to the merchant in keeping his expenses down to where they belong and enables him to meet competition if he wishes.

A suggested chart of accounts taken from the standard system of accounting and the accompanying financial and operating statements has been prepared to meet the requirements of the small merchant. You will, of course, understand that more accounts may be added to this chart as conditions may require. The best system of accounts for any business is one which furnishes the information desired for the successful management of the business with the least amount of effort. The system being uniform in all the stores which adopt it, an intelligent comparison and analysis of expenses and differences can be made. Differences in items under those circumstances reflect differences in conditions and not only differences in ac-

*Paper read at Flint meeting of Michigan Retail Dry Goods Association by T. L. Blanke, C. P. A., of Grand Rapids.

counting classification, and when any particular items of expense are being discussed, all will have the same understanding as to what it covers. We will be talking in the same accounting language.

In the chart of accounts and forms here presented no departmentalization is provided for in order to present the system in its most simple form. Most of the stores here represented will probably not wish to go into more detail than the accounts shown.

In order to price his goods properly, a merchant must know his overhead expenses. With a proper arrangement of his accounts, the percentage of overhead may be easily obtained. Goods which are not priced high enough to cover this percentage are actually sold at a loss, as many of us have realized the past year or two, notwithstanding we are all considered profiteers if we should believe some of the newspaper reports.

At the last convention of the National Retail Dry Goods Association a large sum of money was voted to present the truth to the public through the newspapers as to the dry goods and department store prices, profits and cost of doing business. It has been felt that the reason the retailer has been made the goat of every politician in recent years who wished to impress the public that he was on their side, was the retailer's own fault in not being able to defend himself. His books of accounts were so poorly kept that he could neither prove nor disprove any of the statements so made, even though he knew them to misrepresent the facts.

With the adoption of the system of accounting submitted facts and figures will be presented to refute these misleading statements and the small merchant will require but four books of account to operate it: journal, cash book, invoice book and ledger. Sales tickets and credit tickets are used for recording sales and sales returns.

From these books an operating statement and balance sheet also comparative statement of expenses, should be prepared at definite periods, in order to present the results in a comprehensive form.

The ordinary two-column stock form journal can be used. The opening entry, when transferring to the new system, would be inventory of the assets and liabilities.

The cash book is for the recording of all cash transactions. The left hand or debit side is for recording receipts and columns should be headed, as follows, in the order named: Date, name of account, description, ledger folio, accounts receivable, cash sales, general accounts and total net receipts. The right hand or credit side is for recording payments and these columns should be headed: date name of account, description, check No., ledger folio, discount on purchases, accounts payable, general accounts and net disbursements.

The total cash receipts of each day should be deposited daily in the bank and all payments made by check. The amount with which the customer's account is to be credited should be entered in the accounts receivable column. Any receipts other than from customers, or for cash sales, should be entered in the general accounts column. At the close of each day the sum of the daily totals of the first three columns should be extended in the net receipts column. The items in the general accounts column should be separately posted to the credit of the proper customers' accounts. At the close of each month the footings of the accounts receivable and cash sales columns should be credited to the general ledger accounts; and the net receipts column posted to the debit of cash account in the general ledger.

All payments for expense items, other than petty cash, should be entered on the cash book as the checks are made, and then posted to the proper accounts. At the end of each month all expense invoices for the month should be paid in order that

expenses will be charged to the proper month.

Such minor items of petty cash disbursements for which it is not practical to make checks should be treated as follows: A check should be made for an amount sufficient to cover petty disbursements for a certain period. At the end of that period the cashier should make up his petty cash statement, supported by receipts, at which time a check will be drawn for the exact amount of the statement, thus bringing the petty cash fund back to the original amount. This check should be entered in the cash book in the regular way, charging the various expense accounts, as shown by the petty cash statement. At the close of each day the net amount of disbursements should be extended into the column headed net disbursements.

It will be necessary to post the items in the accounts payable column separately to the credit of the proper accounts in the accounts payable ledger. All items in the general accounts column should be separately posted to the debit of the proper general ledger accounts. At the close of each month the footings of the accounts payable column is posted to the debit of the accounts payable account in the general ledger, and the footings of the discount and net disbursements columns are posted in the general ledger to the credit of discounts and cash accounts respectively.

The balance per cash account in the general ledger of the preceding month added to the net receipts to date, less net disbursements to date, gives the available bank balance.

The invoice book contains the record of the invoices or merchandise purchases only and should contain the following headings: Date of entry, date of invoice, number of invoice, from whom purchased, ledger folio and amount of invoice. Postings are made direct from this book into the purchase ledger and at the end of each month the total is carried to the debit of merchandise purchases and to the credit of accounts payable in the general ledger.

Should it be desirable to departmentalize the business, it will be necessary to use a more elaborate form of invoice book, showing the amount of purchases by departments.

The accounts in the general ledger should be arranged, as follows:

1. General accounts.
2. Accounts with trade creditors.
3. Accounts with customers.

The general accounts should be arranged in the order shown in the balance sheet and the accounts payable and accounts receivable should be arranged alphabetically, using preferably a loose leaf ledger.

Where the business is large enough to warrant doing so, it is advisable to use three ledgers, a general ledger, a purchase ledger and a customers' ledger, with controlling accounts of the purchase ledger and customers' ledger in the general ledger. The balances of

the purchase ledger and of the customers' ledger, or of these sections of the ledger if only one book is used, must agree with the balances of the accounts payable account and accounts receivable account in the general ledger section.

For the purpose of comparing expenses and percentages, a monthly and yearly summary will be found very useful. The one prepared has been arranged with columns for sales, both cash and credit, and total, and a column for each of the fourteen natural divisions of expense, as recommended in the standard chart of accounts. These expenses have been arranged in the order of their importance and provide for all expenses of the business. Even the largest stores will use these fourteen divisions of expense and no more. They may be further subdivided and grouped according to departments, but comparisons as between stores will always be made on the basis of the fourteen items.

The figures for this statement are taken from the ledger, at the close of each month, so that the record will give the totals from the first of the year to date as well as the monthly totals.

The amounts for making up the operating statement can be had from the ledger and from the trial balance, and it is compiled whenever an inventory is taken. If a store is operated on the retail inventory method it is made up each month, or, as in the larger stores, each week. A physical inventory should be taken at least once each year. The basis of this inventory should be cost, less a conservative deduction for obsolete and shelf-worn goods. The inventory at the beginning of the period is that carried forward from the end of the previous period.

The most interesting feature of the proposed operating statement is the fact that it does not show gross profit. This for the reason that in the past a comparison between the gross profit of a merchant and a manufacturer showed that the merchant, as compared to the manufacturer, was apparently making an unreasonable profit. In a comparison of the operations of the two, it will be found that the expenses of the store are to the merchant what manufacturing expenses are to the manufacturer, and yet the merchant does not deduct his store expenses before showing gross profit while the manufacturer charges up manufacturing expenses first, and then shows gross profit. This comparison has probably had a great deal to do with giving the public the impression that the merchant is a profit-



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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.

eer, and is a most unfair comparison. The standardization committee, therefore, eliminated the word "gross profit," and show but one profit, net profit. You may figure your gross profit for your own benefit and satisfaction, but the public should not be confused by showing gross profit figures in addition to the net profit.

The balance sheet or financial statement should be made up of the same date as the operating statement. A suggested balance sheet is here shown, with the accounts arranged in their logical sequence. There is no need of going into an explanation of the accounts themselves, inasmuch as the text on book-keeping procedure is very complete and thoroughly covers this subject.

Not included in a general discussion of an accounting system, yet of very great importance is the subject of proper purchase control. Purchases should be controlled by the volume of sales and the stock on hand the first of the year, and apportioned monthly according to how the merchandise had been received in the past. Purchase allotments should be made up for a period of six months and allotted as the merchandise should come in so as to take care of seasonal trade, such as Easter and the early summer goods. If the purchases in one month should exceed the allotment, then that amount will be deducted from the next month's allotment, or vice versa. Should a buyer fall down on his sales and not make his expected amount of sales on which the original allotment was based, his allotment should be cut down in the same ratio, or increased if the actual sales exceed the expected sales. Where merchandise is placed for future delivery it is charged against the allotment of the month in which it is to be delivered, even though for some reason it had to be shipped immediately. In this way the amount of merchandise coming in will be regulated by the amount of sales, and the inventory can be increased or decreased as desired. The records are usually based upon retail figures because a buyer should know at the time he places his order how much he can retail those goods for. The time to figure the percentage of mark-up on a purchase is when it is being ordered, if you wish to control your mark-up. The sales and inventory, under the retail inventory method being reported at retail, it is much more convenient also to carry the orders placed at retail. It also prevents errors in calculating the open to buy to have all figures coming to the merchandise office on the same basis. Other than this, there is no reason why purchase orders should be retailed.

Undoubtedly in the near future the National Retail Dry Goods Association, at its office in New York, will make provision for assisting any members who wish to install the newly adopted standard system of accounting so that members will be able to write to them for advice.

During the time that the Standardization Committee of the Controllers' Congress, of which I was a member, was working on this program, splendid co-operation and assistance was given us by certified public accountants especially by Ernst & Ernst, who have since made it possible to put it into effect and are backing it very strongly. They have very kindly offered to reduce their charges to a point that will enable even the smallest retailer to call upon them in making an installation and not find the charges excessive. From my past experience, I am sure that it saves money to get only accountants who are properly qualified and equipped to do this kind of work.

We are certain that if we can get this system adopted by a large number of stores, that we can give Secretary Hoover and other Government officials such facts that the obnoxious investigations we have been experiencing in the past few years will be eliminated. It is up to the merchants to prove their case. T. L. Blanke,

United

Ten Reasons for Buying UNITED TRUCKS

- 1—They are built for quality, rather than quantity production.
- 2—Each truck is given individual attention to insure uninterrupted use.
- 3—A UNITED size is built to fit the transportation requirements of building contractors, road builders, manufacturers, merchants, moving and transfer companies—for every line of business, large or small.
- 4—Each UNITED body is built to the individual specifications of the purchaser, when so desired.
- 5—Our outlet for used equipment enables us to make maximum allowances.
- 6—Our special time payment plan makes it easy for those to whom deferred payments is an advantage.
- 7—Buyers are given the option of our long tried Internal Gear, or the recently adopted Worm Drive, both types being of the best.
- 8—UNITED engineering is in all respects in keeping with every advance made in truck construction.
- 9—All UNITED units are of the highest grade standardized types, whose efficiency have been fully proved. Upkeep and operation are as low as possible to trucks of their size.
- 10—UNITED prices are exceedingly reasonable for trucks of their quality.

1½—2½—3½—5 Ton

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United Motors Company

FACTORY AND SERVICE 675 NORTH STREET

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Grand Rapids, Mich.

Citizens 4472

**Quality—
rather than quantity production**

trucks

BALANCE SHEET
(Name of Firm)
(Date)

ASSETS			
Current Assets			
11	Cash on hand and on deposit		\$1,611.67
12	Notes Receivable		191.84
15	Accounts Receivable—Customers	\$3,518.81	
	Less: Reserve for possible losses	33.56	
	Less: Reserve for possible losses	33.55	3,485.25
14	Inventory of Merchandise		2,909.06
	Total Current Assets		8,197.82
	Deferred Charges		
15	Unexpired insurance premiums		100.00
16	Prepaid expenses		.85
	Total permanent assets		7,191.77
	Total all assets		\$15,490.44
LIABILITIES			
Current Liabilities			
31	Notes payable—due banks	1,210.50	
32	Notes payable—for purchases	900.00	
33	Accounts Payable—for purchases	3,685.72	
34	Accounts payable—other	485.00	
35	Accrued taxes—real and personal	19.23	
36	Accrued pay roll	82.00	
37	Accrued interest on notes payable	7.75	
	Total current liabilities		6,390.20
	Funded Indebtedness		
39	Mortgages payable		1,250.00
	Total liabilities		7,640.20
	Proprietary Interests		
41	Proprietor's capital account		7,850.24
	Total liabilities and capital		\$15,490.44

OPERATING STATEMENT
(Name of Firm)
(Date)

INCOME			
Sales			
51	Gross sales		\$4,659.96
52	Less returns and allowances		2.00
	Net sales		4,657.96
COST OF SALES			
Merchandise Cost			
	Inventory at beginning of period	\$3,451.09	
53	Merchandise purchases—net	2,700.00	
54	Freight and express—Inward	59.67	
	Gross cost of merchandise	6,210.76	
	Deduct inventory at end of period	2,909.06	
	Gross cost of merchandise sold	3,301.70	
55	Discount earned on purchases	100.00	
	Merchandise cost of sales		\$3,201.70
Operating Cost			
56	Salaries and wages	269.00	
57	Rentals	177.33	
58	Advertising	102.67	
59	Taxes	71.25	
61	Interest	33.56	
62	Supplies	30.00	
63	Service purchased	26.79	
64	Unclassified	25.00	
65	Traveling	22.03	
66	Communication	14.00	
67	Repairs	8.08	
68	Insurance	3.75	
69	Depreciation	2.50	
71	Professional services	1.61	
	Operating cost of sales		787.57
	Net cost of merchandise sold		3,989.27
	Net operating profit		658.69
OTHER INCOME AND DEDUCTIONS			
72	Other income	25.07	
73	Other deductions	17.07	
	Other income or deductions—Net		7.98
	Net profit or loss		676.67

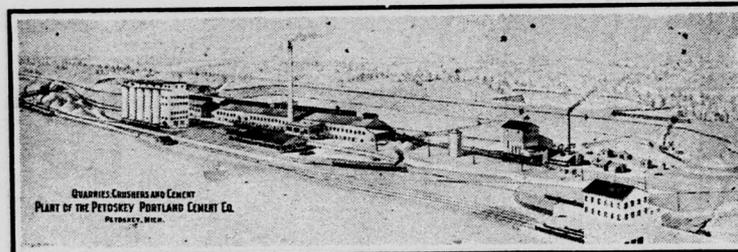


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Manufactured on wet process from Petoskey limestone and shale in the most modern cement plant in the world. The best of raw materials and extreme fine grinding insure highest quality cement. The process insures absolute uniformity.

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Arithmetic Regarded As a Good Game.

Written for the Tradesman.
 "One, three, fifteen, twenty-seven, five, sixty-nine, forty-four—you're out!"

This shrill cry under my window one day last summer caught my attention and I looked out. I had been hearing the numbers in various voices and vaguely supposed the children were playing football, knowing that cryptic numbers like these were used as signals. But it gradually worked into my mind that these were little children, mostly girls, and that there were only three or four of them—so it couldn't be football.

As I looked out they began again. One girl, the oldest, counted, while another hopped—hopped each time a number was called. The other three stood on the side lines, so to speak, and looked on. The intentness of their manner struck me.

"Nine, eleven, seventeen, two—you're out!"

I couldn't make head or tail of it, so I had to go down and ask about it.

"We're playing arithmetic," the oldest of the girls explained. "It is lots of fun; you have to be awful quick."

"Arithmetic? When did arithmetic get to be a game?"

"Oh, we just kind of invented it," said the child.

"It sounds interesting and looks interesting," I said; "but how do you play it?"

Just watch, now. We'll take 'odd' this time."

Another little girl did the hopping, while she called the numbers.

"Twelve, sixteen, twenty," at each number the girl hopped.

"Ten, nine;" this time the child stood fast.

"Thirteen—you're out!" the girl had hopped.

"Don't you see? When it is odd she has to hop at every number that is even. If she hops when it is odd she is out. Or if it is even she has to stand still when I call an even number.

"Now, I'll show you a harder one. We can't play it this morning, because these girls are too little to know. But you call some numbers, auntie—any numbers you like—and I'll hop and stop at every number that's a multiple of three."

So I called: "Seven, four, eleven, fifteen—"

She hopped, and I stopped her.

"But isn't fifteen a multiple of three?" I asked.

"Oh, dear, of course it is! I have such a hard time thinking of fifteen except as a bunch of fives!"

"Did you really invent this game?" I asked.

"Well, yes. I did—almost. But I got the idea from a book I heard my mother reading one night. It was something about education—I don't remember the name of it; but it told about a mother who taught her little girl arithmetic and all kinds of things with games. It wasn't a bit like school, you know; it made lessons so interesting. Mother could tell you the name of the book. We play a lot of the games."

It so happened that the first time I saw the girl's mother they were playing one of the games—right in the midst of the crowd on a busy street of shops. As I came upon them the child was saying:

"But didn't you see the little blue dress with the red embroidery?"

"No, I didn't see that."

"Then you lose."

They explained that they were looking in shop windows as they passed and seeing which could remember the more things that they could see at a glance.

"I generally lose," the mother said. "Betty has very sharp eyes and a good memory, and it is growing. We are getting a lot of help from these games that we play."

Then she told me about the book, or, rather, reminded me of it, for I had read it when it was first published in 1914, and I am glad to remind my readers of it now—"Natural Education," by Winifred Sackville Stoner, published by the Bobbs Merrill Company at Indianapolis. It is one of the most suggestive books on education that I know. The underlying principle of it is that which I have tried to set forth in many of these articles. The final words of Mrs. Stoner's preface are suggestive:

"My little daughter is not a genius (as some believe), but a healthy, normal, happy child possessed of unusual physical strength and more knowledge than most children of her age through the help of living close to Mother Nature and in the company

of the great giants, 'Observation' and 'Concentration' and the sprightly fairy 'Interest,' assisted by mortals' best friend, 'Imagination'."

Prudence Bradish.
 Copyrighted, 1922.)

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

New Term { Day Evening } Starts Jan. 30.

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 Certified Flavoring Extracts



They have been leaders in their line ever since this company was established, over 70 years ago.

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

For All Interior Surfaces New Walls or Old

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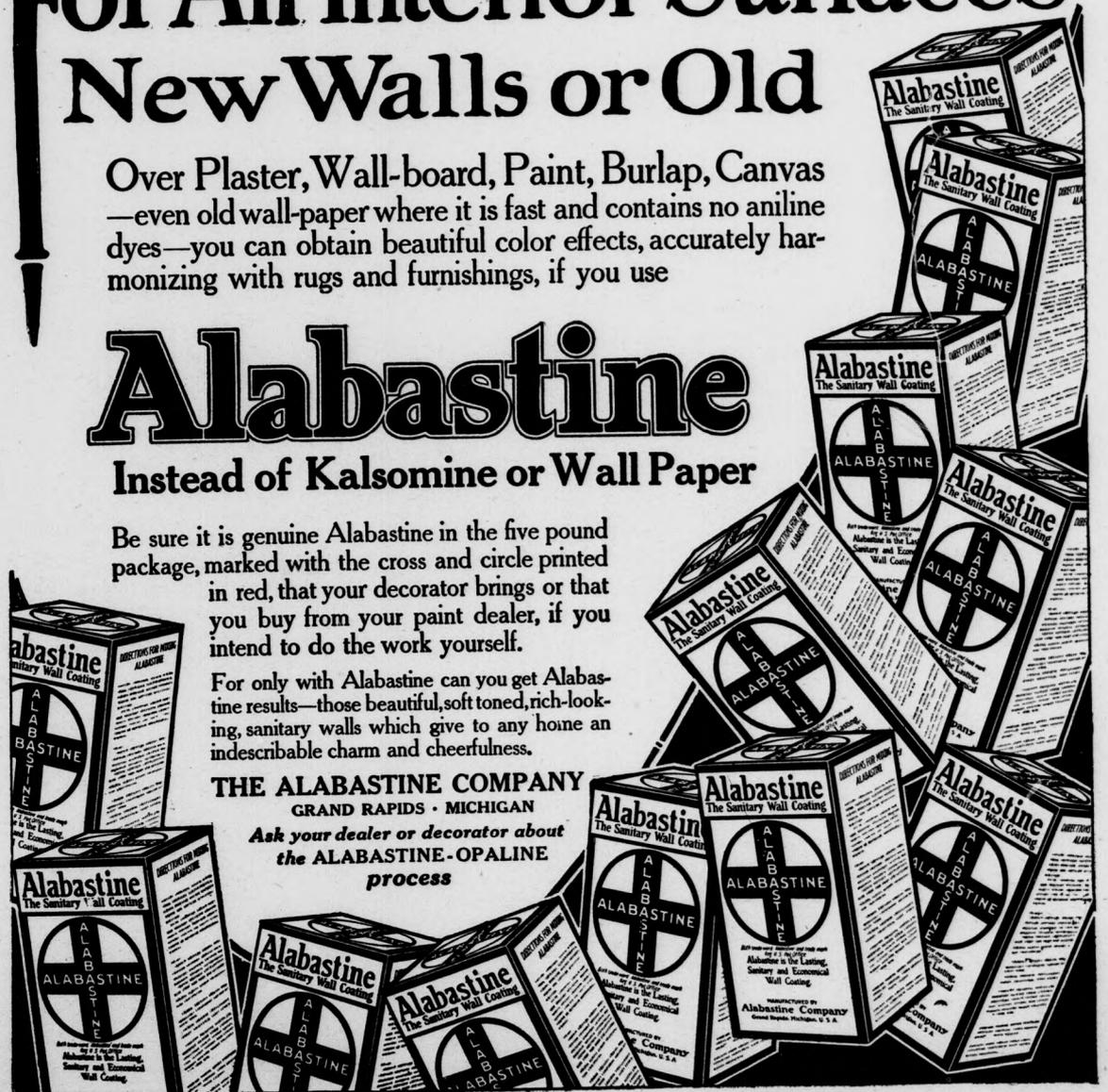
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Be sure it is genuine Alabastine in the five pound package, marked with the cross and circle printed in red, that your decorator brings or that you buy from your paint dealer, if you intend to do the work yourself.

For only with Alabastine can you get Alabastine results—those beautiful, soft toned, rich-looking, sanitary walls which give to any home an indescribable charm and cheerfulness.

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 GRAND RAPIDS • MICHIGAN
 Ask your dealer or decorator about the ALABASTINE-OPALINE process



Keep the Dry Goods Stock Moving.

Written for the Tradesman.

You don't get your profit until the goods are sold. Keep your stocks of dry goods moving.

How many turnovers did you make last year? Will you do better in that respect this year?

The road of quick turnovers is the smoothest and most enjoyable highway the dry goods dealer can travel.

But you can not make the grades on this road unless you are driving a high-powered car. Your flivver is going to bark and cough and stick on the steep grades.

In this highly figurative language the dry goods dealer's policy constitutes his car. If it is a slipshod policy, with no definite aim for a given number of turnovers within a given period, it is a flivver; but if the dealer is intelligently and definitely striving to reach certain fixed objectives in the matter of turnovers, his business policy is one of those powerful roadsters that can negotiate steep hills.

The dry goods dealer should have some sort of a stock control system—the simpler the better, provided it is effective—from which he can see at a glance how the stock is moving; how much or how little he has of this that or the other; what ought to be ordered at once lest he be caught short-handed; and what lines ought to be speeded up lest the season that now is passing by leaving him loaded to the guards with a lot of merchandise that will have to be carried over.

There are times when it is highly important to have quick and accurate information about the stock so as to form right judgments and inaugurate wise policies.

It is a great disappointment to your customers when they come in—maybe from quite a distance and possibly at no little inconvenience to themselves—and then find that you are out of something of a staple sort which you ought to have on hand at all times.

On the other hand, it is an even greater source of anxiety to the dry goods dealer to realize that the season is slipping by and certain things are not moving. The wise merchandiser understands the importance of thinking and acting quickly. He exercises his imagination. He strives to keep his wits nimble so as to meet new situations with new plans and methods. But his thinking and acting are based on reliable sources of information. His imaginative flights start out from the baseline of facts as they are. He doesn't merely say: "Something's got to be done. I don't know what, and I don't care much, but here goes!"

The wise merchandiser endeavors to know just where he is every day in the year, every hour in the day.

In other words his finger is right there on the pulse of the business—its sales.

And it isn't guess work.

He has some kind of a stock control system.

Perhaps one of the simplest and best systems for keeping tab on the movements (or lack of movements) of the dry goods dealer's merchandise is the control card.

If the store is departmentized—and it is a mighty good plan for every dry goods dealer to divide his store into departments—you can use cards of uniform size and similar rulings, but differently tinted; as yard goods, white card; suits, blouses and all women's, misses' and children's apparelings, blue card; shoes, findings and footwear accessories of all kinds, red card; millinery, green; miscellaneous, yellow, etc.

They should be, of course, in charge of one person, who will make all entries and have them mounted in an open rack.

Most stationers doubtless carry in stock cards that you can use for this purpose.

Most any square or rectangular card with a margin at the top and rulings both ways below the margin, will answer the purpose.

Along the top margin you will have perhaps, the following: Style, bought from, description, material.

And there may be a row of figures at the top indicating the days of the month.

Suppose it is a blue card, designating, by hypothesis, blouses, suits and all women's, misses' and children's ready-to-wear garmentry; and the particular card you pick up is devoted to blouses; then you can see at a glance that, on a certain day in December or in January, you had on hand so many 34's, 36's, 44's, etc., of certain styles (and most dealers indicate styles by numbers) together with the cost and of whom bought. And it will be shown how many were subsequently sold, and when; and if anything is returned, this too will be indicated on the control card.

By consulting one of these cards you know precisely how much you have on hand, how much sold within a given period, and how much on order, in the line or lines covered by that card.

Taken together, these cards constitute a perpetual inventory which shows the whole situation at a glance. The head of the establishment ought to cultivate a perpetual familiarity with these control cards. If your store is divided into departments, then the head of each department will have cause to be tremendously interested in the cards which reveal the exact situation in his department. And if there is one of the boys to whom you have assigned the job of getting up newspaper announcements and other forms of advertising for your dry goods store, he will find it to the best interest of the establishment to consult these cards every day. If you, as head of the store, do the buying, you too will need to consult the cards.

Now of course you may have an entirely different system of your own. It may be quite as simple and effective as the one I have tried to describe above. It may be even better suited to your requirements. That is all right. And anyhow, please don't get the idea that there is any special emphasis here on the system. It isn't the system, it is what is done with it. You can get systems in bundles, bales and carload lots. But not one of

them, as far as I know, works automatically.

Control systems supply the basic facts which ought to determine specific policies both of buying and of sales stimulation, but you are the man on whom the whole turn over action hinges. In the last analysis it is you that must keep the stock moving.

Frank Fenwick.

The window display manager of a men's clothing store in the West is noted in his city for his unusually effective window displays. Here is how he has made possible such a reputation. He photographs each display that is used, catalogs and files the resulting pictures according to seasons. When he prepares his Easter exhibit, for instance, he turns

to his files and finds an accurate pictorial record of the windows as they looked at the Easter season in previous years. In his effort to improve upon former displays, the decorator is stimulated to produce new and still more attractive effects.

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.

HOSIERY

Ask to see our line of Silk Hosiery.

Well known brands such as, Butterfly—Bear Brand—Durham and L. M. C.

Fibre—Pure thread silk ank Glove silk.

Prices \$4.50 and \$21.00 dozen.

Write for samples.

Quality Merchandise — Right Prices — Prompt Service

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

How would you like a dandy men's
176 needle hose with loop toe

@ \$.92 1/2

per dozen

?

BLACK OR CORDOVAN

(None of your cut toe stuff that cripple the feet)

10 DOZEN LOTS

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

In Stock For Immediate Delivery

HALLMARK SHIRTS (the best made),
Latest numbers in Dress Goods and new Spring Skirtings,
White and colored Wash Goods,
Draperies,
Domestics,
Notions,
Silk Hosiery,
Nainsook and Knit Underwear,
Bathing Suits,
A most complete line of Men's Furnishings and Ladies' Ready-to-wear,
Bungalow Aprons,
Wash Skirts,
W. T. Corsets,
Latest spring line of Wolverine Caps,
Umbrellas,
Gainsborough Hair Nets,
All kinds of accessories including collars, ties, suspenders, arm-bands,
garters, etc.
Laces, Embroideries and ribbons.

Now is the time to replenish your stock. Spring will soon be here.

GRAND RAPIDS DRY GOODS CO.
Wholesale Only

Upper Peninsula Notes.

Lumbering operations in the old cut-over district of Keweenaw county have been resumed this winter, reports the Copper Journal, of Hancock. Many years ago this territory was pretty thoroughly cleaned of its saw-timber for mining and other purposes, but there is said to be considerable pine in the vicinity of Lac La Belle close to Lake Superior which will be disposed of.

The plans of the State highway department for road construction in the Upper Peninsula during 1922, call for fifteen miles of new hard surfaced highway in Marquette county, it is announced, while Chippewa county will see 9.5 miles constructed; Alger county, nine miles, Delta county, 7.5 miles. The share of Gogebic and Schoolcraft counties is three miles each, while Dickinson's is two miles.

Interest is being shown in the Upper Peninsula in the project to establish another State fish hatchery in this territory. Marquette county believes it has several eligible sites, while the Calumet Chamber of Commerce has designated a site near trunk line fifteen on the way to Copper Harbor as suitable for the proposed hatchery. Meanwhile it is announced that the State department of conservation is short of funds for any such purpose.

A section of homestead land has been taken up by a farmer in the valley of the Escanaba river in the central portion of the Upper Peninsula. This land was taken up under the special grazing act of the United States which permits entry upon 640 acres for grazing purposes only in distinction from the old homestead act which allows 160 acres to be entered for agricultural purposes. The grazing act is applicable chiefly to the Western cattle and sheep range, and it is believed that this is the first entry of the kind made in Michigan. It suggests the possibility of utilizing still other tracts of Government land in this territory not desirable for agriculture. Since such land is presumed to be unfit for agriculture, difficulty may be encountered in providing winter feed.

New Counterfeit Federal Reserve Bank Note.

The Treasury Department in its circular letter No. 487 describes a new counterfeit \$2 Federal Reserve Bank note as follows:

"On the Federal Reserve Bank of New York; check letter 'D'; plate No. 48; Houston B. Teechee, Register of the Treasury; John Burk, Treasurer of the United States; portrait of Jefferson.

"This is a deceptive photo-mechanical production on two pieces of paper between which very fine silk threads have been distributed. The portrait of Jefferson is rough, and lacks the lifelikeness of the steel engraved genuine. The numbering of the note is good, both as to color and formation. The whole note has a faded appearance. This is particularly true of the back. Care should be exercised in handling notes of this description, as this counterfeit will deceive the careless handler of money."

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.	16 1/2	Columbia, Darks	16 1/2	42x36 Meadowbrook	2 75
Auto	16 1/2	Columbia, Lt. Shorts	14	42x36 Lenox	3 00
Fruit of the Loom	19 1/2	Columbia, Dk. Shorts	15 1/2	42x36 Standard	3 15
Bravo	15	Am. Prints, Greys	10		
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	
Hope	15	Scout, 64x60, Darks	15 1/2	Serge	87 1/2
36 in. Indian Head	20	Shirtings	09	No. 4040, 50 in. Storm	
33 in. Indian Head	18 1/2	Reds	11		
54 in. Ind. Head L.F.	32 1/2				
		Outings and Cantons.			
Unbleached Muslins.		Cashmere Twill	15		
Plaza	09 1/2	27 in. Unble. Canton	14		
96A 36 in.	12 1/2	100 Flannelette	12 1/2		
Black Hawk	13 1/2	1931 Outing Lights	13 1/2		
Giant	12 1/2	1921 Light Outings	12 1/2		
40 in. Exposition	14 1/2	Applefleece Shaker	14 1/2		
40 in. 96A	12 1/2	Scotchdown Shaker	16		
		Appledown Shaker	16		
		24 in. White Shaker	11 1/2		
		26 in. White Shaker	12 1/2		
		Daisy Cloth	15		
		1931 Dark Outings	15		
		Draperies and Cretonnes.			
		Hamilton Twill	16		
		Dresden, Fy. Drapery	18		
		Tudor, Fy. Drapery	20		
		Nu. Draps	35		
		Westmorland Creto.	16		
		Fancy Silkoline	16 1/2		
		Stratford Cretonne	16		
		3544 D. B. Scrim	13 1/2		
		8177 Curtain Net	35		
		8342 Curtain Net	62 1/2		
		4039 Marquisette	20		
		Dragon Drapery	30		
		36 in. Art Cretonne	25		
		36 in. Elco Tapestry	30		
		Linings and Cambrics.			
		Tico D Satine	80		
		No. 40 Blk. Satine	16 1/2		
		No. 1 White Satine	14 1/2		
		No. 50 Percaline	16 1/2		
		DD Black Satine	25		
		Satin Finished Satine	42 1/2		
		Raidant Bloomer Sat.	42 1/2		
		36 in. Printed Satine	60		
		Windsor Cambric	09		
		Parkwood Wash Sat.	57 1/2		
		Meritas Oil Cloth.			
		5-4 White	3.25		
		5-4 Mossaics	3.10		
		5-4 Blue Figure	3.25		
		6-4 White	4.25		
		4-4 Fancy	4.10		
		5-4 Sanitas	3.50		
		All oil cloth sold net cash, no discount.			
		Flags.			
		16x24 in. Spearheads	1 32 1/2		
		18x30 in. Spearheads	1 90		
		24x36 in. Spearheads	2 95		
		Sheets and Pillow Cases.			
		63x90 Pequot Blea.	15 85		
		63x99 Pequot Blea.	17 35		
		72x90 Pequot Blea.	17 35		
		72x99 Pequot Blea.	19 00		
		81x90 Pequot Blea.	18 85		
		Less 5%			
		81x90 Standard	15 00		
		42x38 1/2 Utica Cases	4 15		
		42x36 Pequot Plain	4 32		
		45x36 Pequot Plain	4 56		
		42x36 Pequot S. S.	5 32		
		45x36 Pequot S. S.	5 56		
		Less 5%			

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
Men's Egypt Ribbed Union Suits	8 00
Lawrence Balbriggan Shirts and Drawers	7 50
Men's Cotton Ribbed Union Suits, Egyptian	8 50
Men's Combed Yarn Cotton Union Suits, Egyptian	12 00
Boys' Balbriggan Union Suits, Egypt	4 50

Men's Dress Furnishings.	
Slidewell collars, linen or soft	1 00
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 43 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	2 00
Sheep coats	7 00 to 12 50
No. 220 overalls or jackets	12 00
No. 240 overalls or jackets	10 00
No. 260 overalls or jackets	8 87 1/2
Stiefel rope stripe, Wabash stripe Club or Spade overall or jacket, 2 seam, triple stitched	13 50
Coverall khaki	24 00
Cottonade pants	16 50 to 21 00
Black sateen work shirts	8 37 1/2
Nugget blue chambray work shirts	8 00
Golden Rule work shirts	7 50
Piece dyed work shirts	6 50
Best Quality work shirts	9 00 to 13 50
Cherry Valley flannel shirts	23 50
Buffalo flannel shirts	39 00
Domet flannel shirts	8 75
Standard flannel shirts	22 00
Harding flannel shirts	19 37 1/2
Work suspenders	2 25
Shirley Police or X Back work Sus.	4 50

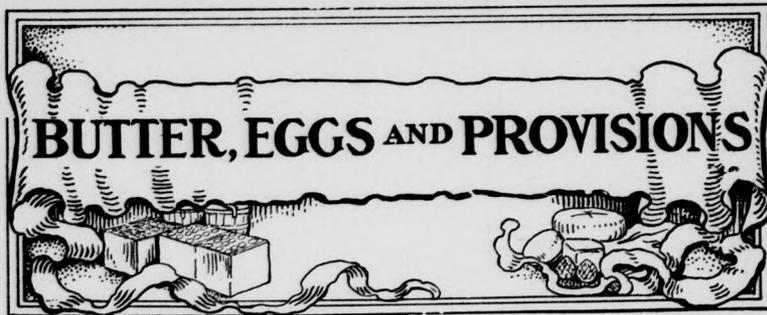
Boys' Furnishings.	
Knickerbockers	6 00 to 15 00
Mackinaws	4 25 to 8 50
Overalls, Brownies, etc.	6 50 to 9 00
Youths' Wabash stripe overall	10 25
Coverall	16 50
Standard flannel shirts	16 50
68x72 dress shirts	8 50

Caps and Umbrellas.	
Black sateen shop cap, doz.	1 00
Dress caps, men's, doz.	7 50 to 19 50
Dress caps, boys', doz.	7 25 to 10 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
Crepe De Chine waists, each	3 25
Tricoulette waists, each	3 50
Bungalow percale aprons, dz. 7 50 to 9 50	
Bungalow Gingham aprons, doz.	13 50
Gingham house dresses, dz. 24 00 to 48 00	
Best sateen petticoats, doz. 9 00 to 13 50	
Petticoats, doz.	9 00
Bandeaux, doz.	2 25 to 12 00
Brassiers, doz.	3 25 to 13 50
Silk and cot. Env. Chem. ds.	6 00 to 19 50
Outing gowns	8 50 to 13 50

Ladies' Underwear.	
Vellastic Fleece union suits, HN-LS or DN-ES, Reg. sizes	14 50
Ex. sizes	16 00
Fleece vests and pants, Vests HN-LS, DN-ES, LN-NS, Reg. Siz.	8 25
Ex. Sizes	9 00
Pants, AL open or closed Reg. Sl.	8 25
Ex. Sizes	9 00
Union suits, 11 pound rib, DN-ES or LN-NS, Reg. Sizes	10 00
Ex. Sizes	11 00
Men's Underwear.	
Hanes shirts and drawers	7 50
Hanes union suits	14 00
Black Label High Rock shirts and drawers	8 50
Red Label High Rock shirts and drawers	9 00
Black Label High Rock union suits	15 00
Red Label High Rock union suits	16 50
14 pound combed union suit with Cooper collarette	15 00
Heavy all wool union suit	35 00
13 pound part wool union suit	18 00
Hosiery—Misses and Ladies.	
Misses 300 needle combed hose, bxd. 1 doz. \$2.25 on 7 rise 10 fall	95
Boys' 3 lbs. on 9, extra clean yarn on 8 (R10F5)	2 25

Ladies' 220 needle combed yarn hose, seamed back	2 50
Ladies' 220 needle merc. hose with 440 needle rib. top fashion seam in back	5 25
Ladies' fleeced hose, hem top	2 25
Ladies' fleeced hose, rib. top	3 00
Ladies' fleeced hose, rib. top	3 25
Hosiery—Men's.	
Men's 176 Needle Cotton Cut Toe	\$1 00
Men's 200 needle full combed yarn hose	2 15
Men's 220 needle full merc. hose	2 50
Men's 240 needle fiber silk hose	4 50
Men's pure silk hose	6 00
Nelson's Rockford socks, bdis.	1 20
Nelson's Rockford socks, bdis.	1 30
Nelson's Rockford socks, bdis.	1 50
Infants Hosiery.	
Cashmere, Silk Heel and Toe, 60 per cent. Wool	4 12 1/2
Infants' Cotton Hose 1x1 Rib	1 00
Infants' Mercerized 1x1 Rib	2 00
Infants' Fibre and Wool Hose	6 50
Boys', Misses and Ladies' Hosiery.	
Misses 1x1 Cotton Ribbed Hose \$1.25 on 7 R. & F. 5c	
Boys' 2x1 Cotton Ribbed Hose \$2.25 on 8 R. 10c, F. 5c	



Stocks of Storage Eggs Practically Exhausted.

The Produce Review reports that the New York market was practically cleared of reserve stock at the close of last week. There remained in the cold storage warehouses only a trifling quantity (789 cases) and the stock reported by the Bureau of Markets as "street stock" was down to 16,994 cases.

This was nearly all what may be termed "working stock" in the hands of the larger jobbers in course of distribution, of which there must always be, of course, a part of the current receipts even when there is nothing that can be called "accumulation" or "reserve." The stores of wholesale receivers were almost bare of eggs except a comparatively small quantity of nearby white eggs.

Upon last week's decline in prices competition between the larger chain store distributors had forced retail prices in these establishments to a relatively very low point. Early in the week loose eggs were offered to the New York public at 33@35c and before the close of the week hundreds of chain stores were selling as low as 31c at a time when the wholesale market for fresh firsts was active at 32@33c and when the buyers for these same stores were taking large quantities at those prices.

It looked like a "cut-throat" competition in which the rank and file of smaller retailers were "up against it" and there was much gnawing of teeth in the regular jobbing and distributing trade. But it led to increasing consumption demands as a whole and started some speculation as to whether the larger egg supplies that everyone was looking forward to would be great enough to supply all demands on the basis of such low retail prices in the popular stores.

Altogether there has developed with the practical exhaustion of all reserve, a very pretty race between increasing supplies and increasing demands. For some time past the market has been very healthy with a close clearance of current receipts, but now the evidences of ample supplies seem to predominate and there have been liberal track accumulations at Chicago.

Retailer To Become Food Showmen.

The National Association of Retail Grocers has a new scheme to finance itself instead of by the good old-fashioned recourse to going down into their jeans. It has established a regular department for running food shows, a clever device by which the manufacturer on the one side and the

consumer on the other will pay the bills—if the enterprise succeeds.

The scheme starts off by two shows in April, respectively in St. Louis and Kansas City. They are not merely the scheme of a promoter under the association's cloak, but are officially taken under the wing of the association by Secretary Balsinger in a formal announcement in which he says:

"This department will be under control of our executive board and in direct supervision of the National secretary. An experienced manager with a competent staff will have full charge of all details. Headquarters will be right in our general office, where all matters will be conducted in a business-like manner.

"We are negotiating now with several local retail grocers' associations who are ready for our assistance in putting on a food show. These are in progressive cities where we feel sure you will wish to be represented as an exhibitor."

No one objects to the idea of food shows or of the National association running them if it is a means for making the retail grocery trade more efficient or prosperous, or if it results in bringing the manufacturer and consumer into closer touch. But everyone knows that the purpose is to make money for the National retailers, money with which to carry on its very laudable work, and there the shoe pinches for those who would like to see the organization achieve a new degree of self respect.

As has been said here before, the National Retailers' Association ought to be worth a lot more than the measly 25c a year its members pay; if it is not worth more it is not worth anything. If its members will not pay more, pay enough to support it, there is little justification for asking outsiders to support it—unless it is willing to pay the price in loss of independence and lax respect.

Shall Price or Quality Rule in Food?

Should the tail of price wag the dog of food products? That isn't exactly the way it might be said, but in one of the recent resolutions of the National Canners it works out about that way. The suspicion grows that the trade has been playing price too long and quality too lightly, only to discover in the end that it has played into the hands of the chain store and retarded high grade food, to the eventual application of the brakes to canned food demand. Here is the resolution:

Whereas, The impression still prevails among many distributors of canned foods that it is necessary to arrange prices to the consumer by grouping goods in classes as 5c, 10c, 15c, 20c, 25c sellers, and up, and

You'll be surprised when you see our stock of Store and Office furniture.

Five floors crowded full. Sold for cash or on easy payments. Come in and see us when in the city.

GRAND RAPIDS STORE FIXTURE CO.

7 Ionia Ave. N. W.

Grand Rapids, Michigan

Retail Grocers and General Merchants Association of Michigan

President—John Affeldt, Jr., Lansing.
Vice-President—Chas. G. Christensen, Saginaw.
Treasurer—Chas. J. Schmidt, Bay City.
Secretary—J. M. Bothwell, Cadillac.

Maintained for the purpose of improving conditions for the retail grocer and meat dealer. Letters addressed the Secretary will have prompt attention.

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

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.

MAKES
THE



IDEAL
BREAD

ASK YOUR GROCER FOR

MAKES
THE



IDEAL
SPREAD

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

KENT STORAGE COMPANY
GRAND RAPIDS - BATTLE CREEK
Wholesale Distributors

Whereas, This antiquated custom works evil in two ways:

First—By the wholesale dealer at times buying inferior quality at lower price in order to keep the retail price within a given group, thereby placing a premium on inferior quality; or

Second—By prevailing upon the canner of high quality goods to cut the price in order to provide the buyer with goods to come within a given group and to the great disadvantage and loss to the canner; and

Whereas—A substantial number of dealers have already by their up-to-date methods demonstrated that the groups of 5c, 10c, 15c and similar sellers can be ignored and distribution greatly increased by use of "penny change" prices; and

Whereas—The supply of "penny change" has been ample in most parts of our country for a generation, and in all parts for the past few years, and no objection can be raised on account of the lack of pennies; therefore be it

Resolved—That this National Canners' Association does hereby appeal to every wholesale and retail dealer to abandon absolutely and completely the grouping of goods by retail selling prices on the basis of 5c or multiples thereof; and

(a) To make quality and intrinsic value the first consideration.

(b) To give proper consideration to the producer, so that the effort to improve quality be rewarded.

(c) To be fair to the ultimate consumer by adding to the selling cost only the legitimate items of freight and expenses and reasonable profit rather than making the difference between groups 5c per can when the facts do not warrant it and by which distribution has been retarded rather than stimulated.

Resolved—That copies of this resolution be sent to the secretaries of the National Wholesale Grocers' Association, Southern Wholesale Grocers' Association, National Retail Grocers' Association, National Chain Store Grocers' Association, National Food Brokers' Association and to the conference committee of the National Canners' Association.

Peanuts Vary in Size.

The size of Spanish peanuts shows little change from year to year. The Virginia type peanut, shipped from Virginia, North Carolina and Tennessee, however, varies considerably in size from one year to another, depending on the amount of rainfall during the growing season, the amount and kind of fertilizer used and other factors. In 1920 jumbos represented about 15 per cent. of the crop and fancy about 45 per cent. This season the percentage of fancys has dropped to 15-20 per cent. and the percentage of jumbos has increased fully two-thirds. Shelling stock has also increased over 40 per cent. this season. As a result, shipments of goods in the shell may be expected to show a decrease compared with those for last season, while shipments of shelled goods are likely to increase. Thus far this season the shelled shipments are holding up well compared with those of the fall of 1920, but unshelled peanuts thus far moving from Virginia and North Carolina are less than 60 per cent. of the 1920-21 movement to the corresponding date.

The Cynical Composer.

"The home of Mr. and Mrs. Charles Brown was the scene of a beautiful wedding last evening when their youngest daughter, Margaret, was joined in holy deadlock to Mr. David Preston."

A NEW MEMBER.

The American Sugar Refining Company have made the announcement that they have adopted the policy of selling their products only to recognized wholesale grocers, in all territories.

In addition to the Purity Oats Company, I understand that D. & L. Slade Company and Dunham Manufacturing Company are also selling their products the SKINNER WAY (100% Manufacturer; 100% Wholesaler; 100% Retailer) which we think the most economical and the squarest of what is known as the three square ways of distributing grocery products.

Who will be next depends upon the co-operation that you, Mr. Independent Retailer and Mr. Wholesale Grocer, give these people that are standing 100% for you.

Upon request, we have mailed over 350,000 copies of our little booklet, "CO-OPERATION FOR PROFIT," which gives the details of our 100% selling policy on SKINNER'S MACARONI PRODUCTS, of protecting the Independent retailer by selling our products only to the recognized wholesale grocer, but if you have not had a copy, there is one waiting for you.

JOIN THE ORDER. Send me your name and address on a postal today. Address me personally, Lloyd M. Skinner, Omaha, Nebr., U. S. A.—Advertisement.

Peanut Holdings 600,000 Bags.

New directors of the Peanut Growers' Exchange, Inc., with headquarters at Suffolk, Va., and with a membership of over 5,000 peanut growers, will be nominated at district meetings to be held March 8 in each of the seventeen districts throughout the peanut-growing counties of Virginia and North Carolina. The election occurs in May. The exchange now has in storage about 600,000 bags of peanuts and counts on getting about 200,000 more. The crop of 1921 was 30 per cent. higher than the 1920 crop and that notwithstanding the fact that much of the crop was poor quality, as large a per cent. of it will fall in the two higher grades as in the two lower grades. The exchange has already paid out for peanuts over \$1,000,000 and still has available about \$400,000 more of the \$1,000,000 loan secured through the War Finance Corporation. Of the total amount paid out \$400,000 has been secured from local banks.

French Advertisers Say It With Whitewash.

Advertising copy reproduced in white on the ground by a new process is attracting attention in France. A machine is pushed over the ground like a lawn-mower and large, clear letters are printed with a pulverized powder, mixed with water. The device will print on wood, stone, bitumen, asphalt and cloth, in addition to earth, and the copy it produces may be walked upon for some time before becoming obliterated. Parisian advertisers are using the process to advertise expositions and shows.

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 12, Allegan, Mich.

You Make
Satisfied Customers
when you sell
**"SUNSHINE"
FLOUR**
Blended For Family Use
The Quality Is Standard and the
Price Reasonable

**Genuine Buckwheat Flour
Graham and Corn Meal**

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

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

**Merchant
Millers**

Owned by Merchants
Products sold by
Merchants
Brand Recommended
by Merchants



New Perfection Flour
Packed In SAXOLIN Paper-lined
Cotton, Sanitary Sacks

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

WHITE HOUSE
DWINELL-WRIGHT CO.
BOSTON—Principal Coffee Roasters—CHICAGO.
COFFEE

SALES ARE

BIG

And they are growing bigger every year—The whole world knows just why—so do you!

LEE & CADY—Wholesale
Distributors of
Dwinell-Wright Co.'s Products
DETROIT—SAGINAW—KALAMAZOO—BAY CITY



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

Getting Ready For the Spring House Cleaning Trade.

Written for the Tradesman.

House cleaning time is practically here. Indeed, in many homes the spring house cleaning commences with the first hint of returning sunshine, which may be late in February or early in March.

The hardware dealer probably suffers at home during the house cleaning time the same as other men. He has to accustom himself to eating off the kitchen table, dodging pieces of wet soap on dark stairways, beating carpets and moving pianos. But, unlike other men, he has very substantial consolations for the discomforts that house cleaning entails.

Other men have to buy the implements used in the warfare against dust and germs. The hardware dealer sells those implements. So he can afford to regard the approach of this season with equanimity, even with satisfaction.

More, it will pay him to take advantage of his own "close up" of the spring house cleaning at home to devise more efficient ways and means of getting after the house cleaning trade. To understand the psychology of the housewife and the lines of argument that will appeal to her is one of the first essentials to landing the business.

Most of the house cleaning specials sell more or less regularly the whole year round. The demand is heavier in early spring than at any other season, however, and the dealer who goes after business in a thorough and aggressive manner can make the trade both large and profitable.

The time to launch the campaign is right now—if you have not launched it already. While an active demand may not start until the weather gives convincing proofs of the advent of spring, it is not too early now to commence to feature the goods. Prominence given these lines now will result in bigger sales when the heavy demand sets in. At any rate, the dealer should see to it that he is stocked up and in a position to handle the trade when it comes.

There is a large and increasing variety of goods which can be featured for the house cleaning trade. Brooms, brushes, mops, pails, carpet stretchers, carpet beaters, hammers, screw drivers, tack pullers, nails, tacks and so on, ad infinitum, are found necessary in every household when the spring rejuvenation gets under way.

Here is a scheme that was tried out with satisfactory results by one dealer. One side of his store at the front was temporarily converted into a house cleaning department. Tables were used for the smaller articles and the other lines were shown to the best possible advantage. Over this section of the store a large sign was suspended:

You will House clean soon.

What do you need?

The dealer found that every woman who entered the store displayed an instant interest in this exhibit. They looked over the goods and, with few exceptions, made purchases. He sold more brooms in one month than he had sold in any previous three months. Most of the sales, too, were of a particularly good quality of broom.

As a special attraction, this dealer held a vacuum cleaner demonstration. The vacuum cleaner was then a novelty and he had a constant succession of visitors to see the new device. He sold a number of cleaners, rented others, and succeeded in selling a large amount of other goods to people who called for the sole purpose of witnessing the demonstration. Thus the demonstration was a big success.

Demonstrations of other labor saving devices—such as, for instance, electric or hand power washing machines—can be featured in connection with the house cleaning department.

Undoubtedly a great deal can be done by arranging an attractive window display of house cleaning lines. Many people will notice this display who otherwise would not enter the store, but who may be induced by the display to step inside. Such a display should be put on early in the season. A display now to call attention to the fact that the hardware store carries these goods, and a second display later when the house cleaning season is under way, will give this department effective publicity.

There is so much work incidental to house cleaning that the trade possibilities are wide and varied. For instance, old stoves must be polished; and there will be, as a result, a big demand for polishes. Gloves are needed for use in applying the polish. Brushes also are required. Silverware cutlery and brass goods must also be brightened up and this creates a demand for the polishes used for these special purposes.

An old method but a good one for use in featuring these lines is to place some article in the window, say a tea kettle, half of which has been brightly polished and the other half left in a dull and stained condition. The

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
 Sporting Goods and
FISHING TACKLE

Foster, Stevens & Co.

Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.
 Grand Rapids, Mich.

W. M. Ackerman Electric Co.

Electrical Contractors

All Kinds of Electrical Work.

Complete Line of Fixtures.

Will show evenings by appointment.

549 Pine Avenue, N. W., Grand Rapids, Michigan
 Citizens 4294 Bell Main 288

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

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

Brown & Sehler Co.
 Grand Rapids :: Michigan

contrast will serve to emphasize the splendid results to be obtained by use of the polish. One dealer who followed out this idea, placing the kettle on top of a pyramid of packages and tins containing polish of various kinds sold a surprising amount and has been getting repeat orders steadily ever since.

A strong effort should be made to push the sale of vacuum cleaners. In many homes a complete change of house cleaning methods has been brought about by the introduction of the vacuum cleaner; and the hardware dealer will find that the device is no longer an experiment, regarded by prospects with doubt and suspicion. The stage has rather been reached where most people who do not possess vacuum cleaners want them and it is merely a matter of persuading the prospect that they are worth the money, and arranging the terms of payment.

For the advertising and sale of such devices, there is nothing so good in the initial stages as a demonstration. There is to-day little of the lingering skepticism of other years in regard to the vacuum cleaner; but a practical demonstration, either in the store or in the prospect's home, will quite often clinch a sale. Seeing is believing. It devolves on the dealer, therefore, to demonstrate. The well-advertised demonstration held in the store will, of course, draw a lot of people who are quite likely to make other incidental purchases.

The question of the advisability of renting vacuum cleaners is bound to come up. The renting of machines in the early days of the business undoubtedly helped to introduce the cleaner in homes where it had previously been an unknown quantity. People renting a machine and discovering its value by actual experience were as a rule eager to buy it. There is the danger, however, that some families will rent at infrequent intervals instead of purchasing. Renting should be done cautiously if at all, and should be used as far as possible merely as a means of leading up to sales. The matter is one for the individual dealer to settle for himself, in the light of his own experience, and his intimate knowledge of his own community.

The possibilities of paint in connection with spring house cleaning should not be lost sight of. At this time there is a great opportunity presented for the sale of interior paints, varnishes, stains, wall tints, and the like. Every home needs a certain amount of "touching up" in the spring. The steady winter wear leaves its mark on floors and woodwork. Furniture has become scratched and dull. The proper time to make up for these ravages is when the carpets and rugs are up, the curtains down and the furniture out.

The dealer should see to it that interior paint lines are actively featured in connection with his spring house cleaning campaign. Include these lines in your displays, demonstrate them if you have time and space for that purpose, advertise them, and suggest them personally to individual customers. At the same time, keep

a look-out for prospects for exterior paint, to be followed up when the paint season opens.

A point to be emphasized in your spring house cleaning advertisements and displays is the importance to the housewife of being fully equipped for the work. "Modern equipment saves labor" is a good slogan, in times like these when efficient household help is hard to get.

It will pay to push house cleaning lines aggressively, and to start pushing early in the season. The early work may not produce immediate returns, but it has an educative value; and the results will make themselves felt in bigger business at the height of the season. Victor Lauriston.

Sire of Corporations.

It is claimed for a Swedish copper company that it is the oldest industrial corporation in the world, with a charter dating back to 1347, but its birth antedates this, for its history can be traced to 1225. The name of this company in mining and smelting copper originally, though now interested in a great many things besides copper and with funds amounting to 90,000,000 kroner, is Stora Kopparbergs Bergslags Aktieblaget (The Great Copper Mountain Mining Company, Inc.).

A New Kind of Fuel.

Successful experiments have recently been made with a fuel composed of a mixture of anthracite dust and an almost pure carbon obtained by distillation of coal-tar pitch. The stuff is pressed into briquets, the coal-tar pitch product serving as a binder. In this shape it is hard, dense and in color silvery to grayish black.

A stove manufacturer had a dealer who did not realize that he was losing business because he failed to carry a large enough stock. The salesman ascertained the approximate number of stoves which the other four dealers in the town were selling and discovered that his customer was handling about one-tenth of the total business. "This line represents the business you are getting. This second line represents the business your competitors are getting," said the salesman, as he drew two heavy black lines across a sheet of wrapping paper with the big marking crayon. "Your line is just about one-tenth as long as your competitor's. The simple little demonstration roused the dealer to his opportunities, and helped pave the way for a much larger order than usual.

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

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

A. B. KNOWLSON 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

**MCCRAY
REFRIGERATORS**
for ALL PURPOSES

Send for Catalogue

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

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



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

DIAMOND MATCHES



**THIS IS OUR TRADE
MARK, and its use on
a package assures quality
and satisfaction to the
user; a prompt sale and a
fair profit to both the Re-
tailer and the Wholesaler.**



THE DIAMOND MATCH CO.

BOSTON NEW YORK CHICAGO ST. LOUIS
SAN FRANCISCO NEW ORLEANS



Who Will Be the Future Salesman?

The old distinction between manual labor and brain is becoming a memory of old days of muddling through. With us the mechanical order taker has no place, ceaseless competition will not allow such, a successful salesman must be a man of mind and not simply a machine.

An often quoted maxim is that there is no friendship in business we all remember, but it is not all truth; there is friendship in business to a certain extent. The relation of the buyer and seller, their obligations to each other and their frequent intercourse begins with mere acquaintanceship, but if founded on mutual respect, confidence and esteem often ripens into friendship. I firmly believe the more friendship we can have in our business relations the better it will be for all concerned, though we cannot expect to obtain sales if we are 10 per cent. higher in price than other houses unless there are compensating advantages such as delivery, quality and service.

The winning personality is the faculty to keep your good qualities foremost in your everyday maneuvers and soft pedal your peculiarities and weak spots. Personality is more valuable to-day than ever before. In instances of clean competition, where all things appear equal, it is invariably the personality of the salesman that turns the tide in his favor.

I have said in many of our weekly letters to the boys that salesmen are not born, they are made. Of course, a good many people do not believe this. If a man has ambition there is no reason why he cannot be taught to sell. Books and lectures are all right, but the way to get him and get him right is mostly by example and wise handling on the road. He needs to be taught self-pride the opportunities to real salesmanship are practically unlimited.

A buyer is 15 per cent. full of cussedness and 85 per cent. of sterling qualities. Every man has about 15 per cent. of cussedness in his makeup and no doubt many of you think he has this all bottled up in a small syphon all ready cocked just when you call. But remember, he has 85 per cent. sterling qualities, and if you can get through his hide of cussedness he is well worth knowing. Figure some of this kind of men who are now your best customers, some of those who almost got your goat the first time you called on them.

Salesmanship is a battle of brains and pitting one's intellect against another's resistance. On the other hand, if there was no resistance there would be no need of salesmen. We could

pack up our goods and ship in alphabetical order until our whole stock was gone. What fun would there be in such kind of business?

But we have resistance and competition, doubt and stubbornness to overcome, and every salesman to-day must be endowed with grit, diplomacy, enthusiasm, determination and personality. In fact, a salesman to-day might be termed an ambassador for the firm he is representing, for no diplomat has to exercise diplomacy more than does a successful salesman.

When the proper relations exist between a house, its salesmen and the customers they form a triple alliance the foundation of which is confidence, the purpose of which is mutual profit. Confidence is a plant of slow growth.

It is our constant aim never to have any errors occur in our service, but they will creep in and when we do make a mistake it is up to us to climb the barbed wire fence and get over on the customer's side and get it straightened out at once.

One of the men whom I come in contact with every day put the whole matter in a nutshell when he said: "The only thing I have to sell is service." Was he not right? Individually, all we have to sell is service, the best there is in our being.

The man who only puts 50 per cent. of himself into his job cannot expect his job to turn around and pay him 100 per cent. Work is service—and, boys, unless we serve we don't deserve. If we do not get a thorough knowledge of our goods, if we don't call on customers enough, if we do not go after the prospects, we cannot expect to get items or new customers.

In proportion to the quality and degree of our service so should be our reward. Life's return to us is based upon what we give to life. According to the strength of the house spirit to such a degree will the house permanently prosper. May we use the expression, "All for one and one for all"—hard work that is hard conscientious plugging, with full confidence in one another—is just what every organization most needs and must have. Fred W. Davis.

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

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

Western Hotel

BIG RAPIDS, MICH.

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

A good place to stop.
American plan. Rates reasonable.
WILL F. JENKINS, Manager.

Beach's Restaurant

Four doors from Tradesman office
QUALITY THE BEST



OCCIDENTAL HOTEL
FIRE PROOF
CENTRALLY LOCATED
Rates \$1.00 and up
EDWARD R. SWETT, Mgr.
Muskegon :-: Michigan

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, refurbished 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.

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

HOTEL RICKMAN

KALAMAZOO

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

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.

CODY HOTEL

GRAND RAPIDS
RATES { \$1.50 up without bath
 \$2.50 up with bath
CAFETERIA IN CONNECTION

"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

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

PARK-AMERICAN HOTEL

Near G. R. & I. Depot
Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

Annual Election and Banquet of G. R. Council.

Another chapter of You-See Tee history was made Saturday, March 4, at the annual meeting of Grand Rapids Council, No. 131, United Commercial Travelers. The meeting was scheduled to open at 9:30 a. m. and exactly on that hour Senior Councilor, John B. Wells declared the meeting opened in due form. It is a fact, and this is usually so each year, that the number of members present at the opening session is not large. This was so again this year, with two or three officers not in their respective stations. The forenoon session was taken up with the usual routine business—reading of communications, reports of committees and also the annual report of Secretary-Treasurer, Allan F. Rockwell. In the report of the Secretary the fact was brought out that the mortuary list was the largest of any year in the history of Grand Rapids Council. Ten members, good and true, had been called to the eternal council. The number of members in good standing was 560. The financial statement showed \$358.05 in the general fund, making a total of \$1,113.05. The report on the building fund showed \$1,378.70 in that fund. During the year thirty-one claims had been paid, amounting to \$1,710.76. Right here, we want to call attention to the fact that there is not to-day any better protection or any larger indemnity paid for the money than the United Commercial Travelers give; that the fraternal feature of the organization and the protection given the widows and orphans should convince every man who was eligible to membership that it is a duty he owes to himself and his family to seek membership in the order of United Commercial Travelers. At 11:30 a recess was taken and all present accepted the invitation from the You-See-Tee Club to go over to the Association of Commerce for lunch. At 1:30 the meeting was again called to order with all officers in their stations. After some more routine business was transacted, the Senior Councilor announced that the next order of business would be the election of officers and delegates to the Grand Council meeting. Never before in the history of Grand Rapids Council has a set of officers been elected, also delegates elected, without some contest which resorted to the spreading of ballots, but from the office of Senior Councilor to the office of Sentinel, there was but one candidate nominated, and from the fact of there being but one candidate and no objections being raised, the tellers in each and every office were instructed to cast unanimous ballot for said candidate, the result being as follows:

Senior Councilor—James H. Bolen.
Junior Councilor—Perry E. Larabee.
Past Councilor—John B. Wells.
Secretary - Treasurer — Allan F. Rockwell.
Conductor—R. A. Wait.
Page—Gilbert H. Moore.
Sentinel—Walter C. J. Miller.
W. S. King and E. E. Zeck, mem-

bers of the Executive Committee, were elected to succeed themselves for another term.

Delegates to the Grand Council: James H. Bolen, John B. Wells, A. N. Borden, Fred J. Gray, W. D. Bosman, John H. Shoemaker, John D. Martin and L. V. Pilkington; alternates, D. E. Keyes, J. M. Vander Meer, C. R. Lawton, E. J. McMillan, W. K. Wilson, F. E. Beardslee and O. W. Stark.

An alarm at the outer door from the Sentinel brought the news that there was a class of eight traveling men waiting for initiation. The bunch consisted of Louis C. Lardie, representing the Kimmel Millinery Company; Charles T. Kondon, representing the Moore Plow & Implement Company; William E. Hall, representing the Stoughton Wagon Company; John Crotese, representing Reynolds Tobacco Company; Joseph D. Ussery, representing the Continental Drug Corporation; Andrew C. Van Buren, representing the National Candy Company; Carl W. Dingeman, representing the Penslar Company; Harry N. Lund, representing the Standard Oil Company. A better looking bunch of fellows never came up for initiation.

The Council was honored by the presence of Grand Councilor A. W. Stevenson and Steve, in his usually happy way, gave a nice talk to the boys and then installed the newly elected officers and imparted to them the new password for the ensuing year. Steve also gave some very nice advice to the newly-elected officers.

Senior Councilor James H. Bolen then took charge of the meeting and appointed committees for the year, as follows:

Hotel Committee—John D. Martin, Chairman.
Floral Committee—Allan F. Rockwell, Chairman.
Baseball Committee—Walter Lipps, chairman; Harry Downey, manager; Dan Vieregger, Secretary.
Transportation and Baggage Committee—Gilbert H. Moore, Chairman.
Good Roads Committee—G. W. Bosworth, Chairman.
Grievance Committee—A. N. Borden.
Legislative Committee—L. V. Pilkington.
Memorial Committee—Homer R. Bradfield, Chairman.
Entertainment Committee—A. H. Behrman, Chairman.
Pianist—W. N. Robinson.
Chaplin—Past Grand Councilor, John D. Martin.

At 5 o'clock the business of the session being all completed, Senior Councilor Bolen duly closed the meeting and everybody went home with this one thought in their mind—that they never before had attended an annual meeting of Grand Rapids Council, No. 131, where there was absolutely no friction, no arguments, no contest, or rivalry for offices, and in which everything was conducted on scheduled time.

In the evening at 7 o'clock the doors of the ball room in the Pantlind Hotel were thrown open and the members, their families and friends

were seated at the banquet table. As is usual with anything furnished by the Pantlind Hotel, the eats were excellent. The entertainment and speaking at the close of the banquet was all short and snappy and at the scheduled time of 9:45 the floor was cleared and the orchestra again started the music for dancing. The committee who had charge of this banquet, consisting of Mr. and Mrs. L. V. Pilkington, Mr. and Mrs. E. E. Zeck, Mr. and Mrs. Walter S. Lawton, Mr. and Mrs. Walter N. Burgess and Mr. and Mrs. Homer R. Bradfield, were highly congratulated on the success of their efforts of this particular banquet and dinner dance. Very pretty souvenirs were given to each person when seated and favors contributed by the following firms: Lubetsky Bros. Co., cigars; San Telmo Cigar Co., cigars; National Candy Company, candy; Tradesman Company, programmes; W. W. Mulick, flowers.

At 11:30 the orchestra played Home Sweet Home and a happier or more satisfied bunch never started for their homes from the wind-up of an annual banquet and ball given by Grand Rapids Council Commercial Travelers.

John D. Martin.

Boomlets From Booming Boyne City.

Boyne City, March 7—Our spring primary was the most exciting time that Boyne City has seen for many years. The vote was fully 75 per cent. of the total registered and every one was looking for proselytes. The storm center was the nomination for Mayor, contested by the popular Dr. Guy C. Conkle, who came to us after the world war from our neighboring town of Boyne Falls, having served in the camps and hospitals in the East. He was opposed by Frank O. Borden, who came here as general manager for the W. H. White Co. and the Boyne City, Gaylord & Alpena R. R. under the receivership of the Michigan Trust Co. and after the successful termination of the receivership became the general manager of the Boyne City Lumber Co. Mr. Conkle was the winner in the contest by an almost two to one vote. Three of the four aldermen who were up for re-nomination were turned down. The men who failed of being nominated have given the city very efficient service for the past difficult years.

Our community is gradually recovering from the effects of the great storm. Sidewalks and streets are in a mess. An attempt was made at plowing out the sidewalks, but the result was not very attractive. A one track footpath for pedestrians and a single road in the street for teams is all we have had. When the break in the freezing weather came Sunday, the sidepaths were brooks and the streets were numerous rivers both bordered by water soaked snow of unknown depth. Fortunately, our thaw caught cold, Monday night, which will give the unfrozen ground a chance to absorb the water. Because of the continued freezing weather since November and the good blanket of snow, the soil is everywhere as soft as in summer. We have had what we call a good winter. Plenty of snow, not too much and no thaw. It is to be hoped that the coming summer will be just as propitious.

We are informed that the plants of the Michigan Iron & Chemical Co. and the Charcoal Iron Co. of America, after having made extensive repairs, supposedly for immediate resumption of operations, are closed indefinitely. This makes a bad situation for the town. Many of our workers who have been living on hope and credit for the past winter are burdened with debts, with no immediate chance for

liquidation. The merchants who have cared for their wants on credit will be a long time cleaning up the accounts, however honest the customers may be. Coming as it does when reports in trade journals and daily press are distinctly optimistic, it is very much of a shock to the business community. Maxy.

Notable Features of Canned Foods Situation.

The advance in price of field corn is having a hampering effect upon the efforts of canners to contract for 1922 acreage for cannery crops—peas, corn and tomatoes.

The canners have named opening prices for the 1922 pack of canned peas, corn and tomatoes much lower than those named for 1921, basing the lower prices partly on the reduced price of cans, cases and labels, which amounts to about ten cents per dozen. The remainder of the reduction in prices they anticipated or based upon securing the raw products used in canning at a much lower price.

Now, however, that the price of field or common corn has started to advance, farmers find that raising common or field corn is likely to be more profitable than growing crops for canning purposes, and many are declining to enter into contracts with canners at the proposed reduction in prices.

This situation, with the reluctance of wholesale grocers to contract for futures of the 1922 pack, is likely to prove embarrassing to canners unless these conditions change soon.

Canned asparagus is one of the popular articles that seems to sell out clean every year, there being insufficient produced to supply the demand. This is the case now, and the new pack will be received with no hold-over supply on hand. Many sizes and styles are even now not to be found in any of the markets. California has a practical monopoly in the production of canned asparagus, and it is a monopoly based upon natural advantages of soil and climate which cannot be overcome.

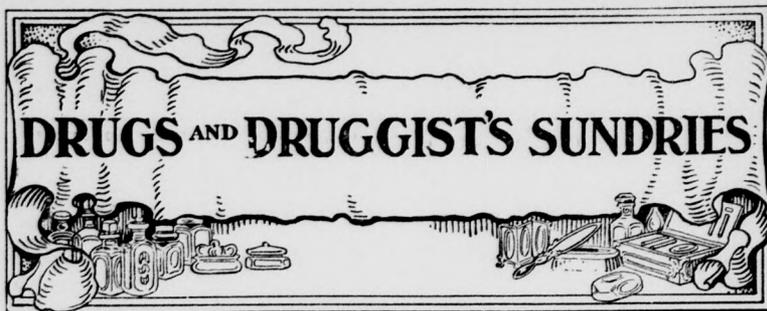
Hawaiian canned pineapple is another article in canned food that is never produced in quantities sufficient for the demand. The production of this fruit and the canning of it has been made important in the last ten years, and has increased from a few hundred cases to about 6,000,000 cases. The volcanic soil of the islands, coupled with the climatic conditions prevailing, gives them a monopoly of canned pineapple production. Then, being a part of the United States, their output of pineapple to the United States without payment of duty, which condition operates to the exclusion of the canned pineapple of the Bahamas and of Singapore in competition with the Hawaiian product.

John A. Lee.

Twenty Per Cent. Reduction in Wages.

Lynn, Mass., March 6—The Lynn Shoe Manufacturers' Association is considering the possibility of making Lynn an open shop town. A majority of the employers have pledged themselves not to enter an agreement with the union unless a 20 per cent. wage cut is accepted.

There is nothing to some books except a good title.



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.

A Few Fundamentals of Commercial Pharmacy.

In the absence of a definition for commercial pharmacy, some of the functions included or listed may be considered. Here opinions will differ. I name cleanliness first. It is an economic necessity, a moral duty, and an essential of success to have a pharmacy clean. I suggest that a course in pharmacy include instruction in the handling of the three brushes—the window brush, the floor brush and the bottle brush. The ability, knowledge and willingness to handle the afore-mentioned brushes will, in most cases, contribute to the success of the retail druggist.

This does not mean the turning of a pharmacist into a porter; the application is, when show windows are clean the pharmacist will most likely display some of his wares, which, no matter what they are, will attract the passerby's attention, and the latter will very soon habitually look for the window display. Therefore, through intelligent handling of the window brush one will soon indulge in window trimming, which gives consideration to all sides of the business and will have a wonderfully stimulating effect on the commercial as well as the professional part of it.

The floor brush—The knowledge and desire of handling the sweeping implement will assist greatly on the inside appearance of the store. When people come into a public health institution, they expect it to be somewhat superior to the ordinary mercantile establishment—the first guide to health is cleanliness.

The Bottle Brush—Step behind the prescription counters of some drug stores. What are the characteristics of this most important and fundamental part of the business—the medical kitchen, where prescriptions are carefully compounded by the pharmacist, to which the public from time immemorial, has been accustomed to look as a life-saving department of the institution called a pharmacy, and through which the side-lines often connected with the prescription counter are looked upon as better and more reliable than similar wares bought elsewhere.

In fact it is the spirit of pharmacy. Without this small space called the prescription room the store would not

be called a drug store. Yet the fact remains that the stock, shelf bottles, fluid extract bottles, etc., of some stores are often not cleaned for months; dirt and filth are the dominant characteristics of the prescriptions of such places. In my opinion, Board of Pharmacy inspectors should be clothed with authority to check up and grade the degree of cleanliness of stores, and give them the proper publicity, if deemed necessary.

How many thousand dollars would be saved by the druggists if they were taught scientific bottle washing, and thus resurrect used bottles into usable ones for the dispensing of commercially used drugs such as turpentine, linseed oil, denatured alcohol, etc. It would mean not only the saving of dollars and cents, but it would also teach the young apprentice, and the recent pharmacy graduate, care and thrift.

When a professor of a reputable school of pharmacy "downed" his college toga and donned a white coat behind the counter of a retail drug store, he did not display any shrinkage of brain matter, but an abundance of it; he demonstrated broad vision and an ability to comprehend, grasp, and read the writing on the modern pharmacy wall. He went out to see pharmacy in action in reality, in life; not as in the book. He has realized that if pharmacy as a profession is to survive and create for itself a place among the family of professions, it must prove that it is of real public benefit, and the only way it can be done is by giving the apprentice and beginner in pharmacy a real training course.

The store experience, or internship as some choose to call it, must not be looked upon as giving the proprietor of the retail drug store cheap help. This sort of help is far from being cheap—really it is the most expensive. The proprietor is paying the beginner directly a wage for competence, and indirectly for his incompetence, negligence, and sometimes misconduct. In some of the European countries apprentices work a period without pay, and even pay for the privilege of receiving the store experience. Their work is not limited to the brainy kind alone; they do everything there is to do, be it rubbing, scrubbing, or bottle washing. They are like those who choose a military career. Entering West Point, their goal is a commanding position, but they must go through the training process, which includes keeping their rooms clean, cleaning and polishing equipment, currying their horses, etc.

We have read contributions in our pharmaceutical press from members

of faculties that "the apprentice, who is content to work around a drug store polishing fountains, washing bottles, is brainless, and the store experience has no other value except to supply merchants with cheap help." I am certain that such unthoughtful propaganda has no constructive value; it creates a feeling of dissatisfaction; it spreads seeds of antagonism; harmful to apprentice, clerk or proprietor. It leads to one thing, and that is sabotage.

Buying. We often see what otherwise would be a good paying drug store turned into a failure, because the buyer, while a first-class pharmacist, was not aware of the fact that a dollar invested twelve times yields larger returns than twelve dollars invested once; that a six months' sup-

ply of one article takes exactly as much capital and room as thirty days' supply of each of six articles; yet the latter will show sales of six times as great. Success in retail drug stores depends on the turnover.

Selling. The store—invitingly clean its goods well displayed and with an unlimited amount of courtesy—will do the selling. P. Honorof.

Bringing in Chinese.

It costs \$700 to smuggle a Chinese from Mexico into California, and there is some business. A limited immigration force watches a broad stretch of border. It is a vigilant force as an automobilist on a mountain road may discover when at night he comes upon this notice on white canvas: "Stop, Officers."

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.

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**

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.

Table with columns: ADVANCED, DECLINED. Items include Prunes, Peanut Butter, Rolled Oats, Lamp, Mutton, Hogs, Lard, Smoked Meats, Ham, Mop Sticks, Hides and Furs, Veal.

AMMONIA table listing various brands and quantities like Arctic Brand, I X L, Parsons, etc.



Table listing axle grease prices: 48, 1 lb. 4 25; 24, 3 lb. 5 50.

BAKING POWDERS table listing Calumet, Queen Flake, Royal, etc.

BLUING table listing Jennings Condensed Pearl, C.P.B. 'Seal Cap'.

BREAKFAST FOODS table listing Cracked Wheat, Cream of Wheat, Pillsbury's Best, etc.

Post's Brands table listing Grape-Nuts, Postum Cereal, Post Toasties.

BROOMS table listing Standard Parlor, Fancy Parlor, Ex. Fancy Parlor.

BRUSHES table listing Solid Back, Pointed Ends, Stove, Shoe.

BUTTER COLOR table listing Dandelion, Nedrow.

CANDLES table listing Electric Light, Paraffine, Waffine.

CANNED FRUIT table listing Apples, Apricots, Blueberries, Cherries, Loganberries, Peaches, Pineapples, Raspberries, Rhubarb.

CANNED FISH table listing Clam Ch'der, Clam Ch., Clams, Finnan Haddie, Chicken Haddie, Fish Flakes, Lobsters, Shrimp, Sardines, etc.

CATSUP table listing B-nut, Libby, Van Camp, Lilly Valley.

CHEESE table listing Kraft, Kraft American, Kraft Swiss, etc.

CHOCOLATE table listing Baker, Hersheys, Runkle, Van Camp.

Baked Beans table listing Beechnut, Campbell's, Fremont, Snider, Van Camp.

CANNED VEGETABLES table listing Asparagus, Wax Beans, Green Beans, Lima Beans, Lima Beans, Mushrooms, Peas, etc.

CONDENSED MILK table listing Eagle, Leader.

MILK COMPOUND table listing Hebe, Carolene.

EVAPORATED MILK table listing Carnation, Every Day, Goshen.

CHICKEN SAUCE table listing Snider, Lilly Valley.

OYSTER COCKTAIL table listing Sniders.

COCOA table listing Baker's, Bunte, Droste's Dutch, Hersheys, Lowney, Van Houten.

COCOA NUT table listing 1/2s, 5 lb. case, Bulk, etc.

CLOTHES LINE table listing Hemp, Twisted Cotton, Braided, Sash Cord.

COFFEE ROASTED table listing Rio, Santos, Maracaibo, Mexican, Guatemala, Java and Mocha, Bogota, Peaberry.

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

Coffee Extracts table listing N. Y., Frank's 250 packages, Hummel's 50 1 lb.

CONDENSED MILK table listing Eagle, Leader.

MILK COMPOUND table listing Hebe, Carolene.

EVAPORATED MILK table listing Carnation, Every Day, Goshen.



Oatman's Dundee table listing tall, baby, Pet, Tall, Silver Cow, etc.

CIGARS table listing Worden Grocer Co. Brands, Harvester Line, Record Breakers, etc.

CHEWING GUM table listing Adams Black Jack, Adams Bloodberry, Adams Calif. Fruit, etc.

CHOCOLATE table listing Baker, Hersheys, Runkle, Van Camp.

Garcia & Vega-Clear Havana table listing New Panatella, Extra Fancy Clear Havana, Made in Tampa, Fla., Delicades, etc.

Starlight Bros. table listing La Rose De Paris Line, Coquettes, Caballeros, Rouse, Peninsular Club, etc.

Union Made Brands table listing El Overture, Ology.

Our Nickel Brands table listing New Currency, Lioba, Eventual, La Yebana.

Cheroots table listing Old Virginia.

Stogies table listing Home Run, Havana Gem.

CIGARETTES table listing One Eleven, Beechnut, Home Run, Yankee Girl, Sunshine, Red Band, Nebo, Camels, Relu, Lucky Strike, Sweet Caporal, Windsor Castle, Piedmont, Spur, Sweet Tips, Idle Hour, Omar, Falks Havana, Rich'm'd S Cut, Rich'm'd 1 Cut, Fatima, Helmar, English Ovals, Turkish Trop., London Life, Helmar, Herbert Tarryton, Egyptian Str., Murad, Murad, Murad, Luxury, Melachrino, Melachrino, Melach'o, Melach'o, Markaroff.

John J. Bagley & Co. Brands table listing Apple, Caramel Twist, Gravelly Superior, Humburg, Kismet, Liberty Bell, Maritana, Mickey Twist.

SMOKING TOBACCO table listing American Tobacco Co. Brands.

John J. Bagley & Co. Brands table listing Banner, Blue Boar, Bob White, Bull Durham, Drum, Five Bros., Giant, L. C., Garrison, Imperial Cube Cut, Lucky Strike, Myrtle Navy Plug Cut, Myrtle Navy, Navy, Nigger Hair, Nigger Hair, Nigger Head, Old English, Peerless, Peerless, Peerless, Rob Roy, Rob Roy, Rob Roy, Sweet Maple Scrap, Soldier Boy, Soldier Boy, Tuxedo, Tuxedo, Tuxedo, Yale Mix.

CIGARETTE PAPERS table listing Riz La Croix, Riz La Wheat, Riz Tam Tam, Zig Zag.

TOBACCO-FINE CUT table listing Liggett & Myers Brands, Hiawatha, Hiawatha, Red Bell, Red Bell, Red Bell, Sterling, Sweet Burley, Sweet Burley, Sweet Cuba, Sweet Cuba, Sweet Orange.

Scotten Dillon & Co. Brand table listing Dan Patch, Dan Patch, Ojibwa, Ojibwa, Ojibwa, Ojibwa, Ojibwa, Sweet Mist, Uncle Daniel, Uncle Daniel.

J. J. Bagley & Co. Brands table listing Mayflower, P. Lorillard Brands, Pioneer, Tiger, Weyman Bruton Co. Brand Right Cut, W-B Cut.

PLUG TOBACCO table listing American Tobacco Co. Brands, Amer. Navy, Amer. Navy, Jolly Tar, Gold Rope, Boot Jack, Piper Heidsieck, Piper Heidsieck, Spear Head, Square Deal, Standard Navy, Town Talk.

Liggett & Myers Brands table listing Clipper, Drummond Nat. L., Honey Dip Twist, Granger Twist, Horse Shoe, J. T. Bright, J. T. Smooth, J. T. R. and R., King Pin, King Pin, Masterpiece, Picnic Twist, Pure Grape, Spark Plug, Star, Uncle Sam.

Scotton, Dillon & Co. Brands table listing Bracer, Cream De Menthe, Peachey, Stronghold, Yankee Girl.

P. Lurillard Brands table listing Climax, Climax Smooth, Climax Thick, Red Cross, Red Cross.

R. J. Reynolds Tobacco Co. Brands table listing Apple, Caramel Twist, Gravelly Superior, Humburg, Kismet, Liberty Bell, Maritana, Mickey Twist.

SMOKING TOBACCO table listing American Tobacco Co. Brands.

John J. Bagley & Co. Brands table listing Banner, Blue Boar, Bob White, Bull Durham, Drum, Five Bros., Giant, L. C., Garrison, Imperial Cube Cut, Lucky Strike, Myrtle Navy Plug Cut, Myrtle Navy, Navy, Nigger Hair, Nigger Hair, Nigger Head, Old English, Peerless, Peerless, Peerless, Rob Roy, Rob Roy, Rob Roy, Sweet Maple Scrap, Soldier Boy, Soldier Boy, Tuxedo, Tuxedo, Tuxedo, Yale Mix.

CIGARETTE PAPERS table listing Riz La Croix, Riz La Wheat, Riz Tam Tam, Zig Zag.

TOBACCO-FINE CUT table listing Liggett & Myers Brands, Hiawatha, Hiawatha, Red Bell, Red Bell, Red Bell, Sterling, Sweet Burley, Sweet Burley, Sweet Cuba, Sweet Cuba, Sweet Orange.

Scotten Dillon & Co. Brand table listing Dan Patch, Dan Patch, Ojibwa, Ojibwa, Ojibwa, Ojibwa, Ojibwa, Sweet Mist, Uncle Daniel, Uncle Daniel.

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet Cut Plug, 10c 96

Weyman Bruton Co.'s Brands
Central Union, 15c, dz. 1 44
Shag, 15c Tins, doz. 1 44

FARINACEOUS GOODS
Beans
Med. Hand Picked --- 07
Cal. Limas --- 10 1/2

FRUIT JARS
Mason, pts., per gross 7 25
Mason, qts., pr gross 8 50

NUTS. Whole
Almonds, Terregonna... 22
I. X. L., s. s. --- 30

Veal
Top --- 14
Good --- 13
Medium --- 10

P. Lorillard's Brands
Beechnut Scrap, doz. 96
Buzz, L. C., 10c, doz. 96

Snuff
Copenhagen, 10c, roll 64
Seal Blandening, 10c 64

Hominy
Pearl, 100 lb. sack --- 5 25
Macaroni
Domestic, 10 lb. box --- 1 00

GELATINE
Cox's 1 doz., large --- 1 90
Cox's 1 doz., small --- 1 25

Salted Peanuts
Fancy, No. 1 --- 10
Jumbo --- 21

Mutton
Good --- 16
Medium --- 14
Poor --- 12

Scotten Dillon Co. Brands
Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96

CONFECTIONERY
Stick Candy
Standard --- 14
Jumbo Wrapped --- 16

Peas
Scotch, lb. --- 06 1/2
Split, lb. --- 09

GRANULATED LYE
Wanders.
Single cases --- 5 15
2 1/2 cases --- 5 04

OLIVES.
Bulk, 2 gal. keg --- 3 00
Bulk, 3 gal. keg --- 4 25

PROVISIONS
Barreled Pork
Clear Back --- 23 00@24 00

Fancy Chocolates
Bittersweets, Ass'td 1 75
Choc Marshmallow Dp 1 55

Gum Drops
Anise --- 17
Raspberry --- 17

FISHING TACKLE
Cotton Lines
No. 2, 15 feet --- 1 15
No. 3, 15 feet --- 1 60

HIDES AND PELTS
Hides
Green, No. 1 --- 07
Green, No. 2 --- 06



Sausages
Bologna --- 12
Liver --- 12
Frankfort --- 16

Pinkerton Tobacco Co. Brands
American Star, 10c, dz 96
Big 9, Clip, 10c, doz. 96

Lozenges
A. A. Pep. Lozenges 15
A. A. Pink Lozenges 16

Hooks-Kirby
Size 1-12, per 1,000 --- 1 05
Size 1-0, per 1,000 --- 1 20

PEANUT BUTTER.
Bel Car-Mo Brand
8 oz., 2 doz. in case 2 50

PETROLEUM PRODUCTS
Iron Barrels
Perfection Kerosine --- 12.4

Smoked Meats
Hams, 14-16, lb. 28 @ 32
Hams, 16-8, lb. 28 @ 32

J. J. Bagley & Co. Brands
Broadleaf, 10c --- 96
Buckingham, 10c, doz. 96

Hard Goods
Lemon Drops --- 17
O. F. Horehound Dps 17

FLAVORING EXTRACTS
Jennings
Pure Vanilla --- 6 75
Turpenless --- 5 20

RAW FURS.
Skunk.
No. 1 black --- 3 00
No. 2 short stripe --- 2 00

MINK.
No. 1 large --- 7 00
No. 1 medium --- 5 50

Beef
Boneless No. 1 car. 2 00
Condensed Bakers brick 31

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

CRISCO
36s, 24s and 12s.
Less than 5 case --- 20

Van Duzer
Vanilla, Lemon, Almond, Strawberry, Raspberry,

MUSKRAT.
Spring --- 2 25
Winters --- 1 75

POLARINE
THE PERFECT MOTOR OIL
Medium Light --- 57.2

Pig's Feet
1/2 bbls. --- 2 15
3/4 bbls., 35 lbs. --- 4 00

Schmidt Bros. Brands
Eight Bros., 10c, doz. 96
Eight Bros., Pails, dz 8 40

CREAM OF TARTAR
6 lb. boxes --- 40
DRIED FRUITS
Apples
Evap'd Choice, blk. --- 18 1/2

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper sack --- 8 90

MATCHES.
Blue Ribbon, 144 box. 7 55
Searchlight, 144 box. 8 00



ROLLED OATS
Steel Cut, 100 lb. sks. 3 25
Monarch, 90 lb. sacks 2 65

R. J. Reynolds Tobacco Co. Brands
George Washington, 10c, doz. 96
Old Rover, 10c, doz. 96

PEACHES
Evap. Choice, Unpeel. 17 1/2
Evap. Fancy, Unpeeled 18

Wheat
No. 1 Red --- 1 23
No. 1 White --- 1 25

MOLASSES.
New Orleans
Fancy --- 60
Choice --- 48

PICKLES
Medium Sour
Barrel, 1,200 count --- 17 50

White Fish
Med. Fancy, 100 lb --- 13 00

SALT

Colonial 24 2 lb.	90
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

Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz. .	6 40
Snowboy, 100, 10 oz. 3	90
Snowboy, 24 Large ..	5 60
Snowboy Large 1 free 5	
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	5 50

CLEANSERS.

KITCHEN KLENZER



Per case, 24 2 lbs. ... 2 40
Five case lots ... 2 30

SEEDS.

Anise	23
Caraway	14
Canary, Smyrna	09
Cardomon, Malabar 1	20
Celery	24
Hemp, Russian	09 1/4
Mixed Bird	13 1/2
Mustard, yellow	12
Poppy	18
Rape	14
Durkee's Bird, doz. .	1 20
French's Bird, per dz.	1 40

SHOE BLACKENING.

2 in 1, Paste, doz. .	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	85

80 can cases, \$4.80 per case

SPICES.

Whole Spices.

Allspice, Jamaica ..	@12
Cloves, Zanzibar	@42
Cassia, Canton	@16
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochin	@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	@22
Ginger, African	@31
Mustard	@31
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@20
Pepper, White	@29
Pepper, Cayenne	@32
Paprika, Spanish	@42

Seasoning

Chili Powder, 15c ..	1 35
Celery Salt, 3 oz. .	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
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 1/2
Elastic, 64 pkgs. .	5 35
Tiger, 48-1	2 85
Tiger, 50 lbs.	05 1/2

SYRUPS

Corn

Blue Karo, No. 1 1/2,	2 doz.	202
Blue Karo, No. 5, 1 dz.	2 60	
Blue Karo, No. 10, 1	1/2 doz.	2 40
Red Karo, No. 1 1/2, 2	doz.	2 18
Red Karo, No. 5, 1 dz.	3 00	
Red Karo, No. 10, 1	1/2 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.	3 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

Sho You, 9 oz., doz. 2	70
A-1, large	5 75
A-1, small	3 60
Capers	1 80

TEA.

Japan.

Medium	32@38
Choice	40@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	10
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	1 35	
Market, extra	9 00	
Splint, large	8 50	
Splint, medium	7 00	
Splint, small	7 00	

Churns

Barrel, 5 gal., each ..	2 40
Barrel, 10 gal., each.	2 55
3 to 6 gal., per gal. .	16

Egg Cases

No. 1, Star Carrier	5 00
No. 2, Star Carrier ..	10 00
No. 1, Star Egg Trays	4 50
No. 2, Star Egg Tray	9 00

Map 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 Dairy	5 00
12 qt. Tin Dairy	5 50

Traps

Mouse, wood, 4 holes ..	60
Mouse, wood, 6 holes ..	70
Mouse, tin, 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

Tubs

Large Galvanized	8 50
Medium Galvanized ..	7 00
Small Galvanized	6 50

Washboards

Banner Globe	5 75
Brass, Single	6 75
Glass, Single	7 00
Double Peerless	8 25
Single Peerless	7 50
Northern Queen	6 25
Universal	7 50

Window Cleaners

12 "in.	1 65
14 "in.	1 85
16 "in.	2 30

Wood Bowls

13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	18 00
19 in. Butter	25 00

WRAPPING PAPER

Fibre, Manila, white ..	05 1/2
No. 1 Fibre	07 1/2
Butchers Manila	06
Kraft	09

YEAST CAKE

Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1 1/2 doz. .	1 35
Yeast Foam, 3 doz. .	2 70
Yeast Foam, 1 1/2 doz.	1 35

YEAST-COMPRESSED

Fleischman, per doz. .	28
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Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 21—On this day was held the first meeting of creditors in the matter of Hamp Bros. Auto Sales Company, Bankrupt No. 2052. The bankrupt was present in person and by attorney, E. F. Sawyer. Fred Wetmore was present for creditors. Claims were allowed against the estate. Alfred G. Chapman was elected trustee, and the amount of his bond fixed by the referee at \$1,000. The bankrupt was then sworn and examined without a reporter. The first meeting of creditors was then adjourned no date.

Feb. 23. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Charles A. Arntz, Bankrupt No. 2058. The matter has been referred to Benn M. Corwin as referee in bankruptcy, and who also has been appointed receiver. A custodian has been appointed and the property taken into his custody. The bankrupt is a resident of the city of Muskegon, and is a retail shoe merchant, having his place of business located at Muskegon. The schedules of the bankrupt list assets in the sum of \$5,063.80, of which the sum of \$250 is claimed as exemptions, and liabilities in the sum of \$4,330.42. The first meeting of creditors in this matter will be held at the office of the referee March 13. A list of the creditors of the bankrupt is as follows: Brown Shoe Co., St. Louis\$314.39 B. Hartray Shoe Co., Chicago 184.07 Goodwill Advertising Corp., Indianapolis 19.50 Roberts Johnson & Rand Co., St. Louis 79.54 Lunn & Sweet Shoe Co., Auburn, Me. 262.40 Churchill & Allen Shoe Co., Brockton, Mass. 256.85 R. E. McDonald Shoe Co., Boston 350.00 Wizard Foot Appliance Co., St. Louis 16.25 Schwartzger Glazer Co., Grand Rapids 3.73 United States Rubber Co., Detroit 795.76 Racine Shoe Co., Racine 24.90 F. M. Hoyt Shoe Co., Chicago 133.88 A. S. Kreider Shoe Co., Chicago 758.39 Henry Klein Shoe Co., Chicago 95.09 Simmons Boot & Shoe Co., Toledo 524.52 Central Shoe Co., St. Louis 11.25 V. Schoencker Shoe Co., Milwaukee 188.10 Scholl Mfg. Co., Chicago 57.16 Rice & Hutchins Shoe Co., Chicago 124.88 Cleveland Shoe Co., Cleveland 54.80 Foot Shoe Co., Chicago 116.80 Eyewer Hosiery Co., Milwaukee 17.95 McElwain Shoe Co., Chicago 173.03 Chippewa Shoe Co., Chippewa Falls, Wis. 114.80 Emmons Shoe Co., Milwaukee 20.70 McElwain Shoe Co., Columbus 119.00 Blum Shoe Co., Dansville, N. Y. 62.85 Chas. O. Timson Shoe Co., Lynn, Mass. 50.85

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Edward E. Damon, Bankrupt No. 2059. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is one of the co-partners of the firm of Damon & Co., dealers in commercial paper and securities in the city of Grand Rapids. The schedules of the bankrupt list assets in the sum of \$4,709.91, of which the sum of \$842.25 is claimed as exempt, and liabilities in the sum of \$2,741.58. From the fact that such assets as are not claimed as exempt to the bankrupt are of doubtful value, the court has written for funds for the prosecution of the case, and upon the arrival of such funds the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows: Old Nat. Bank, Grand Rapids \$3,500.00 Detroit Mortgage Exchange 12,373.01 Tish-Hine Co., Grand Rapids 162.10 Ward-Schopps Co., Grand Rapids 99.90 Stevens-Davis Co., Chicago 68.00 Commercial Savings Bank, Grand Rapids 300.00 Morris Plan Bank, Grand Rapids 500.00 Vigil Pub. Co., Grand Rapids 30.64 Herald, Grand Rapids 301.31 Press, Grand Rapids 209.64 Mich. Tradesman, Grand Rapids 85.50 Michigan State Telephone Co., Grand Rapids 32.50 Addressograph Co., Chicago 18.00 John S. Noel Co., Grand Rapids 38.25 Friedrich Music Co., Grand Rapids 1,500.00 Commercial Finance Corporation, Grand Rapids 4,115.00 A. W. Ehrman Co., Detroit 39.28 A. Himes Coal Co., Grand Rapids 91.25 Decker, Davis & Jean, Grand Rapids 60.83 Friedman-Spring Dry Goods Co., Grand Rapids 27.37 Chas. Trankla Co., Grand Rapids 51.54 Wurzburg Dry Goods Co., Grand Rapids 83.00 Paul Stekette & Sons, Grand Rapids 182.70 Chas. R. Lively, Grand Rapids 620.00 Sun Oil Co., Toledo 20.90 Wolverine Storage Battery Co., Grand Rapids 25.00 C. F. Peterson, Grand Rapids 102.00 Standard Oil Co., Grand Rapids 40.00 Damon-Pantlind Co., Grand Rapids 1,100.00 G. R. Savings Bank, Grand Rapids 240.00 Fred Z. Pantlind, Grand Rapids 400.00 Schauwecker & Timmons, Grand Rapids 8.00 Consumers Ice Co., Grand Rapids 7.45 Pellemas Pharmacy, Grand Rapids 23.73

Friedrich Music House, Grand Rapids

Rapids	12.65
Sanitary Milk Co., Grand Rapids	34.93
Brink & Beecher, Grand Rapids	29.66
Ralph V. Allen, Grand Rapids ..	6.00
Edwin J. Chamberlain, Grand Rapids	16.50
Houseman & Jones, Grand Rapids	6.50
T. C. Irwin, Grand Rapids	120.00
Herpolsheimer Co., Grand Rapids	44.79
Pope & Heyboer, Grand Rapids ..	28.00
Pantlind Hotel, Grand Rapids ..	8.25
John S. Noel Co., Grand Rapids ..	2.40
Jewell & Smith, Grand Rapids ..	715.00
Association of Commerce, Grand Rapids	40.00
Old National Bank, Grand Rapids	150.00

On this day also were received the order of reference and adjudication in bankruptcy in the matter of Advance Brass Manufacturing Co., Bankrupt No. 2055. The matter has been referred to Benn M. Corwin as referee in bankruptcy, who also has been appointed receiver. The bankrupt is located at Muskegon and is engaged in the conduct of a brass factory at that city. The case is involuntary and therefore the list of creditors and date of first meeting cannot at this time be given. Upon the arrival of the schedules the first meeting of creditors will be called and note of the same, as well as the list of creditors, given here.

On this day also was held the order to show cause and sale in the matter of Newman Azkoul, Bankrupt No. 2045. The bankrupt was present in person and by attorney J. R. Gillard. Various bidders were present in person. The court has received an offer of \$125 for all the stock in trade and fixtures, except the exemptions of the bankrupt, from the Grand Rapids Store Fixtures Co., and upon such offer the sale was noticed out to creditors. The bankrupt stipulated to take his exemptions in cash pro rata and therefore the entire stock in trade and fixtures were offered for sale on this date. The property was finally struck off to M. A. Azzar for \$250. An order confirming the sale has been made by the court.

Feb. 27. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Fowler-Kline Co., and Harrison D. Kline, individually, Bankrupt No. 2033. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt company is a resident of the city of Grand Rapids and was engaged in the business of oil trading. The individual Harrison D. Kline is also a resident of the city of Grand Rapids. The schedules of the bankrupt company list assets in the sum of \$1,444.10 and liabilities in the sum of \$2,140.85. From the schedules of the individual Harrison D. Kline list assets in the sum of \$450, all of which are claimed as exempt, and liabilities in the sum of \$1,676.26. The first meeting of creditors in the matter will be held on March 14. A list of creditors of the bankrupt company is as follows—all located in Grand Rapids: Commercial Finance Corporation \$200.00 Store Fixture Co. 53.50 Grand Rapids Savings Bank 300.00 Columbian Storage Co. 11.80 Consumers Power Co. 1.00 Citizens Telephone Co. 6.50 De Vries Printng Co. 4.00 Grand Rapids News 61.74 Herald Publishing Co. 320.46 Lubrite Refining Co. 998.08 J. A. Thompson 4.00 Northwestern Weekly 9.09 Tradesman Company 11.7 Vigil Publishing Co. 91.58 White Printing Co. 64.00 Western Union Telegraph Co. 3.44

A list of the creditors of the individual Harrison D. Kline is as follows: Morris Plan Bank (note)\$168.00 Young & Chaffee Furniture Co. 264.00 Nellie S. Fowler (note) 700.00 Bird Taxi Co. 12.75 Butterworth Hospital 137.60 Dr. M. S. Ballard 90.00 Dr. F. E. Baribeau 2.50 Dr. H. M. Blackburn 66.00 Carr-Hutchins-Anderson Co. 37.00 Herpolsheimer Co. 33.37

Wm. D. Batt

FURS

Hides

Wool and Tallow

Agent for the
Grand Rapids Steam
Grand Bone Fertilizer

28-30 Louis St.
Grand Rapids, Michigan

Lacey Co.	40.00
Mills & Healy	22.14
S. A. Norman	23.50
Geo. A. Murphy	50.00
Harold Worm	30.00

March 1. On this day was held the final meeting of creditors in the matter of William A. McFarland, Bankrupt No. 1992. The trustee was present in person. The bankrupt was not present or represented. Claims were allowed against the estate. The trustee's final report and accounts were received and approved. It appeared that a certain tax had not been paid and that upon paying the same there would be no further dividends for general creditors in the matter. A supplemental first dividend was declared upon claims not receiving a first dividend on the previous distribution. The meeting was made for the payment of administration expenses. The meeting was then adjourned no date. Nothing further will transpire in this case save to close the same and return it to the District Court. The bankrupt's discharge was not opposed to.

On this day also was held the final meeting of creditors in the matter of Christopher J. Renihan, Bankrupt No. 2002. The bankrupt was not present or represented. The trustee was present in person. The trustee's final report and accounts were received and approved. The bill of the attorney for the bankrupt was approved and allowed. Supplemental first and final dividend sheets were filed and an order made for the payment of administration expenses. No objections were interposed to the discharge of the bankrupt. The meeting was then adjourned no date.

On this day also was held the first meeting of creditors in the matter of the Muskegon Commercial Body Co., Bankrupt No. 2013. The bankrupt corporation was present by Charles Thunfors, its president and by Bunker & Rogoski, attorneys. Matt N. Connine appeared for creditors. Claims were proved against the estate. John Olson, of Muskegon, was elected trustee and the amount of his bond fixed by the referee in the sum of \$500. Charles H. Thunfors was then sworn and examined without a reporter. The meeting was then adjourned to March 7.

On this day also was held the first meeting of creditors in the matter of Dorman-Spooner Co., Bankrupt No. 2050. The bankrupt was present; also attorneys J. R. Gillard and Wicks, Fuller & Star. Claims were proved against the estate. Chester C. Woolridge was elected trustee and the amount of his bond fixed by the referee in the sum of \$200. The first meeting of creditors was then adjourned no date.

March 2. On this day was held the first meeting of creditors in the matter of Allan G. Thurman & Co., Bankrupt No. 1955. The bankrupt was not present in person. Butterfield, Keeney & Amberg; Wicks, Fuller & Starr; Knappen, Uhl & Bryant; Norris, MacPhearson, Harrington & Waer; Eugene Housman; Cornelius Hofhus; John Dunham and Hilding & Hilding, all of Grand Rapids, were present. Harris E. Galpin and Joseph T. Riley, of Muskegon, were present. Searl & Searl, of St. Johns, also present. Claims were proved against the estate. George S. Norcross was elected trustee and the amount of his bond fixed by the referee in the sum of \$10,000. Appraisers were appointed. The first meeting was then adjourned to April 4.

March 2. In the matter of Reed City Creamery Co., the schedules of the bankrupt have been filed and the first meeting of creditors will be held at the office of the referee on March 16. The case is an involuntary one and the schedules filed in the court are imperfect as yet, therefore the totals of assets and liabilities cannot be given. A list of the creditors of the bankrupt is as follows:

Cowles Wheeler, Reed City	\$ 10.00
Creamery Package Co., Chicago	251.75
John W. Ladd, Detroit	10.00
Davis-Watkins Co., North Chicago	60.00
Luther Printing Co., Luther	41.35
Cummer Mfg. Co., Cadillac	20.40
Cadillac Boiler Works, Cadillac	41.62
Bennett Electric Co., Big Rapids	50.00
Kent Storage Co., Grand Rapids	34.00
Barber Creamery Supply Co., Chicago	32.64
Holders Stationery Co., Chicago	13.14
Herald, Reed City	31.54
L. H. Norman, Reed City	16.45
Harry Stevens, Reed City	(unknown)
Citizens Telephone Co., Reed City	10.05
Michigan Telephone Co., Reed City	5.85
Sam Johnson, Reed City	(unknown)
Amel Carlson, Reed City	(unknown)
Paul Weck, Reed City	(unknown)
Western Oil & Gas Co., Reed City	(unk.)
Will Curtis, Reed City	\$1,530.00
Commercial Savings Bank, Reed City	2,912.00

Salesforce Must Watch Changes.

The really efficient salesperson should know just what is going on in the wholesale field of the article which she is selling, not merely because it should be of interest to her, but because it is as important a point in the sale of the garment as the quality of the merchandise itself. The time has passed when women are content to pay prices asked of them, without enquiring the reason for such prices. Nowadays, such topics as overhead, cost of production, taxation and others, should not be considered high-brow. They constitute convincing arguments to help close a sale.

Ever since Eve was a bride, love and praise has been all that woman ever expected for her services. Had man always bestowed this small and easily rendered compensation she would never have become his competitor in the labor market.

The spendthrift is shot out, the miser is shot in. Let us shoot straight ahead and we will bag the game.

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.

For Sale—Ladies Specialty Shop, to which can be added dry goods, children's wear, art goods, embroidery materials, patterns, etc. Large, deep store and work-room. Located on live business street, mile from downtown section. Owner's reasons for selling are that she realizes that a specialty shop alone cannot pay under present conditions, and does not care to make the investment necessary to develop bigger business. Address No. 683, care Michigan Tradesman. 683

DRUG STORE FOR SALE—Corner drug with substitution postoffice, pays nearly all rent. Has all side lines, including soda fountain. Established over forty years. Best town in state. Cash or terms. Spliedts Drug Store, 351 Washington Ave., Muskegon, Mich. 684

For Sale—General merchandise business, stock, fixtures and building. Will take \$19,000 to handle. Good opportunity. Holland community. Address No. 685, care Michigan Tradesman. 685

For Sale—New Burroughs adding machine with stand, seven rows keys for \$150. Box 30, Tekonsha, Michigan. 686

FOR SALE—An old established clothing and furnishing business. Best location in a city of 15,000 in Central Michigan. This is a real money maker and will stand investigation. Health reason for selling. Address No. 687, care Michigan Tradesman. 687

Wanted—Stock of goods or business property for 280-acre stock farm. De Coudres, Bloomingdale, Mich. 688

Wanted—General store in town of 300 or over. Give particulars in first letter. No. 689, care Michigan Tradesman. 689

For Sale—Well-assorted general stock located the center of a good farming region in town on cement road between Kalamazoo and Grand Rapids. Stock and fixtures will inventory about \$4,500. Rent reasonable. Address No. 690, care Michigan Tradesman. 690

For Sale—Stock of general merchandise and fixtures, twenty-five miles west of Detroit, consisting of clothing, shoes, dry goods and groceries. Amount of stock and fixtures will not exceed \$10,000. Cheap rent and long lease. Address No. 691, care Michigan Tradesman. 691

For Sale—Grocery stock, ten-room house, basement under all, new garage, five lots. Good location. No competition. Address Mrs. A. C. Brown, Wasipi, Mich. 692

For Sale—Ice cream parlor and lunch room, two-chair barber shop and bath. Both are good paying propositions. Health reason for selling. J. J. Heinle, 2335-37 Gratiot Ave., Port Huron, Mich. 693

For Sale—Stock of general merchandise. Good location, no close competition. Will sell cheap if taken at once. Address No. 694, care Michigan Tradesman. 694

**REBUILT
CASH REGISTER CO., Inc.**
Dealers in
Cash Registers, Computing Scales,
Adding Machines, Typewriters And
Other Store and Office Specialties.
122 N. Washington, SAGINAW, Mich.
Repairs and Supplies for all makes.

For Sale—Grocery store and cottage combined, at Wolfe Lake, Jackson, Mich. Large icehouse full of ice for sale to cottagers, 2 1/2 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
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

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

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit. 566

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

Salesmen—Profitable side line. Carry samples in pocket. Address Copper Journal, Hancock, Mich. 574

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

Wanted—Position as bookkeeper or clerk; bookkeeping experience, good reference. Address Wm. C. Bense, Long Prairie, Minn. 674

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—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

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

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

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.



Gabby Gleanings From Grand Rapids.

Grand Rapids, March 7—This year is going to be a hard one on the salesman as well as the manufacturer and jobber. It is going to mean hard work on the part of both to make both ends meet. The local concerns will have it somewhat easier, as many retailers who formerly have bought their merchandise in the Eastern markets will buy of the local jobber.

Jacob Dyk, the Traverse City fruit and produce dealer, is in the city for a few days, calling on old friends and business acquaintances. He is accompanied by his star salesman, L. G. Ball. "Jake" looks 100 per cent. healthier than he did when acting as office manager for the Vinkemulder Co., with which house he was connected for more than a dozen years.

Edward R. Sweet, the elongated and elephantine landlord of the Occidental Hotel, Muskegon, was in the city Tuesday for the purpose of buying additional furniture for his hotel. He put in a month at various points in Florida, finding Orlando more to his liking than any other resort in that State.

D. D. Harris, the veteran Shelbyville merchant, owns a 320 acre farm not far from Woodville. Whenever he gets tired of waiting on customers and the regular store routine, he hies himself away to his Nawaygo county retreat, where he lives near to nature for a week or two. He always comes back to his work refreshed and rejuvenated—full of hope and courage to tackle the problems which confront him as a painstaking and conscientious merchant.

There is a restaurant in Kalamazoo which has not yet learned that the war is over. It is known as the Green Tea Pot. Its prices and service are in harmony with the prices and service which prevailed during 1918, but neither are in keeping with present day conditions and practices.

The Bracelin Hotel (Allegan) is furnishing regular dinners for 35 cents and chicken dinners Sundays* for 50 cents. Looks like a return to normal condition!

The Grand Rapids Trust Co. has paid a 30 per cent. dividend on \$78,000 of proven claims against the Universal Stores Corporation. There are \$35,000 additional claims which are being contested by the trustee. Some of these claims are being contested because the owners insist they are preferred claims. Others are being contested on the ground that they are illegal. There will probably not be enough realized from the assets to pay the claims in full, which means that the \$200,000 stock held by stockholders will never receive any dividend. The notorious Vedders, who engineered the swindle, has never been punished by the Michigan Securities Commission, as he should have been; nor has Bramble ever been forced to disclose his connection with the swindle.

An inventory of the stock of the five stores conducted by the late F. D. Travis Co. has been completed. It discloses that there are enough assets to meet the mercantile indebtedness, providing the five stores and the garage at Plainwell are continued indefinitely as going businesses, but the deluded and swindled stockholders who contributed \$150,000 to the gross fraud perpetrated by Travis will probably never see the color of their money again. Travis has been separated from the defunct concern and anxiously awaits the action of the 600 farmers who bought stock of him under conditions which rendered its sale illegal. Any one or all of these men can put Travis behind the bars as a common criminal, which is the title he will bear from now on, whether he plays checkers with his nose behind prison bars, as he should be forced to do the remainder of his natural life, or whether he is permitted to remain outside with the title of "common swindler" attach-

ing to him as long as he lives. Whether he is made to pay the penalty of his misdeeds depends entirely on the action of his dupes. Any victim who feels that the public should be protected against such an arrant knave and swindler can put Travis where the dogs cannot bite him by making proper complaint to the prosecuting attorney of Allegan county, who announces his willingness to prosecute any case which is brought to his attention properly vouched for and authenticated.

You-See-Tee members of the You-See-Tee Club are requested to lend their assistance by bringing a friend to the noon luncheon at the Association of Commerce, Saturday, March 11. These luncheon meetings are growing more popular every week. The attendance is increasing, the music and the speaking is always good and it is hoped that before long it will be necessary for Manager Bauman to furnish a larger room. Now don't forget fellows, you must be in the dining room by 12:30 sharp or pay a fine.

Frank S. Verbeck has spent most of his time during the winter calling on Michigan hotel men, soliciting members of the Michigan Hotel Keepers' Association, collecting the dues of those in arrears and writing up the hotel generally for the Tradesman.

The twentieth annual banquet of Grand Rapids Council, United Commercial Travelers of America, was given in the Hotel Pantlind Saturday evening, March 4, and every one who attended agreed that it was one of the best events of its kind ever pulled off by old 131. Sharply on the stroke of 7 the assembled members and their wives and sweethearts, numbering about 100, marched into the big banquet room. Following invocation by Rev. Charles W. Mackenzie, of Trinity Community church, all joined in singing America while they still stood facing the American flag which was beautifully draped just back of the speakers' table. During the meal the assemblage joined in community songs under the leadership of Arthur A. vogelsang, who certainly was successful in putting plenty of pep and enthusiasm into the meeting. At the close of the banquet proper, L. V. Pilkington, acting as toastmaster, took charge of the meeting, and after a few appropriate remarks introduced Andy Mouw, who in his own inimitable manner and under the title of Syncopated Selections entertained every one present. Rev. Mackenzie was then introduced and gave a very snappy inspiring talk, taking as his subject the National game called "Pep." Earl W. Gordon, son of one of our old members, Mr. and Mrs. Ira Gordon, then favored us with several vocal solos, which were very much appreciated. The toastmaster then introduced Lee H. Bierce, Secretary of the Association of Commerce, who gave one of his very best and most interesting talks, which was especially interesting to all traveling men present. It was now 9:30 and, according to the committee's schedule, time for this part of the meeting to close. At 9:40 the floor was all cleared and all those who wished remained and enjoyed themselves by tripping the light fantastic until at 11:30, when, to the tune of Home Sweet Home, every one wended his way homeward, happy in the thought that No. 131 had again made a success.

Old residents of Ishpeming claim there was greater snow fall the present winter than in twenty-four years. It is impossible to see the top of a man's head over the snow drifts from one side of the street to the other, looking from many store fronts. An overseas man said the trench-like walks recalled most unpleasant memories.

M. R. Goddard (La Crosse Rubber Co.) was at Manistee when the great

storm broke two weeks ago to-day. He evidently had the vision of a prophet, because he saw trouble ahead and took the first train home. It proved to be the last train out of Manistee for several days.

Arnold Oostdyke, for five years with the Commercial Credit Co., has engaged in the manufacture of awnings, tents and canvass specialties. Arnold learned the trade in the old country and understands the business in all of its ramifications.

Joseph P. Lynch has concluded a 10 day sale for the M. V. Tanner Co., at Saginaw. The first day of the sale 15,792 persons passed through the turnstile. He is now conducting a sale in the store of Ed. Mack, men's clothing, at Toronto. To-morrow he starts two sales—the Eckert dry goods store, at Saginaw, and the Quality and Everybody's Shop, at Bay City.

Packer Hides Sold at Big Concessions

At last, after many weeks of waiting, about 250,000 packer hides have sold at declines very much as have been expected. Native steers brought 13 cents, butt brands 12 cents, Colorado 11 cents, heavy Texas 10 cents, light and ex-light Texas 11 cents, branded cows 10 cents. It is also reported that some small packer hides were moved, but details have not come to light. However, some were offered at 10 cents and it was well known that counter offers were solicited.

Now the question is, will more tanners come to market? Nearly all of the trading mentioned above was done by one large tanner. If he has bought enough and should he now retire from the market, it will leave a sad feeling of disappointment among packers who were not among the favored. Possibly other tanners will want some hides, but reports from leather men indicate that there is not immediate demand for leather to warrant the purchase of undesirable hides for speculation. However, the prices are again so very low that it is almost among the certainties that no further large declines will have to be reported. It is possible that some

tedious waiting will have to be done.

Country hides will have to be sold very low to interest tanners, because packers are so low in price that countries are worth scarcely anything to the original producer. Thousands of hides have been destroyed and, without a very great reaction, thousands will continue to go to the waste pile.

Calfskins have sold at 16 and 16½ cents and it is said more are available at these levels.

Sheepskins are not selling as freely as formerly, although prices remain fairly firm.

Women Who Smoke.

Kalamazoo, March 7—Recently I have seen several letters in your paper regarding women who smoke, and especially young women in the colleges and universities. Most of the deans in charge of the co-eds admit that a small percentage of their young women smoke. The average intelligent man or woman will admit that it is a dirty habit—not befitting any girl or young lady attending a school of learning and education. As one woman said: "The average intelligent, high-bred home-loving woman will not take care of her baby with a cigarette in her mouth, or while making a pie having ashes dropping on it."

Smoking by women is a filthy habit, and only the idle, blase type indulge. I would suggest that the deans compel those who wish to smoke to take a "full course" of tobacco, from cigarettes to chewing. I believe that most of them would be cured.

S. L. Wright.

Soldiers' Bonus.

Cash bonuses amounting to \$191,339,200 are being paid veterans of the world war in thirteen states, and \$156,500,000 more in "adjusted compensations" will be disbursed under legislation already passed.

The Scott Hotel, at Hancock, may not be entirely fireproof. That is the only thing that could be said to its discredit, for never in the checkered and varied career of the house has it been conducted better than at present. Rooms are clean and the table is better than ever.

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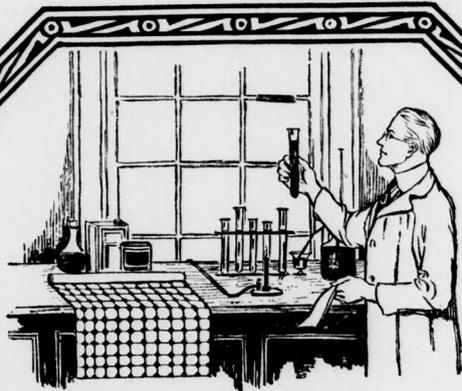
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