

NEW EVERY MORNING

Every day is a fresh beginning,
Every morn is the world made new;
You, who are weary of sorrow and sinning,
Here is a beautiful hope for you—
A hope for me and a hope for you.

All the past things are past and over,
Tasks are done and tears are shed,
Yesterday's errors let yesterday cover;
Yesterday's wounds which smarted and bled,
Are healed with the healing which night has shed.

Yesterday now is a part of forever,
Bound up in a sheaf, which God holds tight,
With glad days, and sad days, and bad days, which never
Shall visit us more with their bloom and blight,
Their fulness of sunshine or sorrowful night.

Let them go, since we cannot relieve them,
Cannot undo, and cannot atone;
God in His mercy, receive and forgive them;
Only the new days are our own;
To-day is ours and to-day alone.

Here are the skies all burnished brightly,
Here is the spent earth all reborn,
Here are the tired limbs springing lightly,
To face the sun and to share with the morn
In the charm of the dew and the cool of the dawn.

Every day is a fresh beginning,
Listen, my soul, to the glad refrain,
And in spite of old sorrow and older sinning,
And puzzles forecasted and possible pain,
Take heart with the day and begin again.

Susan Coolidge.

The Name on the Sack is a Guarantee of its Contents

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

NEWAYGO PORTLAND CEMENT

on every sack.

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

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

Newaygo Portland Cement Co.

General Offices and Plant
Newaygo, Mich.

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

Citizens Long Distance Service



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

19,000 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

Foe to Cathartics

Doctors declare that the drugs people take to relieve constipation are the very cause of it.

Fleischmann's Yeast

is a corrective food. Every little tinfoil package is rich in the elements that increase the action of the intestines and rid the body of toxic poisons.

Protect your customers against so-called "yeast tablet" preparations by recommending FLEISCHMANN'S YEAST. It's fresh.

Get your customers to place a standing order.

The Fleischmann Company



WE HAVE CREATED THE DEMAND

Everybody, everywhere has been taught by extensive advertising that:-

Franklin Package Sugars

not only represent the standard of purity, but the packages mean cleanliness for the housewife, and a big saving to you, because:-

No Overweight.

No Waste.

No Expense for

Bags, Twine and Labor.

The Franklin Sugar Refining Company

PHILADELPHIA

"A Franklin Cane Sugar for every use"

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

Order { Franklin Golden Syrup
and
Franklin Tea Sugar



OELERICH & BERRY CO.



O & L
Ginger Cake
and
Red Hen
Brands
are
Real Pure
New Orleans
Molasses



We pack our molasses in standard size cans, which contain from 4 to 6 ounces each more than other packers.



Old Manse Syrup

It always pays to
BUY THE BEST

Distributed by
ALL MICHIGAN JOBBERS

Packed by
OELERICH & BERRY CO.

CHICAGO, ILL.

MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, MARCH 15, 1922

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THE EDISON QUESTIONNAIRE.

The questionnaire on money which Thomas Edison has sent to a selected group of bankers and economists has the familiar ring of the series of problems which college instructors are wont to present to their classes in elementary economics. His idea of a new kind of currency secured by staple commodities stored in Government warehouses is not at all original. The first English settlers in America at Jamestown were compelled to resort to a similar expedient some three centuries ago, when on account of the scarcity of specie they stored their leaf tobacco in ware houses and used the receipts as currency. Mr. Edison believes that such a device would enable the world to get away from the gold standard and to adopt a standard based on commodities of "real value." He would limit the issue of certificates to 50 per cent. of the value of the commodities, such value being based on their average price during the previous twenty-five years. It so happens, however, that these average prices would be gold standard prices, or the value of the commodities in terms of gold. With such a measuring stick it is evident that the new currency system would not get very far from the gold standard after all.

In assuming that commodities have "real value" and that gold does not Mr. Edison has fallen into an error quite common among persons unread in economics. He confuses value with usefulness. Gold has relatively little usefulness and if it were demonetized it would have still less, is the implication in his questions. The conclusion from such a premise would be that the gold standard is a highly artificial device. Such an assumption, however, does violence to the true conception of value, and it further ignores the facts of economic history. As every student of elementary economics knows, various commodities much more useful, but less valuable

than the precious metals have been employed as money in the past centuries, but the outcome in every case has been the inevitable replacement of the baser materials for gold and silver, if these were procurable. The Edison questionnaire only opens up discussions that are heavy with antiquity.

STATUS OF COTTON MARKET.

A firmer market in Liverpool and freshets in certain of the Southern States helped, during the last week, in supporting the quotations of cotton on the exchanges. Factors working the other way were the strikes in the mills and the curtailment of production both here and abroad, to say nothing of the political rumpus in India, to which so much of British cotton goods goes. The situation in Eastern mills is regarded as something of a crisis in the industry. Back of the matter of wages and hours is the old contention that mills in certain State sate at a disadvantage when compared with those in other sections. It is not only a competition between Eastern and Southern mills, but one between the mills of one New England State and another. Sometimes there are special advantages which enable a mill with larger labor cost to overcome the drawback of competing with one better favored in that regard. But that rarely happens in the case of staple fabrics turned out by automatic looms. Judgment and efficiency of management count, of course, but something else is often needed to put conditions on a parity. The goods market is affected by the uncertainties of the situation, and buyers show reluctance to order ahead until it is apparent that prices are more stabilized. Gray goods have tended to decline in price and the purchasing of finished fabrics, except certain specialties, is rather halting for the moment. Knit wear business shows signs of some activity for immediate uses while lagging somewhat for Fall. More is reported doing in certain lines of hosiery.

THRESHING OUT PROBLEMS.

Periods of business depression almost invariably give rise to movements that are referred to in the press as campaigns of education. The depression of the nineties precipitated the free and unlimited discussion of the free and unlimited coinage of silver. In the last year and a half the country has been enlightened with regard to index numbers, the business cycle, stabilized dollars, and a few of the intricacies of foreign exchange. As symptomatic of this educational movement may be cited a joint debate recently held in a small town in Nebraska to which attention has been called by one of our correspondents. The debaters were to discuss the rela-

tive merits of the existing methods of marketing grain and of direct marketing by farmers. The champion of direct marketing was a salaried representative of one of the farm organizations and according to the correspondent his "failure to understand the difference between speculation and manipulation caused him to lose out two to one in the decision of the judges." There were over 2,000 "paid admissions" and "a thousand or more were unable to get in the church. The money went to the public library fund." The gruelling nature of the contest may be judged by the remark that at the finish the losing debater "was a nervous wreck and his wife fainted."

SALARIED MAN'S CHANCE.

With living costs down nearly a fourth from the 1920 peak, the salaried man and, for that matter, all persons with fixed incomes derived from investments, are enjoying more purchasing power than at any time since the armistice. Living costs are still over 50 per cent. above the level of July, 1914, according to the index number of the National Industrial Conference Board, and they stand now at approximately the same point as in the middle of 1918. Nevertheless, in spite of the hardening of wholesale prices, the decline in the cost of living was still in evidence in February. As salaries are not so sensitive to changing industrial conditions as are daily wages, they have not been so widely readjusted to lower price levels as the latter have been, and salaried individuals are now enjoying some advantages that go to counteract the troubles they encountered when living costs and wages were soaring while their compensation was but slightly increased. What is true of the salaried folk is even more true of individuals who are dependent on incomes from bonds, mortgages and other long-term investments. Bondholders not only now enjoy incomes of increasing purchasing power, but the market value of their securities has also been steadily increasing.

Real Golden Chimes.

In the Mexican State of Sonora, on the headwaters of the Rio Mayo, is the ancient mining village of Tyopa, which in early days was famous for the sweet-toned bells cast there from copper procured in the neighborhood.

It was from Tyopa that chimes of bells were obtained for many missions on the Pacific Coast, and from the same source came bells that were hauled by ox teams across the desert to mission settlements in Arizona and New Mexico. There was one such settlement at Sitka, Alaska, establish-

ed by Franciscan monks, which got its chime of bells from Tyopa.

Some of these bells are still in existence, their tones as sweet as ever. Many of them have been melted in latter days for the gold and silver they contained. The sweetness of their music, in fact, was due to the circumstance that about 25 per cent. of the crudely refined copper from which they were cast was silver and gold.

Light in a Glove.

An electric glove is the invention of Frank Hodous, of Enderlin, N. D. It carries a small but brilliant incandescent lamp, for reading or writing in the dark, or for signaling.

The lamp is energized by a little battery which may be hung by straps from the neck of the person using the contrivance, beneath his coat. A base-panel of insulated material, serving as a support for the lamp, is riveted to the back of the glove. From it a cable containing wires connects with the battery, and the same wires extend to contact-buttons at the ends of the forefinger and thumb.

Thus the wearer has only to bring the forefinger and thumb of the glove together in order to make the lamp glow. But to obtain continuous illumination for reading or writing, he adjusts a little switch in the base-panel aforementioned.

The price of farm products continues to be the chief topic of discussion in business circles. Whether or not wheat can touch \$1.50 again, as it did about a fortnight ago, and whether cotton can hold at 18 cents are matters on which opinions differ. In financial circles the movement of farm prices is being viewed from another angle, namely, that of its relation to the prospects for cheaper money. While the money market has been growing easier for some months, a condition that would have been characterized in the pre-war days as cheap money has not yet developed. Such cheapening as has occurred has been coincident with a condition of slackened business. With the stimulus to trade that may come with higher prices for cotton and grain, there will come a greater pull on financial centers for additional funds. It is possible that this may check the tendencies that have been working towards easier money conditions. The matter thus acquires a two-fold interest for the business man. Naturally, he desires to see an increase in the purchasing power of the agricultural producers, but he is also interested in getting easier money conditions. The next few weeks may demonstrate whether he will be able both to have his cake and to eat it.

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, March 2.—On this day were received the order of reference, schedules and adjudication in bankruptcy in the matter of Claude W. Fuller, Bankrupt No. 2060. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Muskegon. No information as to the occupation of the bankrupt is given in the schedules. The bankrupt lists assets in the sum of \$959.60, of which the sum of \$250 is claimed as exempt, and liabilities in the sum of \$778.03. Most of the assets of the bankrupt consist of debts due him on open account, therefore the assets are of a doubtful character and the court has requested funds before calling the first meeting of creditors. When such funds have arrived the date of the first meeting of creditors will be noted here. A list of the creditors of the bankrupt is as follows:

B. Ginnman, Muskegon	\$100.00
L. Freye, Muskegon	25.00
King Clothing Co., Muskegon	25.50
Mueler Bros. Art Co., Chicago	28.75
P. J. Koahl, Chicago	29.75
E. Hulbert, Muskegon	45.00
Curtis Tire Store, Muskegon	8.50
Bridgeport Coach Lace Co., Cleveland	4.66
Bush Hardware Co., Muskegon	55.00
A. Hanson, Muskegon	45.00
A. J. Lindquist, Muskegon	50.00
E. Blumh, Muskegon	10.00
R. Freeman, Muskegon	51.75
Spigel May Stern, Chicago	30.57
T. Lindland, Muskegon	175.00
N. Martin, Muskegon	46.00
Butler Bros., Chicago	47.75

March 2. On this day were received the schedules in the matter of Advance Brass Manufacturing Co., Bankrupt No. 2055. The schedules list assets in the sum of \$28,425.16, and liabilities in the sum of \$163,825.49. A list of the creditors of the bankrupt is as follows:

City of Muskegon (personal property tax)	\$ 447.00
Richard C. Gillard, Muskegon	122.24
Oshorne Mfg. Co., Cleveland	1,200.00
John C. Nolen, Muskegon	2,083.40
Air Reduction Sales Co., Detroit	56.84
Acem Petroleum Products Co., Cleveland	50.80
Petroleum Products Co., E. Chicago, Ind.	536.22
Arlington Mfg. Co., Canton, Ohio	52.70
American Mutual Liability Ins. Co., Boston	29.69
J. Bartley Crucible Co., Trenton, N. J.	57.17
Buffalo Forge Co., Buffalo	490.00
Black Diamond Saw & Machine Co., Natick, Mass.	36.01
Chicago Crucible Co., Chicago	201.60
Clark Motor Transfer Co., Muskegon	62.28
Consumers Power Co., Muskegon	53.29
Chaddock Ins. Agency, Muskegon	286.31
City Treasurer, Muskegon	7.00
Dake Engine Co., Grand Haven	249.20
Drimen Roach Co., Muskegon	14.50
The Egly Register Co., Dayton	101.61
Felt & Terrant Mfg. Co., Chicago	175.00
Goodyear Tire & Rubber Co., Akron	85.99
Hunter Bros., Muskegon	18.31
Hill & Griffith Co., Cleveland	84.45
Howe Chain Co., Muskegon	31.57
International Time Recorder Co., New York	423.50
Interstate Sand Co., Zanesville, Ohio	184.50
Line Air Products Co., New York	959.40
Lakey Foundry & Machine Co., Muskegon	244.15
Muskegon Lumber & Fuel Co., Muskegon	580.31
Mead Electric Co., Muskegon	174.85
Minimax Co., New York	111.00
Traction & Ltg. Co., Muskegon	3.86
Muskegon Barrel Co., Muskegon	75.00
Norton Co., Worcester	28.60
S. Obermayer Co., Chicago	35.08
Olson Pattern & Machine Co., Muskegon	6.08
Walter J. Porteous, Muskegon	40.00
Pere Marquette R. R. Co., Detroit	338.30
Rodgers Boiler & Burner Co., Muskegon	400.00
R. B. Ridgley Co., Detroit	99.06
Riverside Machinery Co., Detroit	150.00
Frederick B. Stevens, Detroit	50.00
Swar & Finch Co., Detroit	29.61
Sinclair Refining Co., Chicago	912.10
Superior Sand Co., Cleveland	543.77
Towner Hardware Co., Muskegon	87.41
Fred L. Winter Co., Muskegon	49.50
United Home Telephone Co., Muskegon	14.10
Muskegon Glass Co., Muskegon	22.28
William H. Wilson, Muskegon	38,993.02
Joseph G. Stewart, Battle Creek	1,493.18
Linderman Steel & Machine Co., Chicago	1,180.23
Hartman Ingot Metal Co., Chicago (note)	6,469.72
Muskegon Rag & Metal Co., Muskegon (note)	1,000.00
Rogers Boiler & Burner Co., Muskegon	2,000.00
Muskegon Scrap Material Co., Muskegon	2,416.04
Towner Hardware Co., Muskegon	700.00
Otto Langawell & Co., Muskegon	800.00
The Kimball Co., Muskegon	1,200.00
Peninsular Smelting & Refining Co., Detroit	63,130.75
Busk & Mullen, Muskegon	1,700.00
Gray Iron Foundry Co., Muskegon	1,800.00
Hunter Bros., Muskegon	2,135.39
Muskegon Lumber & Fuel Co., Muskegon	600.00
Oscar Berg, Muskegon	1,380.00

Consumers Power Co., Muskegon 439.86
Central Electric Co., Muskegon 300.00
Continental Motors Cosrp., Muskegon 21,721.28

March 4. On this day was held the final meeting of creditors in the matter of Emanuel Rosenthal, Bankrupt No. 2007. The bankrupt was not present or represented. The trustee was present in person and by attorneys, Hilding & Hilding. Kirk E. Wicks was present. Claims were allowed against the estate. The trustee's report and account was considered and approved. The bill of the attorney for the bankrupt and also that of the attorney for the trustee was approved. Supplemental first dividend sheets on new claims were filed and a final dividend on all claims filed. An order for the payment of administration expenses was made. The final meeting of creditors was then adjourned no date. This case will now be closed and returned to the district court.

In the matter of Edward E. Damon, Bankrupt No. 2059, funds having been provided for the prosecution of the same, the first meeting of creditors will be held at the office of the referee on March 14.

In the matter of Hans E. Gleaser, Bankrupt No. 1995, a final meeting of creditors has been called for March 21.

In the matter of Charles F. Bartlett Company, Bankrupt No. 1939, a special meeting of creditors will be held at the office of the referee on March 21 to consider the offer of compromise of the Michigan Trust Company, as receiver of the Farmers & Merchants Bank, in which the Farmers & Merchants Bank agrees to release any and all claims to the personal property of the estate in bankruptcy and to refrain from filing any claim against the estate, and the trustee in bankruptcy agrees to waive all claim to the real estate in which the bankrupt estate may have a beneficial interest.

In the matter of Charles A. Arntz, Bankrupt No. 2059, an offer has been received for the assets of the bankrupt estate in the sum of \$1,000 from Eli Nimz & Co., of Chicago. The assets that such bid covers are appraised at the sum of \$3,959.25. The meeting will be held at the office of the referee.

March 6. On this day was held the first meeting of creditors in the matter of Irving E. Near, Bankrupt No. 2040. The bankrupt was present, but not represented by attorney. E. C. Pugsley and F. E. Wetmore, of Hart, were present. John G. Anderson, of Muskegon, was present. Claims were allowed against the estate of the bankrupt. Earl Pugsley was elected trustee and the amount of his bond fixed by the referee at \$2,000. The bankrupt was then sworn and examined before a reporter. The appraisal filed was approved and allowed. The first meeting of creditors was then adjourned no date.

On this day also was held the first meeting of creditors in the matter of Albert E. Croff, Bankrupt No. 2056. The bankrupt was present in person, but not by attorney. Claims were proved against the estate. The bankrupt was then sworn and examined without a reporter. It appeared that the estate contained no assets, except those exempt to the bankrupt, and the exemptions were set off to him. The first meeting of creditors was then adjourned, no date. The estate will be held for a few days, pending the paying of the filing fee.

On this day also was held the first meeting of creditors in the matter of Tony Schloub, Bankrupt No. 2053. The bankrupt was present in person and by attorney, Irving H. Smith. Certain creditors were present in person. The claims filed were then considered and allowed against the estate. The bankrupt was then sworn and examined by the referee without a reporter. There being no assets in the estate over the exemptions, the same were confirmed to him, and the estate held in abeyance, pending the filing of the statutory filing fee by the bankrupt, it appearing that the bankrupt was working constantly and drawing fair wages. The first meeting of creditors was then adjourned without date.

March 7. On this day was held the special meeting of creditors in the matter of Kent Fuel Co., Bankrupt No. 1994. The trustee was present in person and by attorney, G. S. Norcross. Clapperton & Owen and Knappen, Uhl & Bryant, were also present. Several additional claims were allowed against the estate of the bankrupt. Two witnesses were sworn and examined before a reporter, testifying as to whether or not certain claims were preferred. An order for the payment of administration expenses and the payment of a first dividend of 10 per cent. was ordered. The special meeting of creditors was then adjourned no date.

March 8. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Louis H. Dolan, bankrupt No. 2063. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is a clerk. The schedules of the bankrupt list assets in the sum of \$9,774, of which the sum of \$1,700 is claimed as exempt to the bankrupt, and liabilities in the sum of \$9,608.65. From the fact that the assets of the bankrupt are of a doubtful character, the court has written for funds for the prosecution of this case, and upon the arrival

of the same the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows, all located at Grand Rapids:

H. H. Jordan, (chattel mortgage)	\$290.00
John Coffee	7,410.00
John Drexler	173.43
William VanKorallor	168.00
Grand Rapids Dairy Co.	93.49
Sanitary Milk Co.	31.56
Houseman & Jones	67.50
Wurzburg's Dry Goods Co.	50.00
H. Van Herder & Son	19.00
H. Grooters	32.00
Bardwell & Rugling	75.00
Madison Square Market	7.50
Grand Rapids Herald	12.00
Dr. Baribeau	66.00
Zena Grocery	5.11
Dr. Irwin	45.00
Dr. S. O'Brien	10.00
Perry Nichols	80.00
St. Mary's Hospital	13.00
Service Garage	15.50
Foster, Stevens Co.	23.28
Ray Watkins	31.62
Wealthy Avenue Florist	21.50
Geo. P. Cornell & Son	8.50
Carl Schroeder	5.75
Powers & Butler	65.00
Geo. S. Smith	23.99
Strong Electric Co.	17.63
C. B. K. Electric Co.	3.00
Riverview Furniture Co.	232.00
Breen & Halladay	28.75
Citizens Telephone Co.	9.42
Singer Sewing Machine Co.	5.50
Theodore Williams	10.00
A. Julian	5.00
Van Rinkelstein	5.50
Lee's Pharmacy	15.00
Dan O'Brien	100.00
G. R. Sidewalk Co.	25.00
A. J. Hoey	19.31
Mrs. Bowman	8.15
Spielkaker & Sons Garage	24.53
Brummeler Van Strein	1.25
Ora Chadwick	25.00

March 10. On this day was held the special meeting of creditors in the matter of Michigan Forest Products Co., Bankrupt No. 2001. The trustee was present in person. No bidders were present. The meeting was called upon the offer of the Kerry & Way Lumber & Mfg. Co. to purchase all of the assets of the bankrupt located at Strong's for the sum of \$15,000. No other offer was received, so the sale was confirmed to this party for \$15,000. The meeting was then adjourned no date.

In the matter of Charles A. Arntz, Bankrupt No. 2058, an offer has been received by the receiver from Eli Nimz & Co., of Chicago, in the sum of \$1,000 for all of the assets of this estate. The estate inventories as follows: Stock of shoes, etc., \$3,563; fixtures, equipment and furniture, \$396.25. An inventory of the property is on file at the office of the referee and may be seen there by those interested. The date of sale has been fixed at 3 p. m., March 16, and all interested should be present at that time. The sale will be held at the office of the referee in the city of Grand Rapids.

In the matter of Irving E. Near, Bankrupt No. 2040, an offer has been received from B. A. Vrieling, of Grand Rapids,

of \$500. The stock consists of groceries and grocery furniture and fixtures, all located in Hart. The inventory shows the assets appraised at the sum of \$1,867.42. The sale will be held at the office of the referee, in the city of Grand Rapids at 2 p. m., March 21. The inventory may be seen at the referee's office.

Proceedings in St. Joseph Bankruptcy Court.

St. Joseph, March 6.—Walter F. Clements and Edgar B. Pauley, engaged in the jewelry business at Benton Harbor under the firm name of Clements & Pauley, filed a voluntary petition and were adjudicated bankrupt and the matter was referred to Referee Banyon, who was also appointed receiver. The following are scheduled as creditors:

A. K. Material & Supply Co., South Bend	\$225.83
S. Glickauf & Co., Chicago	244.38
Hart Jewelry Co., Chicago	513.76
Hiram A. Jacobs, Minneapolis	38.66
Klein Bros. Co., Cincinnati	923.12
Morris Levi & Co., Chicago	23.19
Mahie, Todd & Co., Chicago	89.55
E. H. Pudrith & Co., Detroit	325.46
Strause & Strause, Newark	200.50
White, Wile & Warner, Buffalo	238.00
M. H. Shiman & Co., New York	73.65
Midland Optical Co., Chicago	19.60
Parker Pen Co., Janesville, Wis.	92.45
Benj. Allen & Co., Chicago	29.80
Otto Young & Co., Chicago	125.65
Hodge Mfg. Co., New York	70.43
T. G. Haskes & Co., Corning, N. Y.	16.41
M. M. Brewster, New York	22.25
C. & E. Marshall, Chicago	235.59
Farmers & Merchants National Bank, Benton Harbor	500.00
Herald-Press, St. Joseph	16.80

GRAND RAPIDS KNITTING MILLS

Manufacturers
of
High Grade

Men's Union Suits
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Popular Prices

Write or Wire

Grand Rapids Knitting Mills
Grand Rapids, Mich.

Red Star Flour

The quality that causes
the housewife or the
baker to ask for it the
second time is contained
in RED STAR Flour.

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

Courier, Coloma	8.00
Assets.	\$4,033.18
Stock in trade	\$2,000.00
Carriages and other vehicles	300.00
Machinery, tools, etc.	100.00
Debts due on open accounts	291.24
Property in reversion	80.00
	\$2,771.24

March 7. In the matter of William M. Traver, bankrupt, at Hartford, George R. Dater, the receiver, filed bond in the sum of \$25,000 and the same was approved by the referee. Mr. Dater filed a petition for the appointment of appraisers prior to the first meeting of creditors. An order was made by the referee, appointing Loomis K. Preston, of St. Joseph, John T. Wilkinson, and Paul F. Richter, of Hartford, appraisers. First meeting of creditors will be held at Hartford on March 27.

March 8. The adjourned first meeting of creditors in the matter of Vernon R. McFee, bankrupt, was held at Kalamazoo and the examination of the bankrupt for the purpose of discovering assets continued; also George W. Perrin, trustee under the trust mortgage. Trustee filed his report of exempted property and after the allowance of claims the meeting was adjourned for thirty days.

March 9. In the matter of Earl Marcy, bankrupt, of Kalamazoo, the first meeting of creditors was held at the latter place and William Maxwell, of the same place, was unanimously elected trustee, his bond being fixed at \$1,000. The inventory and report of appraisers was considered and the trustee authorized to sell the assets of the bankrupt estate at public or private sale, as notice given to creditors by the receiver. The bankrupt was sworn and examined by the referee and attorneys present, testimony to be transcribed and filed. The meeting was thereupon adjourned at the same place to March 14.

In the matter of Louie J. Bressin and Roscoe D. Schad, as co-partners, and Louie J. Bressin, individually, bankrupt, of Allegan, the adjourned first meeting of creditors was held at Kalamazoo and the trustee's second report and account were filed. On the hearing of the Hazel-tine & Perkins Drug Co. to the claim of Jennie B. Fouch as a secured claim in the sum of \$2,116.78, an order was entered disallowing the claim as a preferred or prior claim in the distribution of the bankrupt estate. The meeting was further adjourned to April 8 at the referee's office.

March 10—In the matter of the Palace Lamp Co., bankrupt, at Benton Harbor, the adjourned first meeting of creditors was held at the referee's office and the

trustee was directed to file his first report and account. The inventory and report of appraisers was considered and an order made directing the trustee to sell the assets of the bankrupt estate at public sale. The examination of Robert K. Witz, president, and the other officers of the bankrupt for the purpose of discovering assets was continued to March 20.

March 11. In the matter of John Van Dyken, bankrupt, of Kalamazoo, an order was entered directing the trustee to file his final report and account for the purpose of calling the final meeting of creditors, to declare a final dividend and make payment of administration expenses. The final meeting of creditors will be called within twenty days.

How the Six Cylinder Came Into Existence.

El Cajon, Calif., March 8—When I went with Pierce-Arrow and discovered that a six cylinder, properly made, was really a better power plant for an auto than the then popular four, I wanted the concern to drop the four and come right out in the open and fight it out to a finish. This, of course, meant an open fight with Packard, which had endorsed the four and had left no loophole to back through. The Lelands had also committed the Cadillac to a four cylinder policy, as against the six. Being convinced, personally that Pierce-Arrow had demonstrated the superiority of the six, by trying to beat it with a four made as carefully as a six, and finding the six gaining steadily in the esteem of its users, I felt it a perfectly safe proposition to plunge right into it without reserve. I felt we were compromising ourselves by making a four at the same price, when we all knew the six was a better car.

I failed in my efforts to convince more than two of the five directors, but so sure was I, and so sure was our Philadelphia agents, that I made up my mind to put it over through the press, and find some way to reimburse my helpers. So I resorted to the space writers. I got a member of the Philadelphia dealers to "find the man who could do it." They found him on one of Philadelphia's big dailies. I

never was sure who it was, but I've always thought it was George M. Graham, who afterwards succeeded my successor in the P-A as sales executive, now a Vice-President of the Chandler. I wrote pro and con stuff on the merits of four, as compared to six, never once mentioning the name of a car. For six months my mail contained a mass of letters asking our opinion on the subject.

This decided interest convinced all our directors, who had in the meantime come over to my side, and they agreed to make two less models of four and to get all four orders delivered first, and leave it to me to steer future buyers of fours to the six of corresponding price. The result was that I sold but one four more than I could supply, and that customer was satisfied by getting a good friend to release his four, and take a three months' later delivery of a six at the same price.

At the end of six months, Packard knew they were beaten, but they were stubborn, and six months later they announced, prematurely, a six at a price under \$3,000, against our six of same size at \$4,000. This move held hundreds of their customers who were on our prospect lists. The first Packard six was a lemon. So we scored again. By this time the Lelands discovered they, too, were licked if they wished to stay in the better class to which they were aspiring. Leland-like, they passed up the six and went to an eight, rather than admit wrong judgment. The Cadillac then made a bad move in adopting the duplex axle, in hopes of overcoming the shortcomings of the four. This cost Cadillac their profits for one year and got Leland in bad with Durant, so they were confronted with a choice of a cheaper car in a four which would conflict with other General Motors units, or a six at over \$2,000 to meet Packard competition, or an eight in a field by themselves. They took the latter. Their first year

they again lost money, but they won out, thanks to a lot of loyal dealers and owners. Probably no other concern could have put over an eight at that time. Packard did not dare try it.

In the meantime the P-A grew in size and reputation. We lost nothing in overstock of fours, thanks to my propaganda, and ability to write convincing letters in following up those enquiries. I suppose Packard and Cadillac had similar enquiries, of course, but I knew they could not put up an answer such as I could for two reasons: First, they were on illogical ground and were compromised; second, I knew they had no man whom I could not lick to a standstill when it came down to that game. I never in my life had so much fun as I had in putting over that six cylinder propaganda. Of course, I realized that it was the psychological moment for it. To my mind this was my greatest achievement during my commercial life. But the disappointment came in getting no credit for it and mighty little compensation, compared to what it earned. Now you know why Pierce-Arrow won.

J. Elmer Pratt.

Sweetest Things of Earth.

What are the sweetest things of earth?
Lips that can praise a rival's worth;
A fragrant rose that hides a thorn;
Riches of gold untouched by scorn;
A happy little child asleep;
Eyes that can smile, though they may weep;
A brother's cheer, a father's praise,
The minstrelsy of summer days;
A heart where never anger burns;
A gift that looks for no returns;
Wrongs overthrown; pain's swift release;
Dark footsteps guided into peace;
The light of love in lover's eyes;
Age that is young as well as wise;
An honest hand that needs no ward;
A life with right in true accord;
A hope-bud waxing into joy;
A happiness without alloy;
A mother's kiss, a baby's mirth—
These are the sweetest things on earth.
Emma L. Dowd.

Keen ears and eyes are of as much importance as an active tongue.



Barney Langelier has worked in this institution continuously for over forty-eight years.

Barney says—

Business is better. There have been few declines this week and a number of items are advancing.

Buying is quite general among the good merchants and, by golly, it seems good to have business going again at the old pace and all of us busy getting out the orders to help maintain our reputation as prompt shippers.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS

MOVEMENT OF MERCHANTS.

Muir—Hercules Rice succeeds Harold Stott in the grocery business. Edgerton—A. W. Nichols succeeds F. C. Bemis in the grocery business.

Charlotte—Smith & Van Auken have engaged in the shoe business.

Charlotte—Smith Bros. succeed Page & Lamb in the billiard parlor and bowling alley.

Homer—Russell Edwards is succeeded in the bakery business by Linton & Goodwin.

Benton Harbor—The Benton Transit Co. has increased its capital stock from \$50,000 to \$175,000.

Pinckney—Gilbert Campbell will open an ice cream parlor and confectionery store March 18.

Grand Rapids—Geglio & Ross will open a restaurant at 750 Division avenue South, about March 20.

Ithaca—C. H. Rason has sold his bakery to Carroll Betts, recently of Alma, who has taken possession.

Detroit—The Michigan Shade Cleaning Co. has changed its name to the Michigan Shade and Rug Cleaning Co.

Pewamo—A. V. Janderman has engaged in the grocery business, the Worden Grocer Co. furnishing the stock.

Detroit—The G. A. Ingram Co., dealer in physicians supplies, has increased its capital stock from \$20,000 to \$50,000.

Kalamazoo—The Rose & Halpert Tire Co., 123 North Rose street, has increased its capital stock from \$10,000 to \$20,000.

Adrian—Russell Edwards, formerly engaged in the bakery business at Homer, has engaged in a similar business here.

Ypsilanti—Thieves entered the store of the C. & A. Baking Co. and carried away the contents of the cash register and some stock.

Escanaba—L. K. Edwards, Inc., automobile accessories, supplies and garage, has increased its capital stock from \$50,000 to \$60,000.

Sunfield—George Triphagen has sold his grain elevator to Smith Bros., Velte & Co., conducting a chain of elevators throughout this section.

Detroit—The Brownie Stores, 2467 Grand River avenue, has increased its capital stock from \$100,000 to \$500,000 and 50,000 shares no par value.

Evart—C. A. Preston, recently of Foster City, has purchased the stock and store fixtures of the McGowan Hardware Co., taking immediate possession.

Sturgis—David A. Chestnut, formerly of Hillsdale, has purchased the men's furnishings goods stock of A. E. Armstrong, taking immediate possession.

Belding—Ledger Bros., of Sand Lake, have purchased the meat market of Shindorf & Spicer and will continue the business at the same location.

Perry—Messenger & Snyder, who have conducted a grocery store and meat market for the past 11 years, have dissolved partnership and the business will be continued under the style of John V. Snyder & Son, Mr. Snyder taking over the interest of Mr. Messenger.

Charlotte—Waddell & Boyer have sold their meat market to Del Rose and Allen Howard who will continue the business under the style of Rose & Howard.

Prescott—Fire destroyed the grain elevator owned by the Saginaw Milling Co. large quantities of its grain and two car loads of beans. Loss about \$30,000.

Lowell—J. J. Lalley has sold a half interest in his clothing stock to William H. Schneider and the business will be continued under the style Lalley & Schneider.

Fowlerville—Walter Glover has sold his store building to Cole Bros., who will occupy it with a general repair and battery shop and stock of automobile supplies and accessories.

Kalamazoo—Lipman, Inc., has leased the West Kalamazoo avenue store in the Rickman hotel building and will occupy it March 18 with a stock of women's ready-to-wear clothing.

Kalamazoo—The store at 134 South Burdick street is being remodeled and redecorated, preparatory to being occupied by Schensul & Mittan with an ice cream parlor and confectionery stock.

Lawton—Frank Mendis has leased a building and installed machinery for manufacturing confectionery and ice cream for the wholesale trade. The plant will be opened for business March 20.

Sault Ste. Marie—The Soo Co-Operative Mercantile Association will build a modern bakery in the rear of its main store. The plant will be equipped with modern machinery throughout.

Jackson—Earl D. Lewis, for 16 years connected with the Judson C. Moyers jewelry store, has engaged in the jewelry and silverware business under his own name at 120 South Mechanic street.

Greenville—Francis O. Lindquist has sold his retail clothing stock and store fixtures to John E. Zank, who will continue the business in connection with his shoe and merchant tailoring business.

Detroit—The Aero-Electric Co. has been incorporated to deal in electrical and mechanical appliances, with an authorized capital stock of \$1,000, all of which has been subscribed and \$500 paid in in cash.

Alma—The Alma News Co. has removed its stock to the Gibbs block and will discontinue the sale of tobaccos and cigars and will open a gift shop in connection with its magazine and news stand business.

Detroit—The Ames-Built Sales Corporation has been organized to deal in autos, trucks, accessories and parts, with an authorized capital stock \$15,000, \$11,500 of which has been subscribed and \$6,000 paid in in cash.

Dowagiac—Alleging that the defunct Farmers and Merchants Bank of Jones was not owned privately, as reported, but was in fact an agency of the First State Savings Bank of Marcellus, Calvin Jones, trustee for the Jones Co-operative Society and three other creditors, are suing to recover \$15,000. This amount was on deposit in the defunct bank to the credit of those he represents.

West Branch—The West Branch Farmers Elevator Co. has been incorporated with an authorized capital stock of \$12,000 common and \$3,000 preferred, of which amount \$13,200 has been subscribed and \$1,320 paid in in cash.

Detroit—Frank M. Gerbig, Inc., has been organized to sell on commission and consignment, manufactured and raw products, with an authorized capital stock of \$5,000, \$2,500 of which has been subscribed and \$1,500 paid in in cash.

Kalamazoo—The Pattison Auto Supply, Inc., 902 Westnedge street, has been incorporated to conduct a wholesale and retail business, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Galesburg—M. R. Southworth, of Vicksburg, has purchased a half interest in the Stewart garage and automobile supplies and accessories stock and the business will be continued under the style of the Southworth-Stewart Co.

Detroit—Jewels, Inc., has been incorporated to sell at retail, women's and misses wearing apparel, with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed, \$9,000 paid in in cash and \$4,000 in property.

Howell—Owing to continued ill health, Charles P. Adams has decided to retire from business and has sold his interest in the clothing stock of Adams & Howlett and the business will be continued under the style of the Howlett Clothing Co.

Lansing—Otto Perry has sold a half interest in his cigar stock, billiard parlor and lunch counter to Alexander Kane and the business will be continued at the same location, 226 North Washington avenue, under the style of Otto & Kane.

Kalamazoo—Lynn Scott, for three years clerk at the Cleenewerck cigar store, 128 East Main street, has resigned his position and purchased the cigar stock and billiard parlor of William Godwin, 132 Portage street, taking immediate possession.

St. Louis—The stock and fixtures of the St. Louis Mercantile Co. have been purchased by Young's Shoe Store, which will consolidate it with its own under the style of the Young Department Store. Women's ready-to-wear clothing and millinery will be added to the stock.

Perry—The Perry Oil & Gas Co. has been incorporated to deal in oils, gasoline, greases, automobile supplies and accessories, with an authorized capital stock of \$30,000, of which amount \$25,650 has been subscribed and paid in, \$5,030 in cash and \$20,620 in property.

Detroit—The Marvel Distributing Co., 720 Dime Bank Bldg., has been incorporated to deal at wholesale and retail in tires, auto accessories, etc., with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in, \$3,350 in cash and \$6,650 in property.

Battle Creek—The Boomhower Auto Supply Co., 86 South Jefferson street, has merged its business into a stock company under the same style, with an authorized capital stock of

\$150,000, \$95,100 of which has been subscribed and paid in, \$55.96 in cash and \$95,044.04 in property.

Marquette—M. A. June, A. W. June and J. W. Bearce have engaged in business in the Bittner block under the style of the June-Bearce Auto Top Co. The company will specialize in auto tops, carpets, cushions, seat covers and will also deal in all kinds of automobile accessories.

Detroit—Louis Gordon has merged his trunks, bags, luggage, etc., business into a stock company under the style of the Factory Outlet of Luggage, Inc., 731 Griswold street, with an authorized capital stock of \$10,000 common and \$5,000 preferred, all of which has been subscribed and paid in in property.

Lansing—The Lansing Motor Sales Co. has been incorporated to deal at wholesale and retail, in motor vehicles, accessories and supplies, with an authorized capital stock of \$25,000, \$24,010 of which has been subscribed and \$2,510 paid in in cash. The business will be conducted at 418-20 North Washington avenue.

Detroit—The Evercold Corporation, 5626 McGraw street, has been incorporated to manufacture, install and sell electrical devices for heating and refrigerating for household and domestic purposes, with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$15,000 paid in in cash.

Mt. Clemens—John Priess, 80 years old, head of the John Priess Mercantile Co., died Monday at his home here. He was a native of Germany, emigrating to Michigan in 1854. Starting on a farm in Sterling township, he served as supervisor, and in the late eighties was elected county treasurer. Changing his residence to Mt. Clemens, he engaged in the mercantile business, which he conducted continuously from 1895 to the date of his death.

Manufacturing Matters.

Eaton Rapids—The True Manufacturing Co. will erect a large addition to its plant.

Sandusky—The Michigan Bridge & Pipe Co. has removed its business offices to Lansing.

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

Traverse City—The Brown Lumber Co. has increased its capital stock from \$30,000 to \$300,000.

Albion—The Novelty Manufacturing Co. has placed a portable high chair for infants on the market.

Detroit—The Bernard Milling Co., 91 Davenport street, has increased its capital stock from \$20,000 to \$100,000.

Detroit—The Allied Metal Products Corporation has been incorporated with an authorized capital stock of \$2,000, \$500 of which has been subscribed and paid in in cash.

Detroit—The Steel-Flex Coupling Corporation has been incorporated to manufacture and sell machinery, power transmission equipment, etc., with an authorized capital stock of \$100,000 common and \$150,000 preferred, \$100,000 of which has been subscribed and paid in, \$5,000 in cash and \$95,000 in property.

Essential Features of the Grocery Staples.

The general market for canned foods is quiet, but the distribution is normal and therefore better than for a long time.

Canned spinach is scarce and stocks are very low. New crop canned spinach will not arrive in Michigan markets until about April 1 to April 15, from California, and about May 1 from Maryland. In the meantime interior jobbing houses and other markets are being searched for surplus with which to supply the demand. When the fresh spinach begins to arrive from the gardens of the South the demand for canned spinach is the heaviest, as it is preferred, because of its freedom from grit, sand and dirt, and in flavor it is equal, or superior, to the leaf spinach which comes in open crates and comes loaded with sand and soil, which is difficult to wash away.

The canned spinach is run through machinery at the canneries seven or more times just to clear it from soil and sand, and it is usually very thoroughly washed. The comparative economy of the canned spinach is striking as a No. 3 can is equal in content to a half-bushel crate, being so solidly packed.

Wholesale grocers continue to emphasize to their trade the advisability of breaking the habit of ordering smaller than the original packages which manufacturers have determined as the best to fit the requirements of the retail trade generally. Repacking costs money, sometimes the materials alone taking away the profit, to say nothing of the labor involved. In bottled goods there is more danger of claims for losses in transit on repacked packages than from the packages made up at the factories, it is the experience of old timers in the business.

Sugar—The market is strong and advancing. Raws are fractionally higher for the week and refiners are ready buyers. As a result, refined sugar has advanced another 10 points and practically all refiners are now on the basis of 5.30c for granulated. The demand is increasing somewhat as the warmer weather approaches, and altogether the outlook is rather strong, although nobody expects a very heavy advance. Grand Rapids jobbers hold cane granulated at 6.10c and beet granulated at 5.90c.

Tea—The market has put in a firm and rather active week. Nobody is buying in any extravagant way, but a great many of the trade are buying regularly and the aggregate of this makes considerable business. Everybody seems to have confidence in the market. Ceylons at the moment appear to be the leader so far as the demand is concerned and the market is firm. A lot of new Ping Suey tea is being condemned by the appraisers and this adds to the firmness of the market. All desirable grades of tea are steady to firm and in fair demand.

Coffee—The market is firm, with an advancing tendency, although the jobbing market for roasted coffee has not yet been much affected. Firm news from Brazil and local fluctuations in the option market are the cause. All grades of Rio and Santos

coffee have advanced a fraction during the week, not, however, more than $\frac{1}{4}$ c per pound. Brazil cables that Santos coffee, suitable for the American trade is scarce down there. Milds are quite firm and in fair demand, with an advancing tendency at a slight advance.

Canned Fruits—Among grocery items of all kinds canned fruits are generally regarded as the most promising, so far as sales go at advancing prices, but the one drawback is a shortage of supplies, which is viewed in the light of a famine in the future, if not more or less of one actually in existence at present. In fact, close observers say that the famine exists now, although the jobbing element does not appreciate its existence nor its inevitable results later on before new packs are offered. These traders consider all fruits a good buy at going prices because of their present intrinsic value, coupled with their potential worth later on. The jobber realizes the general shortage, but experiences of a speculative nature in recent years rob him of a desire to go much beyond his immediate needs. Fruits are selling more freely than formerly, due to a heavier consuming demand and in part attributed to some advance buying on a moderate scale. The strongest item is Hawaiian sliced pineapple, which is scarce in all grades and rapidly tending upward. So far No. 2 $\frac{1}{2}$ s have been the best seller, but their scarcity has centered more interest on No. 2s. The spot market long ago was sold up and now attention is directed to the Coast. Packers there have light stocks and they are strongly holding their packs. Grated and crushed have not shared in the improvement shown in sliced, as they go to a different trade, but the surplus is being worked down by insisting that buyers take a proportion of both in order to get sliced. Summer pack has been in larger jobbing demand for future delivery, most canners insisting upon firm contracts in place of s. a. p. or memorandum orders. Another fruit to show inherent strength is No. 10 apples, which as yet, however, have not come into their own. Fresh fruit is still too plentiful to cause bakers and other users to take canned apples. Some sellers are not pressing their stocks, as they look for an advanced market late in the spring. California peaches in the desirable grades and sizes are stronger and higher. Clings in standard and choice grades are especially wanted and stocks are hard to locate up to the required standards. A number of samples have to be cut before the buyers is satisfied and often has to pass by three out of four lots before he finds what he wants. Apricots have not been in such keen demand, but the spot market has no large blocks since advance buying last season was not on a large scale. The total holdings of all California canned fruits in sight are estimated at about 2,000,000 cases on the Coast and in the hands of jobbers, with at least five months to go before new crop arrives.

Canned Vegetables—From a news standpoint there is more interest in new packs than in 1921 products be-

cause the latter are in no more than constant jobbing demand. Tomatoes are firm. Some of the smaller operators are making close figures based upon their packing costs, but most producers maintain their original opening prices. Buying is on a broader scale, but it is plainly on a conservative basis and to cover in part known wants of the future. Future peas are relatively firmer than tomatoes and canners in all sections are gradually withdrawing their offerings, as they sell their anticipated pack. Spot peas are passing out of first hands in the standard grade and this line shows greater firmness, affecting extra standards. Fancy are already closely sold out. Corn is without interest in either futures or spots. Current pack is steady in standards at unchanged prices. Asparagus remains firm on 1921 pack and favors the canner on new productions. No opening prices have been named as yet. Spinach is in light supply also and favors the seller.

Canned Fish—Salmon continues the leader. The market shows greater strength on the spot and on the Coast, but traders are not so ready to pay going prices as they were when cheap lots were to be found. Red Alaska held its own and is tending upward. Medium reds sell no more freely than during the past few weeks. Maine sardines during the week showed a disposition toward higher levels as to asking prices f. o. b. cannery, quarter keyless oils being generally held at \$2.85@3 f. o. b. The spring demand is slowly developing. Other grades are also firmer, many lines being more or less out. California sardines are in routine demand. Foreign fish is still quiet. Lobster is difficult to find except in broken jobbing lots in second hands. Crab meat supplies are also below the requirements of the trade. Tuna fish is moving better and is in a stronger position. Future shrimp is affected by some low offerings. Spot stocks are mostly in the No. 1 tins and are in moderate demand. No. 1 $\frac{1}{2}$ s are almost unobtainable.

Dried Fruits—Cheap raisins are in active demand for beverage concoctions. Strong gains have been made in currants as shown by buying in Greece for forward shipment. In fact, some operators believe that the spot market will show a shortage before new arrivals are received. There has been so little buying in Greece of late that little fruit is on the water. In the meantime, with weak sellers eliminated, the market is more strongly controlled. Apricots are not being offered from the Coast except in a nominal way and in smaller blocks of the less desired packs. Some re-shipments from abroad have arrived but the aggregate is not a drop in the bucket compared to the demand in the face of the jobbing shortage here. The exchange situation and the high holding values abroad prevent a free return of stocks from across the water. Peaches are sparingly offered from California and jobbing holdings are light. The demand is increasing as spring approaches and all grades are in a stronger position.

Salt Fish—Lent is now in full swing

and some little improvement in the demand for mackerel has appeared. Stocks are light and the market is firm, with an advancing tendency, particularly in Irish mackerel, which are already ruling at pretty high prices.

Cheese—The market remains unchanged with a very light consumptive demand and large stocks in storage, and is ruling considerably under what it was last year. We do not look for much change in price during the coming week.

Provisions—Everything in the smoked meat line is firm, with a light consumptive demand, at 1@2c per pound higher than a week ago, due to the high cost of hogs in the West. Lard is also firm at about $\frac{1}{2}$ c per pound higher and lard substitutes are also higher; both are in light consumptive demand. Barreled pork, canned meats and dried beef are all a little higher and in slow sale.

Total Loss By Fire at Custer.

The general stock and store building of Hansen & Roche, at Custer, were destroyed by fire about 2 a. m., March 7. The loss on both was total. The only thing saved was the safe, which contained the records of the store. They were in such good condition and so complete that the adjuster was able to adjust the loss in an hour's time. The losses were as follows:

Store building	-----	\$2,000.00
Stock	-----	4,042.03
Fixtures	-----	1,065.08
The insurance was as follows:		
Store building	---	\$1,000.00
Stock	-----	3,500.00
Fixtures	-----	400.00

The insurance on the building was in the Northern of New York.

The insurance on the stock was \$2,500 in the Shoe Dealers and \$1,000 in the U. S. Fire.

The insurance on the fixtures was in the U. S. Fire.

The firm immediately leased one side of the Reader store building and resumed business as soon as fresh goods could be secured.

Birthday Anniversary of a Noted Man.

Yesterday was the 74th birthday of Charles W. Garfield and those of his friends who were aware of the anniversary took great delight in reminding him of the esteem in which he is held in this community and in every other community where he is known. No man in private life has a wider circle of warm friends than Mr. Garfield, and certainly no one has ever done more to merit the friendship and admiration of his friends than Mr. Garfield has done. He is the epitome of all that is good and gracious and unselfish and his long career has been a constant benediction to all who have had the pleasure of his acquaintance and the advantage of his friendship. No one has ever done more to promote community betterment, in proportion to his means, than Mr. Garfield, and his interest in the big problems of forestry, horticulture, agriculture and human betterment have been country wide in scope and world wide in influence. Grand Rapids doffs her hat to her foremost citizen and sincerely hopes to see him live to round out a century of years, good deeds and good influence.

MEN OF MARK.

**Ralph O. Tucker, General Manager
M. Piowaty & Sons.**

Ralph O. Tucker was born on a farm near Blanchard, Mich., Nov. 14, 1886. His father was born in England. His mother was of mixed Irish and German descent, having been born in Canada. Ralph attended the district and village schools, rounding out his educational career with a two year course in rural school teaching at the Central State Normal School at Mt. Pleasant. He taught one year in Deerfield township, Isabella county, when he conceived the idea that he would prefer a commercial career to educational work. Acting on this impulse, he came to Grand Rapids and entered the employ of the National Biscuit Co. as book-keeper. He remained in this position two years, when he accepted a position as book-keeper for the Yuille-Miller Co. He remained three years with this company, when it went into the hands of a receiver, continuing another year in the same position as agent for the receiver, Michigan Trust Company. When M. Piowaty & Son bought the assets of the defunct corporation, March 1, 1913, he transferred himself to the Piowaty house and took up the work of book-keeper. He was subsequently made office manager, auditor and branch manager of the Pittsburg house one year. He then came back to Grand Rapids to take the position of superintendent of all the branches. He subsequently became sales manager, acting in that capacity until March 1, 1921, when he retired to identify himself with the Nordmark Typewriter Co., a corporation with a capital stock of \$250,000, of which he is Secretary. The new company expects to place its typewriter on the market within the next ninety days. It will sell for \$50 and it is claimed that it is one of the best machines of its kind ever offered to the American public.

March 1 of this year Mr. Tucker returned to the Piowaty house as Secretary, Treasurer and General Manager of the parent organization. He still retains his interest in the typewriter company, but will not be active in the management of its affairs.

Mr. Tucker was married June 14, 1911, to Miss Ethel Smith, of Grand Rapids. They reside at 47 Hastings street and have two children, Hazel, 9 years old, and Maxwell, 7 years old. Mr. Tucker is an attendant at the Methodist church and a Mason up to the third degree.

M. Tucker insists that his only hobby is fishing. He never permits a summer to go by that he does not indulge his passion for this pastime to the fullest possible extent. Mr. Tucker attributes his success to hard work and to the fact that he always follows the advice of his superiors.

For the first time in his life Mr. Tucker is now in a position of large responsibility which will test his capacity to the limit and force him to employ those elements of managerial skill which he has been acquiring during the ten years he has been connected with the Piowaty house in various other capacities. That he will

achieve a decided success in his present position is the confident belief and expectation of his many friends.

Personally, Mr. Tucker is one of the most companionable of men. He makes friends easily and retains them without difficulty because he never deceives them or betrays them. He has made many personal sacrifices in the past rather than appear in an equivocal light to any customer or friend and he will probably continue to do this as long as he lives.

While retail sales were showing their seasonal tendency to fall off during January, reports from the Middle West show considerable improvement during that month in wholesale trade, especially in dry goods. This was due to increasing confidence on the part



Ralph O. Tucker.

of buyers, following the rise in the prices of farm products. With stocks at a minimum, dealers realized that the farmers' buying power would soon show the effects of better prices, and they have begun to place more orders in anticipation of a better demand. The Federal Reserve Bank at Chicago reports that sales by twelve wholesale dry goods houses in that district were 65 per cent. greater in January than in December. The Kansas City Reserve Bank states that wholesale purchases of dry goods in that district were 95 per cent. greater in January than in December. Part of this gain is seasonal, like the drop in retail trade, but not all of it, as is indicated by the fact that the January sales in the Kansas City district were 62 per cent. greater than in the same month in 1921.

Spend less time looking at the birds and you'll get farther ahead.

SYNDICATE FARMING.

**Encouraging Features Discovered in
Its Methods.**

Among the business and professional men of Detroit are so many farm owners that they have formed a city farm club and meet to discuss farm problems. It is reported that at a recent meeting they decided that the Duroc-Jersey breed is the most profitable hog to raise for market. They also consulted with packers and market men and learned what size or weight hog is most acceptable to butchers.

It is safe to assume that the farm methods approved by this body of business men will be carried out on their farms, whether operated by hired laborers or tenants.

farms can be profitable only when some special line of stock breeding is carried on and through prize winnings at shows and extensive advertising the proprietors are able to command fancy prices for their stock.

Even such farms have had their reverses in seasons when there is scarcely any demand for their high class, pedigreed stock. A case in point is Livingston county, Michigan, which had become famed as a breeding center of the choicest Holstein cows. Post-war conditions put a stop to the manufacture of condensed milk and cheese in that locality, so that there was no adequate market for the milk produced. High priced dairy cows forced on the market for beef brought only a third or a fourth of their former price.

If the time comes, as it seems it must come, when half of the farm lands are owned by individual capitalists or syndicates, it is possible that the city farm owners will be able to so dominate production of farm crops that the supply can be adjusted to the demand much better than at present. Instead of the great majority of farmers vastly increasing the acreage of a given crop one year, resulting in depressed market price and consequent loss to all, and then the next year planting an inadequate acreage, boosting prices for consumers, an intelligent supervision may prevail for the good of all.

It may be that pride and business sense, if not humanitarian motives, shall impel proprietors of the great farms to provide comfortable houses and attractive surroundings for the workmen and their families, so that the latter will be content to remain permanent employees, instead of transients, as is now so often the case. Such has not usually been the case in the past. Even with the machinery equipment adjusted to the size of the farm, the necessity of foremen to plan and direct workmen, instead of an individual planning and directing his own work in a way to accomplish the most, results in an increased cost of production over the small farm. The lessened hours of labor per man compared with the farmer who carries on his farm with the assistance of his own family only also tends to increase cost of production.

Transient help is more or less inefficient and undependable. When much valuable time has been spent to instruct and watch new employees, they often throw up the job without any valid reason, and the same process must be gone through with others. The solution is: adequate number of tenant houses and men with families to become permanent employees.

In every city, great or small, may be found men with families who as single men came from farms. Usually between thirty or forty years of age, many such men realize that city life will always be for them an uphill job and would gladly go back to the farm if they had means to go to farming. The big farm, with its comfortable appointments for men with families, would result in many such men finding places for which they are best fitted, and far better for the wife and

It has become the settled conviction of small farm owners that big

children than the city. We believe that business men will seek out such men and transport them to their farms in preference to depending on transient single men, which necessitates a boarding house on every big farm; in addition to the families of men employed by the year.

Small farms operated by tenants have in the past largely resulted in deterioration of fertility, buildings and fences, because of a succession of tenant farmers who seek to get as much out of the farm as possible without returning anything. Owners of big farms will pay strict attention to maintain or increase fertility and keep everything in repair for their own profit and pleasure. Therefore we may expect greater production per acre by this method, even if not as much output per man.

Look at it as you may, syndicate farming, if that be the proper designation, should be better for the general public than tenant farming. It will provide permanent homes for many farm workers who would otherwise be changing from place to place as tenants or seeking work in cities.

E. E. Whitney.

Hat Body Materials.

Imported materials for use in millinery stress include either Milan or hair weave all-overs. These are selling here in large quantities, according to the bulletin of the Retail Millinery Association of America, but there are American variations of the established Parisian mode that are even bigger business items than these.

"Silks, crepe weaves and body hats are thriving right now," the bulletin goes on, "with every indication that they will prevail for the entire Spring and Summer seasons. Moire and taffetas are particularly strong, with some satins and a great deal of the heavier Chinese textures also wanted. In fact, it is thought in some parts of the trade that there will be a reversion to the all-fabric models of last Summer before long. The prevailing vogue for body hats, however, offsets this. All-fabric hats will be worn, of course, but they will be confined to the sports category. Stitched stripe effects and tweed homespun 'trotteurs' will supply this need.

"Candy cloth, visca hair glaze and cellophane are selling for use in medium-priced millinery. In fact, the vogue for such shiny materials as cire, hair and cellophane is again very active. Even trimmings are glossy enough to reflect the sun's rays.

"Among the body hats may be mentioned those made of the hitherto inactive Ramaja, Italian husk, yedda and tagal, and the oat and coconut straws that are receiving much attention this season, both at wholesale and retail. In addition to these are the standard Neapolitan, timbo and Milan effects. Rough weave body hats, basket weaves and fancy blocked hoods are also coming in for much prominence in the salons where style counts and clients are numerous."

Scatter your flowers as you go along, especially in the lives of those in whose gardens the flowers never bloomed. Nothing will give you greater satisfaction.

Official Report of Flint Dry Goods Convention.

Lansing, March 14.—We wish to be brief in our comments regarding the Flint convention, but there are so many fine and favorable things that can be said that our efforts to be brief may not be entirely successful. We will, however, make the effort.

The co-operation of the merchants of Flint, under the leadership of the chairman of our Program Committee, Glenn R. Jackson, was splendid in every way. They did not brag or bluster, but they were there all the time to do their part pleasantly, quietly and effectively. It is a great pleasure to work with a man like Mr. Jackson, who works quietly and with such definiteness. To mention each and every one of the Committee would be only justice, but would require more time and space than we wish to devote in this bulletin.

Equally fine in every way was the treatment we received at the hotel. True, the cost of the rooms was a little high, but the manager, a refined and courteous gentleman placed the hotel, with its beautiful ballroom, at our disposal and did everything we asked and did it cheerfully and promptly. I can very cheerfully recommend to our friends among the merchants that the Hotel Durant is a delightful place to go.

We ask those who were there to speak to their brother merchants who were not there and tell them of the good things which they missed. It is not possible in a bulletin to discuss these addresses. The address of our President, J. W. Knapp, and the address of T. L. Blanke, are printed in full in the Tradesman of March 8. Extra copies may be obtained on request. We were favored by the presence of W. H. Mann, of Marshall Field & Company, who spent the entire day with us. The address by the representative of Babson's Statistical Organization, also the address by the representative of the Schreffler Store Efficiency Co., was very much appreciated.

The program went through practically on schedule time, as previously outlined in the printed program. Moses Rosenthal, of Flint, was in charge of the experience meeting and smoker. Messrs. French, Divine, Parker and Affeldt each accredited themselves well and the convention was very much instructed by the interesting address by our fellow member and former Vice-President, John C. Toeller, of Battle Creek, who spoke on the co-operation of farmers and merchants. One of the real features of the meeting was the address by Mr. Holler, of the Flint Chamber of Commerce. Both the Schreffler and Toeller papers will appear in this week's issue of the Tradesman.

In later bulletins we will discuss, as occasion requires, the recommendations of the Committee on Standardization of Order Blanks, Patterns and Insurance. These are purposely omitted at this time, as further data is to be collected.

The Committee on Resolutions, consisting of F. E. Mills, of Lansing, H. J. Mulrine, of Battle Creek, E. S. Knox, of Port Huron, and E. J. Krausmann, of Detroit, worked faithfully to prepare a set of resolutions to reflect the sentiment of the convention. These resolutions are as follows:

Resolved—That we recognize the need of greater co-operation between the farmers and the merchants as desirable to both and that a better understanding of the problems of each other might bring more cordial relations. We recommend that our President, First Vice-President and Manager be appointed a committee to work with committees already in existence in problems of mutual interest, and we recommend wherever possible the establishing of community centers such as has been operated so successfully at Battle Creek.

Resolved—That we urge upon all our members, regardless of size, the vital necessity of knowing the rate of

turnover in their various stocks. The manager will furnish information on this upon request.

Resolved—That this Association is unqualifiedly opposed to the further multiplication of taxes of any kind whatsoever and respectfully urge upon all municipal, State and Federal legislative bodies, that the cost of government be kept down and that present burdensome taxation be speedily lessened.

We endorse the constructive policies as advocated by our Secretary of Commerce and object most strenuously to the political anti-business activities of the Attorney General of the United States.

Resolved—That we urge publicity in stores and advertisements. "Consult your banker before you make any investment."

Resolved—That each member of this Association always so conduct his business in the interest of the public whom he serves that confidence in every retail distributor of merchandise wherever located shall be immediately and fully restored.

Resolved—We express our great appreciation for the fine spirit of hospitality shown us by the merchants and citizens of Flint.

Resolved—That we mourn deeply the passing of our fellow merchant, J. W. Ippel, whose funeral is being held today at Saginaw. His city and this State have lost a fine citizen, loyal, generous and kind. We extend to his wife and family this word of appreciation and our heartfelt sympathy at this time.

Resolved—That we endorse the change in election of President, Vice-President and 2nd Vice-President, as outlined in Bulletin No. 13, Series 7, issued February 8, 1922. This gives wider latitude in choice of capable men for leaders of this Association.

Resolved—That we commend the work of the Committee on Order Copy Blanks and the chairman, Mr. Cook, and suggest that final action be taken at our Fall meeting and adopt tentatively the plan now before us.

Resolved—That we commend the work of our Pattern Committee, especially their uniting with many other states in this work. We urge the need of a final report at our Fall meeting.

Resolved—That we recommend our Legislature limit the size and weight of trucks and loads to be carried over our highways. We further suggest the feasibility of a charge to common carriers.

Resolved—That we recognize the need of the teaching of salesmanship, standard store methods, textiles and merchandise in our public schools.

Resolved—That we discourage the use of so-called value-smashing and half-price sales as an advertising abuse and that we urge upon our members the great need and desirability of clean and common sense methods of advertising.

Jason E. Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

Wealth of Water Power.

America not only leads the world in its wealth of hydraulic horsepower, but is ahead of all other nations in the proportion of energy it has thus developed. Despite the progress of hydraulic engineering in recent years and the completing of many notable projects, the latent wealth of the country in horsepower has scarcely been touched. It is surprising to find that the British Empire thus far has only developed 5 per cent. of its latent power of this kind. In European countries where the population is great and the need of power often imperative, only 18 per cent. of the available power is utilized. In the United States over 20 per cent. of this power is available.

The figures are especially significant in view of the serious coal shortage

from which all the world has been suffering. It is surprising to find in many countries where factories stand idle for lack of fuel, and serious unemployment exists as a result, that scarcely one-fifth of the available hydraulic power is utilized. In other words, the immense hydraulic wealth of the United States may be increased 500 per cent.

The total hydraulic horsepower of the United States is estimated at 32,000,000, of which 6,500,000 has been developed. The total hydraulic power of the British Empire is 60,000,000, but only 3,000,000 horsepower of this vast total is utilized. In other words, the United States, with one-half Great Britain's hydraulic wealth, avails itself of twice as much. We read of the dams on the Nile and in India, but, curiously, Canada develops 72 per cent. of the total hydraulic power of the British Empire.

The total available horsepower of Europe is estimated at present at 47,000,000. This includes the power latent in Italy, Switzerland, Spain, Austria, Hungary, France and Norway. Of this total some 8,450,000 horsepower has been developed. These figures are especially surprising since it is commonly supposed that Norway, which boasts the best hydraulic engineers, and France, which prides herself on her economies, should add so little to the total. Although Europe has been at work much longer than the United States on these problems, and has much greater latent wealth than America, she avails herself of less of this power.

The combined hydraulic horsepower of the United States and Canada is 50,000,000, or slightly more than that of Europe. The power developed both in the United States and Canada, again, is slightly greater than the grand total for all of Europe. The percentage of power developed is, then, about the same in North America and Europe. The British Empire, apart from Canada, cuts a poor figure in these totals. Leaving out Canada, the power utilized by Great Britain in proportion to her resources is far below that of other countries.

The possibilities of future wealth in the United States in this respect are amazing. In a single month the total output of water power for the country was 1,226,770,000 kilowatt hours. Incidentally, California produces twice the hydraulic power of New York. By developing such natural resources, this wealth, it is encouraging to remember, may be increased more than 500 per cent.

Reindeer Meat From Alaska.

Alaskan reindeer meat has become a factor in the game and meat trade and it now appears on the bills-of-fare of leading hotels and restaurants throughout the United States. Nothing but altered bucks are used and they are produced especially for table purposes. This reindeer meat bears the same relation to average deer meat as the capon does to ordinary roasting chickens. Carcas sales are at 35c per pound, the weights running from 160 to 190 pounds apiece. The deer is shipped with the hides still attached.

WORKING BACK TO NORMAL.

Salient and striking features are hardly expected in business at a time like this when the progress made is gradual and, often, almost imperceptible. The decks are not yet completely cleared of the wreckage due to deflation, as is evidenced by the still too long list of bankruptcies. The strain on credit continues, although with constantly greater relief. The struggle is continuing, also, for a reduction in the cost of production so as to turn out products at a low enough price to commend them to the consuming public and so induce larger sales, thus enabling mills and factories to run more nearly up to capacity than they have been doing. Other disturbing factors, like the threatened strike of the coal miners with what that implies and the uncertainties of tariff legislation, loom up to help unsettle conditions. These are all, however, acute, not chronic; temporary, not permanent. As in the case of bodily ailments, the tendency is to return to a state of health, which occurs as soon as the disturbances are removed and nature is allowed full sway. In business the worst that could take place has come and gone. The fever is over and convalescence has set in. Occasional relapses are only what was to be expected. Full strength will come with time, intelligent and sustained effort, thrift and the avoidance of needless waste.

The usual indices of business recovery are clearly in sight and are emphasized by other considerations, notably the rapid advance which has occurred in prices of farm products during the past two months. This substantial rise will necessarily have the effect of increasing the farmer's power to pay his debts and enlarge his purchases of other merchandise; more especially so when the higher market value of what he has to sell is not accompanied by a rise in what he has to buy. It may safely be taken for granted, then, that something of trade revival is at hand. The question remains as to its extent.

The process of readjustment of trade, credit, prices, supply and demand, production and consumption, after all of them had been thrown so wildly out of balance by the extravagances of 1919, may not yet have been completed. Individual losses from the collapse of that year's experiments, along with the widespread unemployment and the shrinkage in Europe's purchases of our goods, have greatly curtailed the people's actual buying power. On the other hand, it must be remembered that such obstacles to business revival have always existed in the year or two after every financial crisis and have never the less disappeared when the real momentum of recovery was under way. It has been invariably discovered on such occasions that the latent buying power of the community had been underestimated. The actual wealth and purchasing capacity of the people, grossly exaggerated in periods such as 1872 and 1906 and 1919, are kept to be quite as much misjudged in the opposite direction during the subsequent periods of reaction. Eventually, a sudden stimulus in the nature

of what the markets call "return of confidence" has brought on such occasions results in the field of general business which took even the merchants by surprise.

How soon such a change will come is a matter of conjecture. Recovery from trade reaction does not always follow the same course. The period of retrenchment, underconstruction and under consumption was sufficient to bring the country's business abruptly into a movement of rapid and spectacular revival a year or two after the bankers' panic of 1907 and the general panic of 1893. After 1873 the recovery was slower and longer postponed. But in each case the natural requirements of the consuming world, combined with the influence of enforced economy and accumulating resources, had the effect of causing eventual swift return toward normal business conditions. For the present, the one immediate certainty is that the tide has at least turned in financial and industrial affairs, and each successive movement which now occurs is in the direction of better things.

WOOL AND WOOLENS.

At London there began on Tuesday another series of auction sales of wool to last for nineteen days. In that period there are to be offered about 220,000 bales, of which 100,000 are from the pooled stock held by the British-Australian Wool Realization Association, the remainder consisting of free wools. As at the Australian sales, the prices show signs of some softening, although they are still well upheld, considering the large quantity of wool in sight. No material change has occurred in the domestic wool market. Shearing will soon be in full progress in the Southwest and, meanwhile, some offers have been made for the clip in certain sections. The existence of the Emergency Tariff act tends to make growers much less yielding than hitherto. The goods market has displayed more activity in the women's wear end, and this is by no means confined to sports wear fabrics. The trade generally showed much interest in the report made by the American Woolen Company of its operations during last year. Aside from the favorable nature of it as to earnings there were a few significant facts adverted to. One was that the company's plant was running only nine months of the year. Another was of the abandonment of efforts to sell its products abroad, for which two reasons were given. One was that foreign buyers could get goods cheaper in England and the Continent, which was the case even after the American company decided to make a try for the business. The other drawback was "the rapidly increasing cost of wool in this country, due to the highest tariff on wool in our history," which is a more obvious fact. Manufacturing clothiers are expected to open their fall lines in about three weeks. By that time the labor situation will probably have cleared and the clearance sales of retailers will be concluded.

We can pull a man out of a rut, but he must go on his own power after he is out.

MUST SELL ALL AT ONE PRICE.

Another angle to the matter of price control has been considered by the Federal Trade Commission. Most questions of the kind have concerned the holding of jobbers and retailers to obtaining certain prices fixed by the producers of goods. The decisions made were not very satisfactory to the latter. The best they could get was an admission of their right to choose the customers they would sell to, but they are not allowed to make any agreement with the latter as to whom they must resell. A new case, however, was recently presented. As is well known, prices of many commodities are dependent in a measure on the quantity purchased because of the discounts allowed. This has led to co-operative buying. Then, too, large retail establishments have sought to get jobbers' prices, many of them buying more than some jobbers. Chain stores are in a class by themselves and also buy in quantity. They have claimed every discount allowed and have often been able to get them—always where goods were competitive in character—because their trade was worth having. But the manufacturers, as a rule, have tried to keep up the distinction between wholesalers and retailers. When this matter was presented to the Federal Trade Commission in a test case recently, it decided that the manufacturer must sell his products, if they are uniform in quality, at absolutely the same prices for similar quantities to every purchaser, whether wholesaler or retailer, chain store or co-operative group. And the discounts to one must be the same to all. This decision may be appealed from, but it is likely to be affirmed in such event.

PERSISTENCE PAYS.

Persistence pays. Look at the case of Jaffa, the principal seaport of Palestine, known as Joppa in Bible times, when it played second fiddle to Tyre and Sidon.

Some 3,000 years ago a cargo consisting of cedars of Lebanon was brought into the port of Joppa. The Phoenician shipmaster who supervised the job of unloading them said at the time the harbor facilities were rotten, but he would deliver the cedars or bust, and he did. He delivered them and they were transported thirty-five miles overland and used in the building of Solomon's temple. The harbor master listened to the skipper's complaint with an unsympathetic ear.

Years passed. Three or four centuries later a Jewish prophet traveling incognito with a passport of Tarshish came down to the wharf at Joppa and engaged first-class passage on the first ship out. He commented on the execrable arrangements for handling passengers. The captain agreed with him. He said the shipping industry had been trying for the past four or five hundred years to get something done. The incident is remembered because it later turned out that the passenger's name was Jonah.

Many things have happened since the cedars of Lebanon were unloaded on Joppa's wharves and hauled through her crooked streets and out by the Jerusalem gate. There was the

visit of the Apostle Peter, who was lodged in the house of Simon the Tanner, an event of such importance that they preserved the house and show it to credulous tourists to this day. There was the capture of the city by Saladin in 1187 and its recapture by Richard the Lion Hearted four years later. There was the slaughter of 1,200 Turks by Napoleon, who took the city in 1799.

Finally in 1921 along came a party of Italian bankers. They heard the age-old complaint, and for the first time in 3,000 years it fell upon ears that were not deaf. The bankers said they would advance \$7,000,000 for the work, which will make Jaffa port readily approachable for big seagoing freighters. These cannot now approach nearer than three miles off the shore in stormy weather.

The experience of Joppa, or Jaffa, offers the world's best example of the value of keeping everlastingly at it.

CALCULATING TURNOVER.

That there is widespread ignorance among distributors with regard to the calculation of turnover, and that such ignorance is a source of incalculable loss is the opinion of the Domestic Distribution Department of the United States Chamber of Commerce. One of the most common practices in estimating the rate of turnover is to divide the cost-value of the annual inventory into the cost-value of the total annual net sales. The department points out that inasmuch as the annual inventory is usually taken in January, when stocks have been depleted by holiday and special reduction sales, it does not truly represent the average annual value but is considerably below it. Using such a figure as the divisor, therefore, gives the dealer an exaggerated idea of the real rate of his turnover and may cause him to establish his mark-up on a wholly erroneous basis. Semi-annual inventories help to overcome this error, and quarterly inventories, in the department's opinion, will provide enough figures to establish quite reliable results.

Statistics of wholesale transactions compiled by the Federal Reserve agent of New York for the Second Reserve District show that in January, 1922, the sales of diamonds were just about a third in value of those in January, 1920, when buying activity was at its height. The slump in sales of other jewelry was only slightly less. For clothing, dry goods, shoes, and hardware the slump in the two-year period was approximately 50 per cent., while for machine tools the decline was no less than 83 per cent. The last figure throws no little light on the extent to which the manufacture of machinery has been slowed down during the period of industrial depression. In January, 1922, sales of drugs, dry goods and shoes were greater than in January, 1921, and sales of jewelry and groceries, though declining in dollar value, did not fall off more than the recessions in prices. On the other hand, the slump in sales of clothing, stationery, hardware, and machine tools in the comparative periods was greater than may be accounted for by the decline in prices.

FARMERS BECOME THRIFTY.

Although February was a quiet month in most lines of retail trade, it brought nevertheless many signs of returning business stability. The thing that gives retailers throughout the country most reason to be hopeful is the striking increase in the value of farm crops during the last thirty days. The gain is variously estimated at from a half to three-quarters of a billion dollars. A considerable portion of this accretion of values goes to stocks of grain still in the hands of the farmers. The same holds true with regard to the recent improvement in prices of live stock. This development indicates a substantial gain in the buying power of over a third of the country's population, and its stimulating effect on trade should soon appear, as the time is near at hand when the farmers are to begin their usual spring purchases. This prospect has already served as a tonic to wholesale buying, which is reported in the distributing centers of the Middle West as much better than it was at this time a year ago.

It would be a mistake, though, to assume that the recent improvement in farm prices is going to start anything like a buying mania among our farmer folk. They will buy more freely of things which they really need, but if the news from the West is accurate they will be loath to part with their cash for anything else. Western bankers state that there is already a surprising amount of ready money in farming communities, but that it is not being turned loose unless there are exceptional bargains of-

fered. Indeed, many who seem to have plenty of money have developed the thrifty habit to such a degree that their merchant creditors find it hard to obtain settlements from them. The farmers appear for the time being to be obsessed with the idea that no one should spend money unless it is absolutely necessary. Consequently when they sell their grain or meat animals at the new prices they are expected to park their automobiles in front of the country banks more frequently than in front of the stores.

The higher prices for farm products may have one other very desirable result, of which little has as yet been said. They will undoubtedly tend to counteract the cheap money propaganda which has spread more widely throughout the country than is generally recognized in financial centers. The movement naturally gains most of its support in the South and West, and there are indications that it will play some part in the Congressional elections next fall. If farm prices hold up and there are good crops during the year the rural constituencies will not be so discontented as they have been for the past year, and the cheap money agitation and other signs of agrarian revolt may disappear before the autumn. Congress as now constituted has only a few cheap money advocates in its membership, though, these are quite voluble, but there are many new aspirants for Congressional seats who have flat money planks in their political lumber yards, and they will haul them out if the signs seem to favor their "selling" the idea in their bailiwicks.

SHORTAGE OF HICKORY.

Hickory timber has become so scarce, although held in seemingly vast amount by the forests of the country, that it may soon become insufficient to meet American manufacturing and woodworking needs. The country's present supply of hickory, according to figures compiled by the Forest Service of the United States Department of Agriculture, is distributed over 200,000,000 acres of forests, or a total of 15,784,000,000 board feet. Of this the Central States have 6,791,000,000 feet, the lower Mississippi States 5,171,000,000 feet, the South Atlantic and East Gulf States 3,183,000,000 feet, the Middle Atlantic States 412,000,000 board feet, the Lake States 187,000,000 feet, and the New England States 40,000,000 feet.

One of the uses to which hickory is put is the manufacture of spokes for automobile wheels. Vehicle and agricultural implement industries compete with the handle industry for hickory and ash. These are located in the Middle West, but now derive most of their wood supplies from the South. A large number of far-sighted organizations purchased more or less extensive hardwood tracts some years ago, from which they are now able to draw at least a part of their wood supplies. To secure hickory, which grows scatteringly over large areas, the vehicle and agricultural implement industries originally maintained extensive buying, logging and milling organizations in the South.

Makers of automobile wheels say that they still can get the material required if they make sufficient effort

and pay the price, but it is necessary to go further and further away for it. Hickory is often referred to as if it were a single species, like red gum or yellow poplar. In reality there are ten different kinds of hickory trees. For hickory handle purposes those known as true hickories are most valuable. The pecan hickories include the water, nutmeg and bitter nut varieties. The true hickories comprise shagbark, pig shellbark, pignut and mocker nut. The handle industry is largely dependent on this last group of trees for its raw material.

The annual consumption of hickory by the handle trade is something over 120,000,000 feet board measure. The wood of the butt of a young hickory tree is of greater average toughness than it is when the tree is old. Hickory is the best known material for certain classes of tool handles, such as the ax, adz, pick, hammer and hatchet. There is certain strength, toughness and elasticity to hickory which nature has denied to other commercial woods. Hickory, due to its unrivalled properties of great strength, elasticity and resiliency, is used exclusively in the manufacture of handles for golf clubs. The constantly increasing popularity of this sport has placed another demand on the hickory supply.

TAKING INVENTORY

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

The Crete Mills—Crete, Nebraska Are Millers of Victor Food Products

Victor Flour has been the leading flour of the Middle West for 53 years.

After six months trial in this immediate territory we are convinced this is the "best flour that ever come out of the West"—makes good wherever it goes.

If you are a carload or mixed car buyer and want the exclusive sale in your immediate territory get in touch with us at once and we are ready to help you develop and make your flour business a profitable one.

If you are less than a car lot buyer we are carrying stocks at Grand Rapids, Kalamazoo, Lansing, Bangor and Mecosta for prompt delivery.

"From the Mill to You" Price.

We solicit your business.

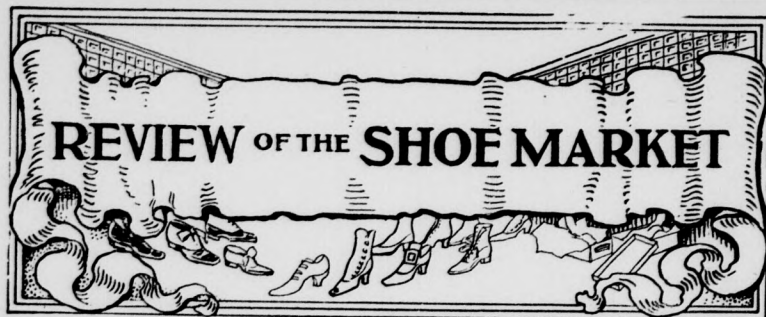
Eiderdown Flour milled especially for The Discriminating Baker. Strong in Gluten, High in Absorption. Ask us for a price.

W. S. CANFIELD
MICHIGAN REPRESENTATIVE

205 Godfrey Building

Cor. Monroe and Ionia

GRAND RAPIDS, MICHIGAN



Importance of the Shoe Dealer's Turn-Over.

Written for the Tradesman.

To the shoe dealer few things are more important than the matter of his turnover.

And the number of his yearly turn-overs is just as vital a consideration as his profit on a given turnover. If the profit on each turnover is, say 10 per cent., and there are three turn-overs in a year, then the dealer's stock investment profit for the year is 30 per cent. Suppose the dealer fixes his goal at a 40 per cent. stock investment profit—a very vicious program, it must be confessed, but not impossible under certain conditions—then he has got to speed up to four turnovers a year.

Whatever your present turnover may be—one and a half, two, two and a half, or three—your plan for the succeeding year should contemplate an increase in the matter of turnover. Quick turnovers is the surest way to quick and satisfactory profits in the retail shoe game.

Several things militate against quick turnovers, namely: (a) buying too much of certain lines or styles—more than the dealer can reasonably expect to sell within a given turnover period, (b) failure to push the new merchandise with sufficient skill and aggressiveness to move it within the time limit, (c) errors of judgment in buying; i. e. mistakes in style-forecasting, and (d) sudden appearance on the scene of new mid-season specials, which have the effect of killing previously accredited and loudly touted styles.

For some of these things the shoe dealer is himself to blame; for one of them at least—the fourth in the above list—shoe manufacturers are more to blame than shoe dealers. For the first, the retail shoe dealer and the salesman making his territory are jointly to blame. But however one analyzes the situation and distributes the responsibility thereof, the retail shoe dealer suffers. Business is retarded at a vital point; namely, in the matter of turnovers.

Some shoe salesmen—particularly the representatives of houses noted for their high pressure methods—will not scruple to overload an unsuspecting dealer. Maybe he is promised an addition to the usual cash discount or some attractive price concession—something that must be kept absolutely secret—and he falls for it. Or the line is so attractive the dealer simply loses his head, and buys more than he can sell.

For one or more of these reasons it often happens that the dealer finds himself at the end of the season with

a lot of goods on hand. His alluring vision of a speedy and complete turn-over is knocked into a cocked hat. He is a painfully disillusioned man. Mark-downs must follow in the wake of mark-ups, and a lot of merchandise must be sold at sacrifice prices.

It is the slow movers that take the joy out of life for the retail shoe dealer. And it is the slow movers that hold up the whole line of march, and slow you up to beat the band in the matter of turnovers.

The importance of quick turnovers becomes more evident when we stop to analyze the various items of waste and expense 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 turn-overs mean cutting to the minimum your mark-down losses, for losses through mark-downs must be attributed to slow turnovers.

Of course the 100 per cent. turn-over is an ideal seldom, if ever, attained. The retail shoe dealer invariably finds himself at or near the end of the season with a larger or smaller collection of pairs that have not sold. He must therefore choose between carrying them over or marking them down, and the latter choice is far better.

Some styles have proved unsalable at the original mark-up. Lines that the dealer confidently expects will move rapidly, sometimes fail to move. For some reason, or reasons, the new line wasn't popular. They say, you know, there is no accounting for taste. Sometimes the disillusioned shoe dealer feels that way as the season advances and some of his best lookers manifest the sticking symptoms. Right then—before the season has advanced too far—is the time to apply nitroglycerine, salt solution, or whatever else you propose to use. Don't wait until the season is almost over. Then your task is more difficult and the process is attended by greater losses. Face the cold, hard facts, and get busy as soon as it begins to appear you have missed a bet.

Again, a mark-down is required in lines wherein the shoe dealer has over-bought. This is not so apt to occur



No. 1009

Write For These New Cuts

Not in years have we gotten up such an attractive series of newspaper ads. They are FREE to our dealers. Above is a sample. Consult cut sheet and order by number. State whether mats or plates required. Ads like these will bring the business.

Dealers not stocking our line are requested to write us.

On request we will send a salesman to show our goods.

HIRTH-KRAUSE CO.

Tanners—Shoe Manufacturers GRAND RAPIDS, MICHIGAN



Our widely known
No. 960
Gun Metal Calf, Good-
year Welt, half Double
Sole, Round Toe, last
No. 29, Tip, Blucher,
D and E widths,
6-12 ----- \$3.25

Full grain calf skin upper—

Full grain insole—
Leather Counters—

Nothing slighted in the materials or workmanship of the Herold-Bertsch Black Gun Metal Shoe. The calf skin upper is soft, pliable leather that affords comfort with a proper degree of stamina to endure knock-about service. The counters are all leather. Another feature is rubber heels. The soles are lighter of course than a heavy work shoe, but will stand months of heavy going.

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.

in the store where there is a good stock control system in vogue, and yet it often happens in spite of the best of systems and the most judicious buying. The prosperity of the farmers, it has been well said, is the basis of general prosperity; but this is a matter entirely of the price of farm products. And what shoe dealer knows beforehand what these prices are going to be? When the farmers are getting good money for their crops they are good spenders, and retail shoe dealers in the country general stores and the larger and better stocked shoe stores of the towns and smaller cities do a good business. In the larger cities shoe store patronage is often drawn from the ranks of working people—operatives in the mills and shops and production plants. But suppose one of those swift and unpremeditated changes in the industrial situation occurs, and the mills announce a half-time schedule, wage cuts or a shut-down? This directly affects the merchant in two ways: If he does a credit business, collections are going to be slow, and he is going to have to wait longer than he had hoped for his money; second, cash or credit, he is going to sell less merchandise within a given period than he had expected.

Thus it is easy enough to understand why the most careful shoe dealer is apt to be left with too much goods on his shelves—shoes that must be sold at reduced prices.

And then, of course, there are the odds and ends always—extreme sizes and widths, fag ends of discontinued lines, soiled pairs, and more or less of the kind that is almost if not altogether passe. Out of all this mess of stuff the dealer will want to get what money he can, and as quickly as possible; but he can accomplish this only through mark-downs.

So however you consider the proposition, judicious buying and the quick turnover is a mighty good policy. You can always buy shoes if you have the money; and nowadays you can get them quick by patronizing the in-stock houses. In times of industrial uncertainty such as these the shoe dealer had better try to play it safe.

Let the aim for the year be, quicker turnovers this year than last.

Cid McKay.

Gabby Gleanings From Grand Rapids.

One of the things that the writer has noticed in his travels of late, which is a loss to the salesman who travels on commission as well as a loss to the houses who pay their salesmen a salary, is the way many buyers delay the salesman in more ways than one. They putter around doing little odd jobs which could well be put over until they gave that time to the salesman and let him be on his way, but, no, they must do this and they must do that, and the salesman and his time comes last. All wrong. Often times I have seen them and had it happen to myself, that they let the salesman stand around for an hour or so, and when he does get an opportunity to talk to them they say, "Can't use any goods to-day."

Why can they not take the time to stop and listen for only a moment? They are not doing justice to the salesman, whose time is money. It is not doing justice to the house he represents. It is not doing justice to himself, for the buyer should know, if he stops to think of it, that often

times the salesman has "a special." It is up to him to show it to those he wishes.

Now, is the buyer who treats the salesmen in this manner ever going to get "this special?" I should say not. He will get no favors shown him, he may be sure. It is hard for a salesman to feel friendly toward a buyer who treats him in this manner. If a buyer does not want any merchandise let him tell the salesman so at once, and then he, the salesman, knows where he stands. It is up to him to then work for an order, or to go as he sees fit. No one can be blamed then, but when the buyer—and they are many—holds up the salesman he is not doing right. He should be liberal enough to consider that the time of the salesman is money and when he loses time he loses money, not only for himself, but for the house he represents. Many buyers do not think of it in that way, the writer feels sure, and if it was placed before them in the proper form they would not do it.

The writer has had occasion to say this to several within the last few months, and they all took it as it was given. So he hopes that his pioneering along this line may be a help to other traveling salesmen who may meet these buyers later.

In many stores, particularly in the small general stores, the buyer is a general man and little things look to him as if they must be done and can't wait, where in the larger places and specialty stores, the buyer is not so rushed. But then, again, this happens in all places and some buyers seem to have no consideration for the salesman.

One of the funny things, however, is that as soon as a salesman opens up for himself he is about the hardest to sell and gives his fellow traveler about as little courtesy or consideration as any. Why? The Lord only knows! But it is so.

"Manual training," says Dr. Brewer, of Harvard, "is due for a radical revision. Such training should offer a diversified program with a few ample projects in the elementary stages of a number of occupations, and a junior high school student should have contact with six to a dozen different activities." Trades people, skilled workmen and mechanics of the future must first be trained in the school. With access to several activities it will be possible for Johnnie to select his own vocation rather than that some fond parent should "bind" him out as an apprentice to some tradesman as was the custom in the last generation. Then it will be that "natural born salesman" will fall into their lines automatically, so to speak.

A recent issue of the American Printer contains an article on book-making costs, showing the increases between 1914 and 1921 in the different operations of producing the average 320 page novel. These advances range from 20 to 138 per cent. The lowest increase, 20 per cent., is that for paper and printing for the wrapper. The second lowest is engraving which is 51 per cent. Other increases range from 60 per cent. to 138 per cent. That may be one reason why several large manufacturing concerns have been holding back on their annual catalogues. It seems, however, that printing has about reached its level. Catalogues are as essential as salesmen and a salesman without a catalogue is handicapped. Selling from photographs is not satisfactory in a great many lines. At best they are cold and severe. The softer half-tones of the well printed catalogue with well balanced descriptions are preferable in making sales of machinery and furniture alike. This is the experience of more than one salesman. One man who has sold office furniture for years has practically discarded a portfolio of some fifty expensive photographs and claims to have had better success in selling the same line from illustrated circulars. It is the psychological effect on the

prospective customer and that must be reckoned with in every sale.

The greater part of the courage that is needed in the world is not of a heroic kind. Courage may be displayed in everyday life as well as on historic fields of action. The common need is for courage to be honest, courage to resist temptation, courage to speak the truth, courage to be what we really are, and not to pretend to be what we are not, courage to live honestly within our means and not dishonestly upon the means of others.

If you live much with people of low-flying ideals, with no real life purpose, you will put yourself in the failure thought-current. Your very being will become saturated with things that you want to get away from.

Constantly assert your superiority, your divinity, your power to succeed. Believe in yourself, realize that you were made to dominate your surroundings. Resolve that you will be the master and not the slave of circumstances. Never say "I can't," but always "I can, therefore, I will."

Every salesman knows that his work is not always up to the mark. It is not in the nature of things for man to be always at his best. Too often, however, the cause is in himself or the result of a night before.

What think you the earth will be like when the majority of men and women in it learn that to be simple and honest and true, is the part of wisdom, and that to work for Love and Beauty is the highest good?

Success is not measured by what a man accomplishes, but by the opposition he has encountered and the courage with which he has maintained the struggle against overwhelming odds.

Cats that don't catch mice are, as a rule, not kept for their beauty. Neither are salesmen kept on the payroll if they do not get the orders.

It is orders that count, not your appearance on dress parade.

In these days of brisk competition the orders go to the man who goes after them, and those who wait for them to come in do the most kicking about lack of appreciation.

Wouldn't this be a grand world to live in, if all the grafters and parasites could be converted and made to join the ranks of those who do things worth while?

Half the victories of life come from a confident belief that one is going to win. The world has little use for the man who is continually down at the heels.

An ounce of pep is worth more than a pound of butter.



Home Case

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

BRANDAU SHOE CO., Detroit, Mich.

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
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Warm in Winter
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Brick is Everlasting

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For the Treatment of Chronic Diseases

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PROSTATIC TROUBLE CURED WITHOUT THE KNIFE

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



Advocate Passage of Denison Act by Congress.

State officials, especially those concerned with the operation of Michigan's Blue Sky Law, are advocating the passage of the Denison Bill by Congress. The bill was recently reported favorably by the House Committee on Interstate and Foreign Commerce.

This bill aims to regulate the sale of stocks and other securities, and to prevent the use of the mails and other agencies of interstate commerce for transporting and promoting the sale of securities unapproved or disapproved by the states. It is designed to plug the holes which state laws have been unable to reach.

"The enactment of this bill" said H. N. Duff, executive officer of the Michigan Securities Commission, "will complete the protection thrown about Michigan investors. Until its passage, the State is powerless to prevent the operation of fly-by-night brokers and bucket-shop operators."

The bill makes it unlawful "to deposit in, or cause to be deposited in, or to be carried or delivered by the United States mails, or to deposit with, or cause to be deposited with, or to be carried, transported or delivered by any railroad company, express company or other agency of interstate commerce, any security or securities for sale or delivery to any person in any other state, territory or district of the United States in which it is at that time unlawful to sell, offer for sale, tender for sale or delivery to such persons, or solicit from such person, subscriptions to or orders for such security or securities."

Similar restrictions are placed against matter intended to advertise such unapproved securities.

Numerous exemptions are made, but they are so "hide-bound" and narrowly defined as to offer no opportunity, in the opinion of state officials, for persons intent on evading the law. United States Government bonds and state securities, and securities issued by National banks, joint stock land banks or National farm loan associations under the Federal Farm Loan Act of July 17, 1916, are among the securities excepted.

It has been estimated that the people of the United States have lost more than \$500,000,000 annually through the sale of fraudulent and worthless securities. The Treasury Department announced recently that an estimate of \$400,000,000 in Liberty bonds was a conservative figure, in computing the worth of bonds taken from their purchasers in "some of the states in the Middle West in a few months in exchange for worthless or

doubtful securities that promised larger returns."

Mr. Duff is authority for the statement that for every \$555 of capitalization in Oklahoma oil companies in 1917, only \$1 worth of oil has been produced.

Under the Denison Bill, unlawful sales of stock are deemed void at the election of the purchaser, and all parties to the sale or contract for sale are jointly liable to the purchaser for the full amount paid, plus court and collection costs and attorney fees. Such action may originate in the district where the sale or transaction originated, or where it was completed, and the burden of proof of any exemption claimed is placed on the defendant.

A conviction of a first offense is punishable by a fine of not more than \$2,000 or imprisonment of not more than two years, or both. A subsequent conviction lays the offender open to a fine of not more than \$5,000, imprisonment for not more than five years, or both.

Enforcement of the law is placed with the Department of Justice.

A New Inflation Danger?

The easier money conditions of the last few months and the favorable terms on which tax-exempt securities can now be marketed are proving a great stimulus to the states and their political subdivisions to embark on ambitious programmes of public improvements. In some quarters this is looked upon with a degree of misgiving, inasmuch as unwise expenditures will pave the way for the return of another period of dangerous inflation and counteract all the work of readjustment through which the country has been painfully passing. Attention has been called to the extravagance of the states in the thirties, when cheap money and the high rating of American credit overseas caused many commonwealths to embark on extensive plans for building roads and canals and for establishing state-owned banks. This experience proved costly. It contributed to the inflation which culminated in the panic of 1837, and a number of the American States are to-day paying interest on debts contracted nearly a century ago for public improvements that have long since vanished. There is no likelihood of our states repeating such follies at this time. They are no longer the crude, frontier communities of 1830, and their financial resources are many times greater than they were in that period. Nevertheless, there is always a possibility of extravagance, when public agencies borrow and spend, and the words of caution which are now being heard may not be amiss.

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CADILLAC, MICH.

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

We pay **4%** on savings

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

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If You Wish to Establish A Trust Fund

Our Trust Department can be very helpful to you if you wish to create a Trust Fund for the benefit of an institution, an individual, or a movement with the purposes of which you are in sympathy.

The Fund may consist of securities, real estate or both. It may be for a large or for a comparatively small amount. It may be perpetual or for a period of only a few years. It may be revocable or irrevocable.

We relieve you of every detail of managing the Fund—paying taxes and insurance, leasing property, collecting rentals, caring for securities, buying, selling, receiving and delivering securities as instructed, making out income tax certificates, etc., etc.

Mr. Hooper, Vice-President in charge of our Trust Department will be glad to explain how our facilities can be adjusted to fit your requirements.

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Will Living Costs Go Up?

It is worthy of note that while the prices of wheat, corn, cattle and hogs were advancing after the turn of the year the prices of food, both wholesale and retail, continued to decline. On February 1 retail prices of food according to the National Industrial Conference Board's index, were 2.3 per cent. lower than on January 1, and according to the Bureau of Labor index, wholesale prices of food during the month of January dropped 3.6 per cent. Meanwhile, farm products advanced 2.6 per cent. These figures again emphasize the relatively greater sensitiveness of raw materials than of consumers' goods to conditions in the world markets. The process of food price adjustments is now the reverse of that in 1920 and part of 1921. At that time retailers got a great deal of blame because their prices were moving downward so much more slowly than those of the products in the primary markets. During January however, retail prices of food continued to decline, while prices of food-stuffs in the primary markets were going up.

It is evident that these two movements in different directions could continue only for a short period. Dun's and Bradstreet's indices of wholesale prices, which have just been published, show a further advance of food prices between Feb. 1 and March 1. Since there have been advances during the past month of about 20 per cent. in corn, 10 per cent. in wheat, 25 per cent. in hogs, 15 per cent. in raw wool, and substantial, though less spectacular gains in cattle and cotton, it seems hard to escape the conclusion that these changes must eventually become manifest in higher prices for food and clothing. The prospect of such higher prices is a matter which is viewed in business circles with mixed feelings. It has its advantages from some points of view, but there are nevertheless several flies in the ointment.

Perhaps the best feature of the recent price changes is the one which has already received such wide attention as to call for no further comment. This is the bringing of prices of different commodity groups "back into line." Farm products in particular have been too low in comparison with prices of food, clothing, house-furnishings, and building materials. On the other hand, if farm products should move upward so far as again to cause a steady rise in living costs, there is a possibility that the whole wage question will more and more become a pressing problem. Prices and wages have been slowly getting back into balance, but an equilibrium has not yet been attained, and higher retail prices will tend to upset the adjustments that have already been attained. While an increase in the farmers' purchasing power is essential to a revival of business, this increase can come either by the farmers getting higher prices for what they sell or by their having to pay less for what they buy. Just at present both developments are in evidence, and the former has undoubtedly been valuable both for its economic and its psychological effects in agricultural communities. If

farm prices, however, should continue to go up their rise must eventually check the decline in other prices and bring on at least a temporary renewal of inflation.

Effect of Rents on Prices.

The small dealer as a rule is inclined to combat rather vigorously the dictum of the economists that rent does not enter into the determination of prices. It is one of the chief articles of their merchandising creed that they are able to compete with the larger establishments because their rents are lower. Part of this difference of opinion comes from the use of the term "rent" in two quite different senses. The economist uses the term in a somewhat technical sense that varies from the ordinary commercial usage. In the orthodox economic conception rent is paid only for the use of land. The merchant, however, thinks of rent as what he pays to the landlord or the latter's agent, including the hire of both the land and the building and perhaps an agent's commission as well. In the technical economic sense what the merchant pays for the building is not rent but interest, or money paid for the use of capital goods. It is not denied by economists that interest is a factor in the determination of prices. To this extent, therefore, there is really no conflict in the views of the economists and of the business men who speak of high rents being responsible for high prices.

When it comes to payments for the use of land, or rent, according to the more technical meaning, there is a conflict of opinion between the economists and others who are not versed in their lore. At first glance it would seem that the more any dealer pays for the use of a tract of land the higher will be his overhead costs and the greater will be the price which he will have to ask for his products in order to earn a reasonable return on his outlay. If this were a correct principle, however, it would inevitably follow that the use of the best grades of land for any given purpose (the high-rent lands) would be a very expensive thing for society, and that the way to make goods cheaper would be to abandon the best lands for business sites and to use only the poorest locations. This reduces the argument to an absurdity. Goods are produced cheapest on the best grades of land; merchandise can be sold cheapest on the sites best adapted for stores. But as these are always the lands that command the highest rentals, the conclusion is inescapable that rents in the economic sense are not a factor entering into the determination of prices.

America is now prosperous as no other country in the world is prosperous. We are moving forward every day. Don't roll any stones into the pathway of progress.



INSURANCE IN FORCE \$85,000,000.00



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GREEN & MORRISON—Michigan State Agents

DO YOU NEED TO BE REMINDED—

That relationship does NOT qualify anyone to be your Executor? As a matter of fact, it disqualifies. Jealousies creep in among heirs; and a relative would be a very extraordinary person if he did not "take sides" in the controversies that ensue.

A Trust Company is impersonal—entirely free from bias. Why not avoid for your loved ones all question of future differences?

When you designate this Company to serve under your WILL, you insure at very low cost against dissipation or mis-direction of your gifts.

Consider NOW, what may be done. Do not procrastinate!
An interview with our Trust Officers does not obligate you.

Call at our office and get the Booklet,
"What you should know about Wills
and the Conservation of Estates."

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Grand Rapids, Michigan

Grand Rapids National City Bank CITY TRUST & SAVINGS BANK

ASSOCIATED

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

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

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

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

Why Chimneys Sometime Increase Fire Hazards.

The reasons why chimneys are such a fruitful source of fire have been summed up as follows:

1. Use of terra cotta sewer-pipe or other unprotected tile or hollow blocks for the chimney.
2. Construction of chimney with bricks laid on edge instead of flat.
3. Chimney walls built with brick flatwise or only one brick thick, and flues unlined.
4. Supporting chimney on the timber construction of a building or upon brackets; or insufficient masonry foundation, when the chimney rests on the ground;
5. Two or more connections to the same flue.
6. Building woodwork into the wall of a chimney, or placing it in contact with its exterior;
7. Smoke pipes arranged to enter a chimney in vertical line.
8. Carelessness in sealing the connection between smoke pipe and the chimney, and failure to anchor the pipe to the chimney.
9. Carelessness in not renewing a rusted smoke pipe and also in allowing combustible material too near the pipe.
10. Carelessness in not keeping the chimney clean and the joints in the brickwork properly pointed.

It often happens that old and improperly constructed chimneys develop cracks in that portion passing through the attic and thus become a continual menace. Sparks fly out into the attic and, owing to the location, a fire thus started is likely to gain considerable headway before being discovered.

Gasoline Hazards and Their Handling.

Gasoline, benzine, naphtha, are all known as "highly inflammable volatile liquids," and give off inflammable vapor at very low temperatures. Gasoline is the liquid with which we are most familiar, although benzine is slightly more volatile, and naphtha slightly less.

Naphtha and benzine are found principally in commercial uses as solvents or for cleaning processes.

The hazards in connection with gasoline lie in the very common and casual use of it around the home. It is used for removing grease spots, cleaning bath tubs, gloves, and what is worst of all, frequently, for lighting fires.

Many fires and deaths have been caused by cleaning gloves, silk clothes, etc., by rubbing them in gasoline or benzine. A case occurred last winter where a girl lost her life through shock caused by burns from gasoline. She had put the gloves on to clean and friction generated a static charge of electricity, the spark igniting the gasoline vapor.

Gasoline fumes are heavier than air and flow like water, and will pass from one room into another at a lower elevation and possibly ignite there.

Cleaning with gasoline or benzine should always be discouraged, but if it "has to be done," it should be carried on in daylight and out in the open air.

Gasoline should only be handled in

special safety cans made for the purpose. These cans are of steel with a self-closing spring lid, and fitted with a screen to prevent a flame igniting the contents. They are made in all sizes from one-half pint to five gallons.

The safety can should be used around private garages and motor boats, although it seems to be the universal practice not to do this. You will find that big industrial plants realizing the danger and specializing in Fire Prevention have definite standing order that gasoline, benzine, naphtha, etc., can not be issued for use under any circumstances unless the man has a safety can.

Co-operation Still an Imperative Need.

Fire has been a great factor in promoting the co-operative endeavor of mankind. In ancient days it promoted co-operation when one fire as a course for others was kept constantly blazing under careful watchfulness of specially designated individuals. In later days, co-operation on a broader scale and under influences of modern knowledge has resulted in the presence of gas and electricity as ready fire in millions of homes.

Fire has also forced co-operation as a measure of protection against its destructiveness. Back in the days of Rome a privately owned fire department extinguished the Roman fires until the desire for private profits interfered too seriously with efficiency of the fire company as a public institution and so a municipal bucket brigade was organized. When the fire insurance companies first began business in London they maintained and directed their own fire departments and put out only those fires which might cause their own companies to pay a loss claim. This was not satisfactory and led to the co-operative endeavor of the entire city of London for fighting fires. In the United States one of the first co-operative organizations to find its way into every town community was a fire company. Many of these American fire companies are more than a century old and are proud of the traditions and records of their members in community history.

Co-operative endeavor, but of a more subtle and impressive type, is necessary if the fire losses of the United States are to be conquered today. This co-operation must extend beyond tangible acts such as fire extinguishment, carried on in actual physical contact with neighbors. It must be a co-operation which is recognized so clearly that individual responsibility for fire causes and fire spread must lead to improvements on private property at private expense without the constant crowding of compulsory legislation. Failure to extend such co-operation will affect communities as unfavorable as though in the olden days one had refused to accept his responsibility as a member of the old-time fire company.

Supererogation.

"You can nearly always tell a married man—"

"But you can very seldom tell him anything he hasn't already been told by his wife."

MICHIGAN SHOE DEALERS Mutual Fire Insurance Company LANSING, MICHIGAN

Maintains Its 30% Dividend Record

By careful selection of risks
By sound and conservative management
By thorough mutuality
Courteous and prompt attention to all enquiries.

ALBERT MURRAY, Pres.

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

OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies
that you are buying.

The Net Cost is **30% Less**

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

WM. N. SENF, Secretary-Treas.

SAFETY

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Class Mutual Insurance Agency

"The Agency of Personal Service"

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

WE REPRESENT CLASS MUTUALS THAT SAVE

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

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

C. N. BRISTOL

A. T. MONSON

H. G. BUNDY

FREMONT,

MICHIGAN

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management

Careful Underwriting, Selected Risks

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%

Affiliated with the

Michigan Retail Dry Goods Association,

HOME OFFICE 320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

What Excuse Is There For the Auto Bus?

Muskegon, March 14—Gifford Pinchot was responsible for the statement that "transportation facilities create traffic."

When the electric line from Ann Arbor to Detroit was under construction, fifteen years ago, the prophecy was made that its success would mean the destruction of local traffic on the Michigan Central Railroad.

On the contrary, the first month after the interurban service was installed the railroad company carried 6,000 more local passengers between Ann Arbor and Detroit than during the same period the year previous and within a year had added several more trains, while the interurban was also a success. Later on the inhabitants of the small towns on the Grand Rapids & Indiana Railroad, living between Kalamazoo and Grand Rapids, petitioned that company not to put on extra trains, but to make more stops for some of the trains which were chasing that will-o-the-wisp—through traffic. The company turned a deaf ear to that appeal and to-day a well-equipped electric railway hauls loaded trains hourly between those points, while the G. R. & I. is still following the occupation of chasing rainbows, without any increased traffic. Had they departed from their fossilized program and given the urban population a chance, it is doubtful if the electric line would ever have been built.

The railroads have never learned their lesson—never profited by the experience of others.

If they are appealed to for improved service or remonstrated with for cutting off trains from their schedule, they will produce comprehensive tables for the purpose of proving to you that it costs a certain unit of expense to haul a human being an inch, fold up their overwhelming evidence and ask you to "guess again."

The other day I asked a hotel clerk how I could proceed to the next town and he immediately gave me information as to bus transportation, forgetting that an indifferent railway service was in operation in the same direction. The bus line was in operation, especially on some lines in Central Michigan, so the railroad is only used as a last resort. The auto bus picks you up at this hotel at a convenient hour, leaves you at the hotel in the next town and you are put to no expense for bus fare. These busses are run at convenient hours, so that several towns may be covered in a single day, the charge usually being less than that demanded by the railroad. Ordinarily, the traveler is incensed because of the unbusinesslike methods pursued by the rail line and will put up with a great deal of discomfort rather than encourage rail traffic.

The public at large have for some years been carrying around a large sized hammer to be wielded against the steam lines ever since the railroads were compelled to reduce their passenger rates in 1907 and there has been much evidence of soreness ever since.

Instead of submitting gracefully to the inevitable, the steam lines begin a system of reprisal and petty persecutions in retaliation. All special excursions and reduced rates were immediately abolished, train schedules were changed to give the traveling world the minimum of convenience and the old Vanderbilt slogan of "the public be damned" was patent in all their intercourse with that same public. The convenience of the public was never considered for an instant, and the transportation companies suffered losses brought upon them by their own inept methods.

Recently the executive head of one of Michigan's greatest railroads, in an open letter, advised the public that the inroads of the auto busses were of such volume that unless there was a cessation of such competition it would be necessary for his company to reduce the number of its local trains—a brilliant and far reaching solution of the problem, I should say. Look at

this spectacle: A ponderous corporation with its millions of capital invested, taking fright at the modest bus line with its paltry hundreds. The elephant and the mouse.

Why the auto bus? Let me cite you a few reasons why it has come and will undoubtedly remain a thorn in the side of the large corporations until they finally light somewhere and begin to realize that after all the public—God forbid—have finally opened their eyes and begun to toddle for themselves.

For many years the G. R. & I. ran frequent trains between Muskegon and Grand Rapids, a distance of approximately forty miles at a fair cost of 50 cents. Its three coach trains, five times daily each way, were packed, and they enjoyed the good will of the public. To-day they charge an advance of 270 per cent. on their former rate, run three measly trains each way, meagerly patronized. Luckily for them, their electric competitor is supplying the poorest service given by any similar institution in the State, or they would not find it necessary to operate at all. They supply nothing to the public, neither do they regard public convenience as to the running time of their trains. For this reason auto busses flourish between Muskegon and Grand Rapids.

The Pentwater branch of the Pere Marquette Railway is another example of extreme short sightedness on the part of men who are so intensely interested in balance sheets that they cannot take the time to find out what would really satisfy the requirements of that contingent who made it possible for railroads to exist.

During the short season their train service is, beyond doubt, all that is required, but long before the frost is on the pumpkin they take away the only train which really serves the public necessity and have a schedule of trains operating, either late at night or early in the morning—the equivalent of one train each way, daily except Sunday. In addition thereto they penalize their patrons 26 cents worth for hauling them in and out of Hart—at the passenger's inconvenience.

Hence the auto bus. So far as the public is concerned the railroads in both of the cases I have mentioned might just as well remove all of their trains, instead of sobbing because the mouse has thrown a scare for the benefit of the elephant.

These are only two cases, but there are scores of such where the long suffering public have been forced to patronize the auto bus and are promptly acquiring the habit.

In the past two months of traveling in Michigan I have accomplished a four months' program because of the auto bus and their timely time tables. Their promoters have consulted the public, found out their requirements and met the issue promptly and equitably.

The greatest stumbling block to the much-talked-of and to-be-desired return to prosperity are the senseless methods practiced by the great transportation syndicates.

How often we see the slogan on bill boards and in window displays: "Prosperity is just around the corner—help it along."

How necessary is prosperity to the successful conduct of the railroads and what are they doing to help it along? Their share? Maybe.

Here is an example: Frequently of late, particularly in railroad stations, we have found placards announcing wonderful reductions in rates on several items, the most important of which are copper ingots, star dust and radium in car lots. Not a blessed thing in the whole list which would interest or effect the layman in any sense.

Not a thing about coal. No mention of food stuffs.

Only just an expression of a desire to help prosperity along—at the expense of the other fellow.

The auto bus has come to stay. It supplies a transportation service which the regular arteries of travel

are theoretically supposed to supply. The public is becoming used to them. They combine comfort, economy and convenience. They feel that spirit of revenge for past abuses by the giant corporations and they are giving the weaker competitor a hearty patronage. Within the next sixty days nearly every railroad line in this State will be paralleled by a bus line supplying a commodity to the public at a time when they require it and at a lesser cost.

And these methods of transportation will not be confined to passenger traffic. Truck lines will be established which will call for freight shipments at your door and deliver to your customer at the terminal, saving time and dray charges and the "poor widows and orphans" whom the fellow with the balance sheets are continually weeping over will still languish in asylums, while the law of the survival of the fittest will continue to be exemplified.

W. H. Istler.

Unless you have survived a "killing frost" you are not properly hardened.

WHEN U THINK OF A Business Education

THINK OF



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

New Term Day Starts
Evening Jan. 30.

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.

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BANK FIXTURES

For Sale—Complete equipment of Bank Furniture and Fixtures at reasonable price. Having erected new building and furnished same complete with new fixtures, we offer present equipment, consisting of cages, partitions, grills, desks, chairs, etc., in whole or in part. Fixtures less than two years old, very attractive, and in excellent condition.

First State Bank of
Royal Oak, Mich.

BUY SAFE BONDS



ESTABLISHED 1853

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

Buy Safe Bonds
from

The Old National

Fourth National Bank

Grand Rapids, Mich.
United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$600,000

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

THE WONDER OF THE WORLD.

Rise and Fall of the Imperial Russia.

Grandville, March 14—What is the matter with Russia?

Well may we ask this question when we consider the Russia of today and the nation of the Muscovite of a few decades ago. When she met the allied forces of England, France and Turkey, defying the might of these three nations for many long months during the war of the Crimea, her national power seemed in the height of its glory.

Occupying a large half of Eastern Europe as well as a considerable territory in Asia, boasting a larger population than any other two European powers, her soldiers competing for the mastery in various portions of the round globe. Even when the bugles sounded the charge as the cohorts of Germany and Austria broke out in war against the remainder of the world, the armies of the Muscovite rallied to the struggle and held the enemy under strong leash until England and Italy came to the relief of desperately beleaguered France.

With all this glorious history meaning down from the days of Peter the Great, it seems like a red nightmare of unreality to view the Russia of to-day as she lies in the shambles, the football of anarchy, the very mat for bolshevik outlaws to wipe their feet upon. Where now is the boasted courage and chivalry of those other historic days? Gone like a flash in the pan of an old revolutionary musket.

Such a dropping from a high grade position down into the lowest slough of human degradation is something to make mortals weep and wonder. And while we are weeping, we naturally wonder what is to become of the once great Russian people? In fact, where has all the intelligence of the ages gone that we should be called upon to witness the present spectacle of an uncrowned empire?

The degradation of the great Russian people is certainly the wonder of the ages, as well as the most pitiful sight since the dark days of the French Revolution. How it all came about has not yet been explained to the satisfaction of the world which is witness to the complete annihilation of a once great and prosperous people through the wiles of a bestial fanaticism worthy only the ghouls of the bottomless pit.

And in all this woeful collapse of a proud nationality has America no part or place? The fall of the most absolute anarchy in the world can have little in common with the everyday life of the inhabitants of the most democratic republic in all the world. We may say this, but do we believe it?

We certainly cannot believe it when we remember through what mystic chords of memory the past of this republic and the empire of Russia rises up before us.

Roll back half a century and more of time and again view the scene. From the foremost nation in Europe at that time Russia has become the back door garbage can of the world—a slop bucket full of unclean things! Why and wherefore has this come about?

We of past middle age remember the dominant position Russia held among the nations of the world at that time. When the Civil War raged in this country the Muscovite empire dominated half of Europe, and was very properly consulted by the other great powers before any move was made on the political chess-board of continental Europe. It may not be generally known that the great American Republic, as we know it to-day, might not be in existence but for the good offices of the Russia of sixty years ago.

The Czar was, of course, the leading spirit of all that dominated the Russian will to do of that day, but be-

hind his will was the determination to do or die of over 100,000,000 people, whose feats at arms in early wars were a credit to her nationality as one of the great powers of earth.

Soon after Lincoln freed our slaves the Czar did a like service for the serfs of Russia, thus treading swiftly in the footsteps of our Great Emancipator.

At the time of our Civil War we had but one real friend among the nations of Europe and that one was Russia. How are we repaying the Bear for the inestimable service he rendered us in the hour of our extremity? As memory reaches into the past we recall a picture that can never be eliminated from the American heart and brain.

With the sound of Sumpter's guns came the glad cry from the crowned heads of Europe that the republic founded by Washington had gone up in smoke. Nowhere was there greater rejoicing than in the hearts of British nobility. The democracy builded from the British colonies was done for, surely cause for rejoicing, which was taken up and echoed by the other monarchies of old Europe—except the Muscovite alone.

Imperial Russia, said to be the most despotic power in Europe, lifted its hand, calling a halt to this loud shout of joy over the foundering of the American Republic. Not a friend had we among the great powers except Russia alone. Why? It is undeniable that this was so, as well as that it seems unbelievable, and yet the friendship for struggling America during her Civil War of the great Muscovite empire is a matter of history.

When Captain Wilkes of the good American ship San Jacinto, boarded the British ship Trent and carried two rebel commissioners from its deck to the United States, the British nation flared at once into battle flame. Even as demand was made for the immediate release of Mason and Slidell the government of Great Britain began preparations for war.

It was plain that this seizure of the rebel commissioners was made a pretext for the beginning of hostilities and that the surrendering of the captured men would not have averted so dreadful a catastrophe had not the finger of Russia again been lifted in warning toward our English enemy.

About this time a Russian fleet entered New York harbor. The officers of the fleet were dined and wined by the elite of the city. The Russian admiral held sealed orders, not to be opened while Britain remained quiescent. It became well understood afterward that the English knew of these orders and the war lords of John Bull quietly hauled in their horns. Discretion was the better part of valor just then.

It has become pretty well known that but for Russian interference Britain would have declared war on the United States. France, then also our enemy, seized Mexico and would have aided Britain. Our having one powerful friend in Europe at the time of the Civil War saved America from annihilation at the hands of her enemies.

Russia, at this time the most populous and powerful of European nations, refused to close her eyes to our dangers; she stood our firm ally and friend as never before in our history. It is not going too far to say that there would be no United States today had not the friendly hand of Russia been extended to the Great Republic in the dark days of our Civil War. This being true, well may we ask, What has America done to repay the debt so overwhelming in its nature that we owe the Muscovite empire of Eastern Europe? Nothing that appears in sight to-day.

How Russia of the last century has come to fall to her present debauched and isolated condition is one of the unfathomable mysteries of the hour. That the great Russia of our Civil War days has fallen to the depths of degradation and infamy cannot be denied. The wicked murder of the Czar and his whole kin marks one of the

blackest pages in the world's history. Shot down like dogs, stripped, their bodies given to the flames, there is nothing in the kaiser's war more black and damning.

The duty of America seems plain. The moment there comes a rift in the dark clouds of anarchy smothering

grand old Russia, that moment let America step into the breach and offer every possible aid toward a resuscitation of the nation to which we owe so much. Old Timer.

A penny for your thought; a dollar for your order.

CITIZENS' MUTUAL
AUTO INSURANCE CO.

HOWELL, MICH.

Figures taken from Annual Statement Dec. 31, 1921

Claims and Losses Paid, 1921

169 Fire	\$ 45,312.85
384 Theft	67,104.63
651 Liability	100,139.34
1,442 Collision	110,716.54

2,646	\$323,273.36
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Total Claims and Losses to Date

7,642, Amounting to Over	\$1,000,000.00
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Assets, Dec. 31, 1921

Cash in Banks	\$ 80,083.07
Capital	27,613.44
Salvage Department	8,535.60
Accounts Receivable	6,160.40
Office Equipment	15,000.00

Total	\$137,392.51
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Policies Written and Renewed, 1921

40,268

Over 12,000 people killed in 1921 by Automobiles in U. S. When you have a serious claim the Company will defend you. It has experienced Attorney and Adjusters. Insure before too late.

AUTO INSURANCE AT COST PLUS SAFETY

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

bearing interest from

5% TO 7%

Write for our monthly offering list.

ESTABLISHED 1880

Paine, Webber & Company

1212 GRAND RAPIDS SAVINGS BANK BUILDING

GRAND RAPIDS, MICHIGAN

BOSTON

NEW YORK

CHICAGO

In this day when so many wild-cat speculations are being offered to the investing public, it is decidedly worth while for the public to thoroughly investigate every enterprise before they put any money into such enterprises, which hardly deserve to be even called enterprises, as many of them are nothing but promotion schemes pure and simple.

There are a good many offerings at this time, also, that are strictly BUSINESS OFFERINGS, that any investor can look up and can satisfy himself thoroughly regarding the management and the business of the Company.

We are at this time offering the Preferred and Common stock of the Michigan Transit Company, a Company which has been in the water transportation business since June first, 1919, and which has shown a remarkable earning power.

The future of the Michigan Transit Company is very bright. Not only has the Company been paying dividends since the beginning of its organization, but in addition the prospects of the common stock increasing in value materially within the next two or three years are very good.

Upon request we will furnish all the information desired by any investor regarding this enterprise, and in addition give him the opportunity of thoroughly satisfying himself before asking him to invest.

F. A. SAWALL COMPANY,
313-314-315 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 all particular regarding the Company.

Yours truly,

Name

Address

STORE EFFICIENCY.

What the Year 1921 Taught the Retailer.*

Before I start this I want to outline to you the things I will talk to you about and tell you how these facts were obtained. I am going to ask you how these facts were obtained. I am going to ask you not to consider this statement that I am going to make as being an advertisement. For the past two years the Schreffler Store Efficiency Co. has been conducting a research service department with the object of teaching merchants how to understand their business better. We receive figures from stores doing a volume of \$50,000,000 yearly and these figures are tabulated and charted in graphic form. Reports are sent out weekly and monthly setting forth the weak spots in their stores. I am merely telling this to convince you that the figures that are to be shown are absolute facts and to set your mind at ease as to their reliability.

The condition for 1922 must, of course, be arrived at through a careful and analytical study of conditions existing in 1921.

The retail merchant worships a little tin god called "Sales." He thinks that when sales volume is good everything else is good. *He does not study his purchase allowance and does not make plans for the spreading of merchandise from month to month. He excuses himself by thinking that next month is going to be better than this month. All he thinks about is sales volume—thinking that this is a panacea for all his ills. With only this idea in mind he is not going to make his business a success.

In studying your sales volume for 1921, compared with 1920, we find these things. During the first four months of last year the sales volume averaged regularly just about 5 per cent. less than in 1920. But in May sales went on a strike. They dropped rapidly month by month until we reach a low ebb at the close of August at which time sales were running little better than 25 per cent. less on the average than in 1921. At that time things came to a stop and since that time there has been a gradual but mighty slow improvement.

Improvement of the sales volume is very little different from the improvement of the stock market after the bottom has fallen out. When stocks go down, they go down rapidly. But on the upward course, there is an unsteady movement up and down from month to month.

Hooking the sales is very much like driving an automobile. With too much carbon on the cylinder the engine knocks. We go up and then fall back. Each time we rise a little farther and don't fall back so far, so that the tendency is upward but slow.

January shows a retarding of sales caused by the poor business of the first week in January. The first week of January showed a 40 per cent. decline as compared with January 1921. The second week showed 26.5 per cent. the third week 16 per cent. and the

*Paper read at Flint meeting of Michigan Retail Dry Goods Association by H. F. Armstrong, of Chicago.

fourth 6 per cent., showing a gradual improvement through January.

February sales volume showed very erratic turns but shows a gradual improvement and for the month will show approximately 18 to 20 per cent. behind February 1921 volume.

Easter came in March last year and will come on April 16th this year and this festival always changes your sale conditions somewhat. For this reason I believe that March is going to show a considerably poorer comparison, but that after the middle of March and through April it will show some improvement. I believe that after the first of May this year we are going to show a very substantial sales volume as compared with last year.

In reviewing the business records of past years it might be better still to go back further and take 1918 for instance. In the latter part of that year the Armistice was signed and war orders were slower. In 1919 we were in a period of prosperity. People had forgotten the war and were concentrating on business. The retailer was making money.

In 1921 the back orders from wholesalers began to be filled and sent in. In this unloading process we went through in 1920 the merchant began to lose money. He began throwing his ballast overboard and took heavy mark-downs on a declining market. While he closed the year with a fairly satisfactory profit, business was very unsettled and he was facing times when many more mark-down losses would have to be taken.

In 1921 most merchants came through the year with a lot of expense and very little money.

The big question now is "What about 1922?"

In studying 1921 you feel that the reason you didn't make a profit was from lack of sales volume. I know that is what you fellows have in mind. If sales had kept up you could have made a profit, you believe.

On the sales chart I am showing you our figures have been checked up with all available figures—we find that the lines are right. And they indicate accurately what any retail business would show. You retailers sold more merchandise in 1921 than you did in 1919.

By making the comparisons between business in 1920 and 1921, as compared with 1919, we find that up until June 1921 the dollar volume of sales amounted to more than it did for the corresponding period in 1919; but during the remainder of the year it was less. But, for the period as a whole the 1921 volume averaged more than 1919. Why then did not the retailer make as much profit as he did in his banner year 1919?

There is a mighty good reason why the merchant didn't make as much money in 1921 as in 1919. Everyone in 1921 was thinking of and deploring the poor condition of sales. If the merchant had spend a little of that time in examining a few of the other vital elements of his business he might have saved a lot of money.

In 1920 a piece of merchandise priced to sell at \$1 cost 63 cents, leaving a margin of mark-up of 37 cents. Out of the 37 cent mark-up,

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. Class "B"—fully participating in management and dividends after 8% has been earned on Class "A"—full paid and non-assessable.

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 $\left\{ \begin{array}{l} 1 \text{ share Class A} \\ 1 \text{ share Class B} \end{array} \right.$ \$15.00 per Block

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 merchant paid 24.5 per cent. for expenses then took 5.2 per cent. off for mark-down and had 7.3 per cent. for net profit.

In 1921 a piece of merchandise marked to sell at \$1 cost 62½ cents. The expenses took 29 cents. Here is one of the things that most merchants forgot to do—forgot to study expenses. In addition it took 6.6 per cent. for mark-downs, leaving the small amount of 2 per cent. for net profit.

Many have lost a lot of money; a few have made; some have done very well but on the average there will be less than 2 per cent. profit for the year, simply because the merchant was watching sales volume and forgetting his expense and turnover, reducing price on merchandise in fear of competition.

While the merchant did forget his expenses, the expenses did not forget the merchant. They have hooked him and have him suspended in a very uncomfortable position and he is now wondering how long they will keep him in the air.

It is mighty hard to control expenses when a merchant is influenced by sentiment. We get people on our payroll, then sales start to drop off, factories shut down, and we hate like the dickens to lay them off—in other words the store is turned into a charitable institution.

We also continue to advertise more extensively until we find the condition this year showing a 28.9 per cent. cost of doing business against an average of 24.5 per cent. for last year. Analyzing these expenses into three main classes—operating, fixed and overhead, we find that the operating expense has increased 3 per cent.; fixed, .6 per cent. and overhead, .8 of 1 per cent.. Operating expenses for 1919 were 12.3 per cent.; in 1920, 13.4 per cent.; in 1921 16.4 per cent. The other items of expense have had increases very much out of proportion but it is the operating that must be watched closely. You may think that this is due to the fact that you have sold less merchandise. You may think the increased rate in the cost of doing business was due to the fact that you sold less merchandise. I will show you that generally it was not.

Here is a typical store (illustration) doing an annual volume of \$25,000. We find sales up to the end of November showing an increase of \$566. The expenses increased \$3,178. Is there a good reason for such an increase in expense? No reason under the sun except that you have had your eyes on sales volume when you should have had them on expenses.

I am going to say this in regard to expense control. There isn't such a thing for the fellow who keeps his books on a cash received basis. Because the payment of your advertising bills, for example, for this month and the next two or three months may be postponed until May and then you will make a clean up. You will have a tremendous expense in May. If that is the way you record expenses you might as well forget expense control. Put all of your expenses in each month and don't let them accumulate.

By all means make an expense bud-

get. You are doing 10 per cent less than last year. In 1920 you did 25 per cent., in 1919, 35 per cent. Go back to the previous year and find out what you paid for expenses. Make a budget showing just what you can spend, and then live up to this budget as closely as possible.

The merchant who does not have a merchandise plan or budget is gambling in merchandise. It is the best check you can have on your merchandise. The merchant who does not study his merchandise budget

and watch his rate of turnover is asleep.

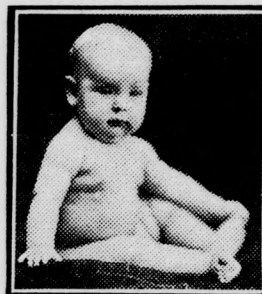
Merchandise lies idle many times because it is not what the people want. Many times people are looking for merchandise they want and come to your store and can't find it because you have a lot of stuff they don't want. This is one of the things every merchant must find out—the kind of merchandise his customers want, or his rate of turnover will never be right.

Turnover is figured on merchandise

stock. Turnover is a comparison of the ratio of stock to sales. Before we go into this, we want to see how stock in 1921 matched up with 1920 and 1919 and we find that during the first part of the year 1921 merchants were still unloading and getting their stocks reduced.

With an average decrease in sales volume of 5 per cent. until May 1921, we find merchants reducing stock. Then we find a sharp decline in sales volume but the merchant did not continue his reductions of stock pro-

Speak well of your city



Grand Rapids has the lowest infant death rate of any large city.

A Healthy Place to Live

THIS is the healthiest large city east of the Mississippi. A Grand Rapids baby is more certain of living than a baby born in any other city over 100,000 in the United States.

Our infant clinics help mothers bring their children through the critical first years. Health inspection in the schools corrects ailments in the first stages, and gives the youngster a fair start. A park or playground within a half mile of nearly every home provides recreation for all.

A model for all states is the city's housing code, which assures healthful living quarters for every family.

Our unflinching supply of pure water is a tremendous agency for health, minimizing typhoid and other contagion. The new tuberculosis sanitarium is a forward step in stamping out the white plague.

Industrial accidents and occupational diseases take a terrific toll in many cities. But Grand Rapids factories are largely clean daylight plants, with tasks that do not menace life or limb.

The big open air markets where fresh fruits and vegetables and other farm produce are available from early spring till late fall, further promote the health of all our people.

Few localities can claim a more delightful year round climate. Our summer mean temperature is 70.2, the winter mean 25.8, an average of 48.1.

Grand Rapids is a good place to live because it is one of the healthiest communities in the world.

Grand Rapids "A good place to live"

ADVERTISING CLUB © OF GRAND RAPIDS

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portionately and his rate of turnover slowed up very materially.

Stocks at the end of December were 13.6 per cent. lower than at the close of December 1920. The price of merchandise as near as we can determine is about 25 per cent. lower. Cotton goods is only down about 10 per cent., linens are down 30 per cent. to 40 per cent. Shoes about 20 per cent.; men's clothing about 20 per cent. to 25 per cent. Ready-to-wear is a little hard to compare because of class and style changes. We believe a 25 per cent. average is just about right.

If merchandise at the close of December was worth 25 per cent. less than in 1920, then the merchant was carrying more yardage than in 1920, and I do not believe he is justified.

In 1921, merchants showed a good rate of turnover until we reach the month of May when, you recall, the sales started down and stock up. Since May turnover has been asleep. He almost woke up in October and then went off into a sound sleep again.

A lot of merchants think that turnover is a lot like dividing 2 in 4 and getting the answer 2. Turnover is a process of changing merchandise into cash and the number of times you can put your complete stock of merchandise into cash during the year, represents the number of turns you can get.

A lot of fellows divide stock at inventory time into sales and say they get so many turnovers. They are only doing long division. What you want to find out is "How many times did I turn my merchandise into cash?"

When we studied arithmetic one of the first things we learned was to get things into the same common denominator.

In figuring turnover you can use sales at cost price as long as you use your stock at cost price—as long as you keep your sales and stock in the same common denominator. But the most common practice is to use stock at retail and sales at retail.

The most satisfactory way to arrive at turnover, we find, is to divide the average monthly stock into the average sales and find out just how many months it takes to turn your merchandise into cash.

Turnover ought to be studied more frequently than at inventory time. It will help you to make a better showing this year than last. This turnover problem will solve a lot of business worries.

As we study the figures that reach our office each week we are more and more impressed that the store that is getting a slow rate of turnover is the store that is taking the heavy mark-downs as well.

If you save 7 per cent. of the mark-downs and didn't do anything else, or if you only save 5 per cent. think what a wonderful thing it would be for your institution.

A small store merchant always thinks he has to carry a lot of merchandise.

He thinks he must have everything the customer might ask for. I would like to cite a case where a new buyer went into the jewelry department and after two or three weeks came to the

merchandise manager and said: "I believe I have an idea—I may be right and I may be wrong."

"What is it," asked the merchandise manager.

"Here it is. In the jewelry department we have \$8,000 in stock, while we are doing about \$800 business. It is taking this department ten months to turn one time. I would like your permission to move all but \$3,000 of this stock into the stock room and lock the door, to find out if I am right."

The next month on that \$3,000 stock they did two and one-half times as much business. Why? Because in order to sell things you have to display them properly. That is the trouble with too many merchants—they make their merchandise look too junky. They don't have it displayed correctly because they have the department cluttered with stock.

Another client in Wisconsin worked the same thing in his infant's wear department. He moved some of the stock out and put it in the basement department and made the department look like something and in the next month doubled his volume. A little attention to these details will put money into your pocket.

It is time to put Old Father Turnover on the job. Get your lines moving. But—you have got to study merchandise and study what people want. It only takes a little time to do it—and it is certainly worth the trouble.

Did you ever stop to think about Woolworth? Where did he get his money? He discovered that more

people are willing to pay 10 cents for an article than any other price. He tried to start a 9 cent store, but it didn't work. He found out what the people wanted.

Buy merchandise that the public wants. They know what they want, they know what they want to pay. It is up to you to study the problem and get the solution. You have to discover it yourself for your own store.

No other merchant can find it out for you.

You don't have to record sales and prices for all departments and do a lot of book-keeping. The largest stores do this and get accurate records, but for the smaller stores there is an easier way. I will give you an example. We will take a men's furnishing department. You are going to find out what price the people in your town want to pay for shirts.

Go through your stock and place an inventory ticket on each box of shirts, showing the number of shirts and the price at which they are marked.

When you get through accumulate the tickets and make up a chart showing the number of \$1 shirts, \$1.50 shirts and \$2 shirts, etc., that you have on hand. That is about all there is to do until the test is over. Then arrange all prices of shirts taken during the period. If new stock has been added during the test, add the amount to the original inventory. Suppose the test lasts four weeks. Take from the quantity you had at the beginning (plus purchases during the test)

The Brecht COMPANY ESTABLISHED 1853 ST. LOUIS

A typical Brecht installation. Modern display counters and refrigerators will add fifty per cent to the appearance, economy and sales power of your store. Let us tell you why Brecht six-inch wall refrigerators are preferred by progressive market men. Write Dept. B.

THE BRECHT COMPANY - ST. LOUIS, MO.

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New York: 174-176 Pearl St.
Chicago: Monadnock Bldg.
San Francisco: 67 Second St.
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Madrid, Spain
Buenos Aires, A. R.
Capetown, S. A.
Sydney, N. S. W.
Shanghai, China

MAIN OFFICES AND FACTORIES: ST. LOUIS, MISSOURI

the quantity at the end and you have the total sold.

I find that the \$2.25 shirt did not sell. I am going to mark that line down to \$1.75. If I had a record, I would see that the \$1.75 line did not sell well but that the \$2 shirt was a good seller.

Concentrate and you can cut your stock down to the proper proportion.

In merchandising one of the most essential things you must have is a perpetual stock record. Without it you will not have any means for a satisfactory checking up of your merchandise operations.

A perpetual stock record is not a complicated matter; all that is necessary is a record of sales, purchases and mark-downs.

The most satisfactory plan is on the retail basis. If I know to-day that I have so much stock on hand at retail price and how much more I add at retail during next week and then at the end of the week subtract my sales and mark-downs, I will know the retail value of the stock on hand at the end of next week at an instant's notice. That kind of information at hand constantly will enable you to get your control.

We have been talking about sales volume. I have endeavored to point out that the problem for the merchant is not getting sales volume but in taking care of it after he gets it—that is what I mean by a control system. I don't mean merely a book-keeping system but a plan for keeping your finger constantly on the pulse of your business.

You see \$100 worth of merchandise. What do you get out of it? \$29 out of every \$100 sales last year went into expenses—simply because the retailer didn't know when to turn the valve, and shut off expenses. He did not know how to control his expenses. He didn't know when to shut off the valve on purchases and was penalized by heavy mark-downs. Now when he is looking in the cash box, there is nothing doing. The only way to get money into the cash drawer is to know when to turn the valve on expenses, merchandise purchases, etc.—an do it.

Money Making Idea.

C. L. Heverly, who conducts a store in Yakima, Washington, has tried out a plan which has been successful because it serves the customer, the recipient of a gift and the storekeeper himself.

"About the middle of November," he says, "I get a small memo book or tablet, and when the young people come in and begin telling me just what they want for Christmas, I have them write their names across the top of the page and just below it the things they want for Christmas.

"Later, when the friends of these people came in for the purpose of buying presents and didn't know what they wanted to buy, I would hand them the book and the chances were ten to one that I would make a sale."

Here is an idea which you may be able to work out next Christmas or you can use it for birthday presents all through the year.

Real happiness comes from doing a job well.

BUSTING THE CITY LIMITS.

How This Was Accomplished at Battle Creek.*

"Busting the City Limits" is a fitting caption used by Collier's, a National weekly, in describing the activities of the Battle Creek Community Club.

For decades past there have been community clubs, but it remained for the retailers of Battle Creek, their wives and the farmers and their wives around Battle Creek to organize and make use of the word in its proper and fuller sense.

For years now it has been the fashion for city folks to feel and say that the farmers are much better off and more independent than people living in cities. I agree with this contention, yet the fact remains that the "Back to the Land" movement has utterly failed to date. Thousands of farms all over this great country of ours are idle and neglected.

The owners or tenants who formerly worked these neglected farms have gone to the cities to enjoy the so-called advantages of city life. So the farmers, thousands of them, believe and say by their actions, that the city dweller, though not nearly so independent as the farmer, is the better off.

While all this may seem not to be to the point, it is a significant fact that where two classes or groups of people believe the other group or class is getting the best of the deal, a feeling of animosity arises between these groups which ultimately leads to unpleasant results and unfriendliness. This sort of feeling has led to a gradually widening breach between the farmer and the city man. In instances producing disastrous results as in the case of North Dakota, where the non-partisan league came into power and remained in power long enough to do almost irreparable havoc thereby ruining the credit of that State. All this was largely due to misunderstandings between the farmer and city dwellers. The farmer especially, in that case, believed he was completely at the mercy of city sharpers who were fleecing him.

About three years ago and during the period when North Dakota, through its non-partisan league, was doing so much damage the merchants dinner club of Battle Creek made a survey of the situation as it affected Battle Creek; and after some months it decided that the time had come to create some sort of organization through which the farmers and their wives and the merchants and their wives might meet at stated, regular intervals—become acquainted, create friendship and talk over matters of importance to both groups, the farmer group and the city group.

The wise heads, as usual, stated it could not be done. That after a meeting or two the organization would disband for lack of interest on the part of the farmers. How far wrong they were is proven by the records which show that the farmers are joining the Battle Creek Community Club in larger numbers than the city people and that they also attend meetings

*Paper read at Flint meeting of Michigan Retail Dry Goods Association by J. C. Toeller, of Battle Creek.

more regularly and in greater numbers, than do the city members, although many of them must drive long distances, often in bad, cold, stormy weather, to attend the monthly meetings which are held on the third Friday of each month at noon.

The sole reason and purpose of the Battle Creek Community Club is to arrive at a better understanding between men and to build friendship and good will. This has been accomplished in Battle Creek. After thirty months of operation the Community Club is in a strong, flourishing condition.

The merchants do not, in any way, interfere with the workings of the various farm organizations. In fact, they encourage them in every way possible. To illustrate—a farmer may join the Community Club only if he belongs to his home grange or farm club and a person living in the city may become a member only provided he is a member of the Chamber of Commerce, hence a linking up of most important farm and city organizations.

Since the organization of the Community Club, many city men and women have taken memberships in various farm organizations, attend meetings regularly and pay dues regularly. Can you see anything in an organization which brings about a brotherhood spirit of this sort?

I shall proceed to explain briefly how the Battle Creek Community Club was organized.

First I must warn you that there is almost an endless amount of work connected with the undertaking and also it costs some money.

A committee from the Merchants Dinner Club was appointed to get in touch with the officers of the various farm clubs and granges around Battle Creek, to explain to them the idea and to request the privilege of visiting the farm clubs at their membership meeting with the object in view of inviting the entire farm club membership to be the guests of the Merchants Dinner Club at one of the regular Friday noon luncheons.

The plan worked well. For five consecutive Fridays various farm organizations were guests of the merchants the farmers came but were rather skeptical, believing there was a "nigger" in the wood pile. They could not quite understand why an organization of merchants would invite them to a feed at the best hotel in town and not expect to take it out of their hides.

I can best illustrate this by reading a copy of a letter written by Julius Hall, one of the foremost Calhoun county farmers, who at present is also the President of the Calhoun County Agricultural Association, which organization puts on a county fair at Marshall, the county seat of Calhoun county, each year. The letter reads as follows:

Battle Creek, Mich., Feb. 10, 1922. R. S. Sweet, Bowling Green, Ohio.

Dear Cousin:—From the tone of your last letter, I am thinking you are not entirely satisfied with the information given in the pamphlet, "Busting the City Limits," which I sent to you, so I will write you my personal ideas in regard to the success and benefits derived from the project.

A little more than two years ago when the Merchants Dinner Club of the city of Battle Creek began to send a committee to meet with the different farmers clubs in the country surrounding the city, their visits were regarded with a considerable amount of curiosity and suspicion on the part of many of the farm club members. And when the clubs were invited to lunch with them at the Post Tavern, the finest hotel in the city, nearly all agreed that there must be some program in mind to hook the farmer with financial gain to themselves.

But a few had nerve and conceit enough to think they were capable of matching the wily merchant in whatever scheme he had in mind, so we kept meeting them half way. We kept on attending the different meetings appointed to learn all we could about their so-called plan of uniting the city business man and the farmers of the nearby territory.

As a result what is known as the Battle Creek Community Club was organized and is now just entering its third year. It now has more than three hundred members, has for its slogan, "Boost Hard Together," and the members are nearly evenly divided between the city and country. Our meetings are held once a month, in the city in cold weather and at some farm or lake in summer time when they may be held out of doors. Well you say, what are the benefits derived from your club?

They are many. I will name a few as they occur to me. We have learned that many, if not all, business men are willing to meet a man or a woman from the farm in a social way and are not all the time scheming to find a way to beat him out of a dollar. We meet on an equality and I will guarantee a stranger would have a difficult time at our meetings to tell who are city people and who are farmers. After the material is brought in for dinner, the merchants' wives and the farmers' wives get acquainted and enjoy themselves visiting while preparing it to serve.

As a rule a farmer does business with only a few men in a town and knows only a few, but it is much more pleasant to go to town and not only know the man you buy from but to be able to know and greet many on the street who greet you just as cordially as though you had bought of them.

Again our wives used to go to the city and seldom meet a lady they knew, but now they meet many who greet them in a friendly way. This makes going to town much more pleasant for our wives. At almost every meeting of the Club we have from one to three men of State, National, and sometimes international reputation to address us on interesting topics of the day. We learn much in this way that we would not have the privilege to learn were it not for our Club.

Our Community Club is helping some of us to get away from "All work and no play makes Jack a dull boy." We have a day's recreation each month and a day of profit by listening to some good speaker and we are better prepared to go on with our work.

Gradually the skeptical are becoming convinced that our Club is for the benefit of all, and are uniting with us.

Our Club stands for co-operation and union, and the exclusion of classes. We believe there is no room for classes in this country and we feel sure that although our Club may not have accomplished all it could, it has made a beginning and expects to improve. We have recently seen the need of our people being united, and I sincerely believe that clubs similar to ours organized all over our country would do much to keep our people re-united.

Hoping that this will help you to see the good in such organizations as ours, I am, your cousin,

Julius Hall.

Since the Merchants Dinner Club



When Cars Pass You On the Road

you can bet a large percentage of them use



Red Crown Gasoline



If you love action—and get a thrill from shooting out ahead of the rest—use Red Crown, there is no gasoline made that surpasses it.

Red Crown is good motor gasoline. Not only does it insure a quick “get-away”, but it causes your engine to accelerate smoothly and deliver the maximum power and speed it is capable of developing.

Red Crown is made to produce an abundance of power. Its chain of boiling point fractions is so arranged as to give to the piston an action closely approximating the smooth, even stroke of the steam engine.

It is impossible to manufacture a more economical gasoline for use in the automobile engine.



STANDARD OIL COMPANY

(INDIANA)

CHICAGO

ILLINOIS



entertained about five hundred farmers and their wives, you might ask, and with some justice, who paid the bill?

Battle Creek is fortunate in that it has a paying chamber of commerce membership in excess of a thousand and also it has a Chamber of Commerce Board with vision and foresight enough to understand that the linking up of the rural and urban population is a big problem but absolutely necessary to the welfare of this country.

Upon request, therefore, the Chamber Board passed the responsibility of the appointment of the Agricultural Committee to the Dinner Club. This committee after developing its plans appeared before the directors of the Chamber, asking that an appropriation be made to enable the committee to carry out its plans. The directors promptly placed into the budget as a credit to the Agricultural Committee, the sum of one thousand dollars, about one-half of which was used to carry out the plans which finally developed the Battle Creek Community Club.

In passing I want to say that the Secretary of the Chamber of Commerce must be in sympathy with the movement and give much time and effort to the cause, for after all the Chamber of Commerce is the parent body around which all activities of a civic nature should revolve.

The Secretary of the Battle Creek Chamber of Commerce has done and is doing much to aid the work.

These meetings developed interesting information. After being invited to do so by the chairman of the meeting the farmers did not hesitate to air their grievances, real and imaginary. The big point is they did open up and that is exactly what we wanted them to do, for their complaints and arguments proved the necessity of a community club.

Each club as it met with the Merchants Dinner Club was informed that at a later date a round-up meeting of all clubs would be called at which meeting a community club would be organized if sufficient sentiment was in favor of such a move.

The round-up meeting was held and took the form of a picnic dinner. Everybody brought grub. This meeting was attended by about four hundred men and women. Of this number there were more farmers than city people.

At this preliminary organization meeting 250 of those present signified their intention of joining. At a meeting held two weeks later, the organization was perfected, officers were elected and constitution and by-laws were adopted.

Since then the Club has held about thirty monthly meetings and every meeting has been largely attended, particularly by the farmers.

The monthly meetings, as stated, are held on the third Friday of each month at noon; and always take the form of picnic dinners. Each person or couple attending brings a picnic basket. The work of preparing food for serving is done by the women members and the food is served by the men. The Club provides coffee,

sugar, cream and meat. Members attending who do not bring picnic baskets are charged one dollar each for the meal. As a rule nearly enough money is obtained in this way to pay for items furnished by the Club.

An interesting side light is that during the warm summer months meetings are held at the home of some farm member.

The meetings are interesting due to the variations of the program. Because of the great number of things to discuss, in addition to numbers on the program, meetings must be and are conducted in a snappy fashion as the adjournment hour is 2 p. m.

Much of the success of the meetings depends on the chairman who must be a good presiding officer and know something of parliamentary law, as our farmer friends early taught us that they know parliamentary practices and proposed that meetings be conducted accordingly.

To give you some idea as to how successful the Battle Creek Community Club has been in attracting real big men to its meetings, I will mention a few who have graced our meetings with their presence and talks.

Hon. Milo Campbell talked on present conditions and future prospects, dwelling especially on the value of

organizations similar to that of the Community Club, in these times of unrest and uncertainty.

Congressman John Ketcham, former State Grange Master.

Thomas Brooks Fletcher, editor of an Ohio paper and a Chautauqua lecturer.

Dr. W. W. Diehl, an experienced and practical community worker.

Dr. Gaylord Cummins, of New York.

John A. Doelle, director of the Michigan Bureau of Agricultural Development, and Secretary of the Great Lakes Tidewater Commission.

Sir Horace Plunket, the noted Irish statesman and agriculturist.

The September 1921 meeting was held jointly with the South Haven Community Club at South Haven, when forty cars loaded with Battle Creek Community Club members journeyed to South Haven, a distance of seventy miles each way, to spend the day there developing and creating more new friendships.

Earlier mention was made that the Club was organized solely to create friendship and good will. Developments, however, have lead to another important definite object which will soon be under way.

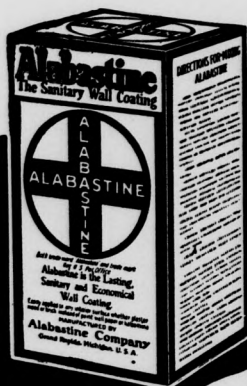
I imagine you would be rather

pleased, if you had an organization in your town, the membership comprising of farmers and townsmen; and if that organization appointed a committee of five, three of them farmers, with definite instructions to appear before the directors of your chamber of commerce to place before them a tentative plan requesting the Chamber of Commerce to erect a suitable building large enough and commodious enough to house all the important activities of a community such as yours and to, at the same time, give your directors assurance that they, the farmers in your community, would give not only moral support but financial support as well.

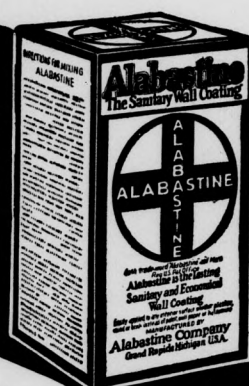
That is exactly what happened in our case. I consider this move on the part of the farmers a splendid act of faith, good will and friendship, and a real desire on their part to aid in the good work of building up the community in which they live.

The resolution adopted by the community Club and presented to the Chamber of Commerce directors reads as follows:

Whereas—The Battle Creek Community Club stands for community endeavor toward improved conditions and better understanding among all



Ask Your Dealer or Decorator about the ALABASTINE OPALINE PROCESS



Beautiful walls! Harmonies never before imagined! A blending of tints and tones, a magic interweaving of colors which will transform your walls into a rich fabric unsurpassed in its charm and cheerfulness—and at a cost well within your means.

ANY good decorator can do the work—nearly all stores dealing in paints can supply the material—anyone can now afford to have Tiffanized walls formerly the exclusive privilege of the very wealthy.

Alabastine

Instead of Kalsomine or Wall Paper

All that is necessary is just Alabastine, the same nationally accepted wall tint which for forty years has been used in homes, apartments, offices and public buildings of all kinds—the same sanitary, durable, economical and artistic wall coating sold by the best stores and used by the best decorators. With Alabastine, regularly applied you get the exact color to match your rugs and draperies. Through the Alabastine-Opaline-Process you obtain a combination of colors most pleasing and satisfactory. Before decorating ask to see samples of the Alabastine-Opaline-Process.

The Alabastine Company

Grand Rapids, Michigan

people of this community, irrespective of imaginary boundary lines; and

Whereas—The ideals and activities of the Battle Creek Community Club have received Nation-wide commendation, whereby we are confirmed in our belief that this organization is a pioneer in a movement which deserves perpetuation; and

Whereas—The Battle Creek Chamber of Commerce has at all times exercised its good offices in promoting the welfare of this organization, and merits and enjoys our full confidence; now therefore be it

Resolved—That the Battle Creek Community Club, recognizing the Battle Creek Chamber of Commerce as its founder and sponsor, respectfully represents that the effectiveness and permanency of both of these organizations may be materially aided by constructing in the city of Battle Creek a suitable building, to be financed, owned, controlled and maintained by said Chamber of Commerce for the purpose of providing for itself, and for the Battle Creek Community Club and for other affiliated societies, proper, convenient and permanent headquarters, always available for the use of members, committees and affiliated organizations, as a meeting place, and where larger meetings may be held; and be it further

Resolved—That the Battle Creek Community Club stands ready to give to such a project financial assistance and moral support, and be it further

Resolved—That a committee of three members be appointed by the chair to present this resolution at an early meeting of the board of directors of the Battle Creek Chamber of Commerce, and to request consideration thereof.

You may be sure that the resolution will have the earnest attention of the Chamber of Commerce membership at the earliest moment permitted by business conditions.

So the big constructive object in view, as far as our Community Club is concerned, is to tie up Battle Creek and the rural district surrounding in a way that must be of lasting benefit to our section of Southern Michigan.

Where else in this great country of ours have the farmers ever offered their good time and money to aid in the construction of a community home in a city, and jointly with the city people?

Until recently an unthinkable, unheard of proposition—a recorded fact now, due to what? A better understanding between the farmer and city man, brought about, directly, by the Battle Creek Community Club.

The farmer worth while, the real farmer, is a business man, therefore he has a natural curiosity to know something of the retailers' game as well as his problems.

Now, as in the past, retailers are loath to give up "inside information" concerning their business. I believe that policy to be a serious mistake as is evidenced by the abuse and suspicion under which the merchant labored during and immediately after the war. Again, recently, Attorney General Dougherty sicked his secret service men at the retailers to ascertain why prices were not coming down; this in spite of the fact that in

many instances the great staple commodities, in our lines, are selling at one-half and less, taking early 1920 peak prices as a basis and at a time, too, when most retailers were not only working without a profit but in thousands of cases were operating at an actual loss. This hostility must be, in part at least, due to the secrecy and mystery with which you surround your business—your so-called inside information.

How many of you merchants earn a net of 10 per cent. on turnover year after year? Hands up please. No I did not expect hands to go up as a net of 10 per cent. on turnover is not in the cards so why the secrecy. Open up men tell your customers and particularly your farmer friends about your business. They will be anxious listeners. I know, I have opened up to them many times. They like it. Tell them something of your operating costs, your net. Show them how pleased you are if on each dollar of sales in normal times you are able to earn five or six cents net.

Put this information across, cut out this inside stuff and gradually your customers and farmer friends will come to see that even the retailer has a problem or two to solve.

Don't forget this significant fact: The fellow who is suspicious, as a rule, is the fellow who does not know, also he is the knocker.

The parent community club at Battle Creek has been so successful that the State has taken official notice of the movement and it is expected that a real effort will be made to make the movement State-wide.

I must again warn you that a movement of this sort requires work and lots of it; that the city members—the merchants—must be at it everlastingly and, as usual, the burden will be carried by a few unselfish enterprising citizens who are not "money grabbers" and who feel they owe their community something. But after all the movement is worth while for two reasons: First, it builds good will and friendship, and second, the farmers who constitute about 34 per cent. of the population, spend about 59 per cent. of all money spent in this county. A startling statement but a statistical fact nevertheless.

Receipt For Immortality For Labor Unions.

If the labor union wishes to get a firm grip on the principle of immortality in organization life, it must stop thinking so much about organization and think very much more about the essentials of the cause of the working man. At the outset, it ought to turn its back now and forever on the narrow view which makes everything turn on the possession or non-possession of a union card. It ought to declare that its interest is in but three things: Good working conditions, good wages, and the highest possible standard of craftsmanship; and place its approval on these things wherever found. It should take the ground that it has no quarrel and no cause of difference with any industrial organization, organized or unorganized, union or non-union, where wages, conditions and output meet certain tests. It ought to make its campaigns

wholly on the basis of the service it is capable of rendering. Labor unions are being opposed to-day, not in blind prejudice and hot blood, but in response to the verdict of the sober second thought, by a large group of enlightened Americans who recognize the fact that all "closed shop" organizations are despotisms, contrary to the laws of God and man and that all

who stand up for the closed shop are dangerous men to any community, because they are inimical to Christ, the Bible, good citizenship, good fellowship and common decency. The closed shop idea runs square against all the essentials of modern democracy—for the way of democracy is to test everything by service, to go back of the label and try the contents.

turnover



The most profitable goods to sell are the goods that turn over quickly. Quick turnover is a matter of demand. The demand for Carnation Milk is steady. It is growing every day. It brings old customers to your store frequently. It makes new customers and holds them. Carnation turnover is a matter, first, of quality, second, of good advertising. It pays to be the Carnation Milkman. Ask your jobber.

CARNATION MILK PRODUCTS COMPANY

333 Consumers Building, Chicago
433 Stuart Building, Seattle.

Carnation Milk

"From Contented Cows"



The label is red and white

RYZON

BAKING POWDER

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.

Order from your jobber today.

REG. U.S.

PAT. OFF.

Winter Is Still King of the Seasons.

Written for the Tradesman.

Long live the king!

Lately they talked of putting garlands on the place where winter was supposed to have fallen.

"Poor old Winter," they said, "Alas, he is dead! Our good old-fashioned winter is only a memory."

And they called our attention to swelling buds, green fields, balmy breezes and the caroling of the birds in the woodlands.

It was not a thing new and strange thus to prematurely announce the death of winter. Back, far back beyond the ken of the authentic historian, in the misty realms of a remote and inaccessible past, they doubtless celebrated the alleged passing of winter.

"Go to," they surely said, "Winter is dead. Let us arise and go forth as if he had never been."

And it seems but a few days since our contemporaries were saying, "Yes, of a truth, winter is no more."

And old King Winter, reposing grandly in the secret place where the winds have their inception, heard the words spoken by mortals.

And, hearing, old King Winter chuckled shrilly.

Now there is a cold, metallic quality in king winter's chuckle, reminding one of the clinking of brittle ice or the harsh attrition of frozen globules.

"Dead am I?" exclaimed the old king of the seasons, stretching and yawning. "Well, that's funny! Ha, ha! I'll swanny!" And old King Winter mumbled on in a sort of good-natured raillery involving both mortals and himself.

"Guess I've been sort of lazy the last few weeks. Not that I want to shirk, or anything; and it isn't because I am not feeling good. Sakes alive, I never felt better in all my days! Poor nuts, they think I am dead! Heigh-ho, well, I guess it is up to old winter to get busy. It would not do for folks to get too careless—not that I have any special partiality for coal barons and cord wood sharks. It just makes me sort of nervous to see geranium pots sitting out on window sills when they ought to be indoors. Now what shall it be? A little blow, starting up kind of gentle-like and then increasing to about seventy or eighty miles an hour, accompanied by rain, with a rapidly decreasing temperature? How about a good old-fashioned sleet, enveloping the trees and everything in transparent armor? It looks so pretty in the morning when the sun comes out and folks can see what I have done. Why not a snow—a real snow? Ah, that's the stuff! All right, folks, look out! She is coming.

And old King Winter dug out that trusty old sifter of his and began to shake out a few tentative flakes. They fell so gently through the air, impacting noiselessly on ground which the old king had thoughtfully frozen to the depth of two or three inches. You see the old king went about his business methodically.

Silently, gently they fell out of the mass of bluish-gray clouds whereof the heavens were enveloped, and even then none of us thought much about

it. It was a bluff, a mere flurry; winter was too old, too soft and easy-going to produce a real snow.

"Why, look at the stingy little flakes!" exclaimed the people. And it must be conceded they were small. Just a kind of snow meal or powder. There was little moisture, and the precipitation lay lightly on the ground.

To all true lovers of winter it did seem a bit disappointing. It did seem as if the old king had sort of lost the hang of the thing.

But he hadn't.

Why the old king was just fooling.

After fooling along for an hour or two, old King Winter limbered up and got busy.

By 10 o'clock in the evening it was snowing just like it used to snow in the good old days. And it kept it up right on through the night. The next morning the snow was twelve inches deep on the level, and still snowing. All day long it snowed.

The snowfall was not regular, but varied. Sometimes it almost stopped and then there would be another spurt for an hour or an hour and a half.

On through the night it snowed, and up until nine or ten o'clock the next morning.

About thirty-six hours of almost continuous snow, and the whole face of the Middle Atlantic area was covered with a blanket from twenty to twenty-four inches in depth on the level.

There was almost no wind and few drifts, but train schedules were disarranged and some of the most reliable through trains ran anywhere from five to fifteen hours behind time.

And the children lifted up their happy voices and sang praises to old Winter, who is by no means dead.

Even the old-timers were compelled to admit that never had there been such coasting in our section of the country.

The old men dug trenches about the premises, and the young men and the maidens went coasting. School children floundered about in the snow on their way to school, and had the time of their young lives. Snow forts sprang up on peaceful lawns, and corpulent snow men and snow women were set up on high places. Even staid and sober citizens so far forgot their dignity as to snowball their neighbors.

No, winter is still on the job; still king of the seasons. When they try to tell you the old boy is kind of petering out and not able to put things over like he used to when dad was a youngster, don't believe a word of it.

Winter ever liveth!

Charles L. Garrison.

Why Rapid Turnover Means More Sales.

Speed up sales and make quicker turnover is the watchword of merchandising to-day. The store that knows its turnover accurately will be the one that does the best business and makes the most profits. A booklet by the domestic distribution department of the Chamber of Commerce of the U. S. has just been is-

sued in which advantages of rapid turnover to a business are vividly brought out. The directions in which losses may occur when merchandise is not turned over as rapidly as possible are in investments, interests, mark-downs, salaries and wages, shelf and storage room, prestige, reputation and inefficiency. These elements of loss are taken up in detail. Special emphasis is laid upon the necessity for mark-downs, and the necessity for keeping adequate records of purchases

and sales which can be consulted at any moment, and supply the knowledge necessary for immediate action, either in regard to additional purchases or mark-downs. The division of an establishment into departments as a means of making the keeping of records easier is advocated.

The Rooster.

I love to watch the rooster crow.
He's like so many men I know.
Who brag and bluster, ramp and shout.
And beat their manly chest without
The first — thing to crow about.

HEADQUARTERS

Advertising Novelties of All Kinds









Will be pleased to submit samples and quote prices.

Fair Associations, let us hear from you.

Grand Rapids Calendar Company

572-584 Division Ave. So

Grand Rapids, Michigan

Knowledge and Sales









THE salesmen with the best records are invariably those who are thoroughly familiar with every detail of the goods they sell. In other words, they *know their goods*.

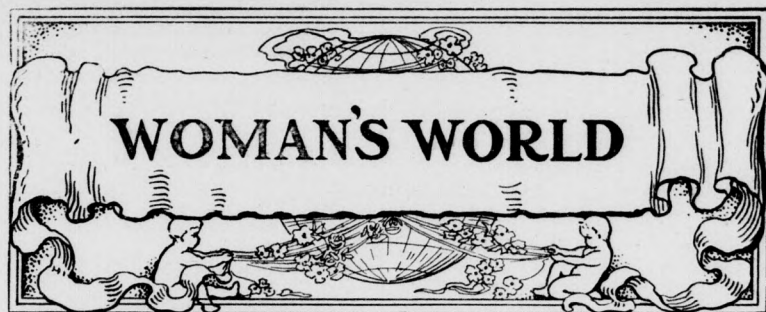
Every grocer's clerk can become invaluable to his employer through his knowledge of the goods on the shelves, and this knowledge can be gained by a study of N. B. C. advertising

It's easier to sell advertised goods. A favorable opinion has already been created by the advertising.

Such easy-to-sell goods are the various products of the National Biscuit Company. Their superior quality is widely recognized. To offer N. B. C. products is to sell them; less argument is necessary, for people know them to be dependable.

NATIONAL BISCUIT COMPANY



Teach the Child Unselfishness and Fair Play.

Written for the Tradesman.

The family was very much impressed by the skill and intelligence that little Frances, aged seven, was showing in the games of "rum" and "five hundred" which were played around the circle in the early evenings, before the children went to bed. She is a remarkably alert-minded child. The other evening she found particular satisfaction when both jokers in the two-pack game they were playing turned up in her fat little fist, and won the game handsomely.

That evening, when she was getting ready for bed, she said with naive candor to her mother, from whom she concealed nothing:

"Wasn't it fine for me to have those two jokers, mother?"

"Yes, that was great luck. You play very well."

"Guess where I got them."

"Why, of course they came to you in the deal."

"Oh, no they didn't! I had them."

"Had them—what in the world do you mean?"

"Had them in my pocket."

Then she calmly if a bit triumphantly, described how before the game began she abstracted the two cards from the packs and had them all ready for the game. Their absence was not noticed in the deal.

Ghastly situation, wasn't it? A cheat, at seven? I can hear some of my readers saying, "There! You see what happens when you allow cards—the devils picture books—in the hands of children!" Or others gloomily predicting some bad end for that precocious little fraud. Still others devising dire punishments.

As for the first, I have no time to discuss the question of inherent immorality in a pack of cards. I entertain no such idea. As for the others:

I can imagine many mothers falling into a panic of dismay, and perhaps of anger at the confession; a prompt and savage punishment, such as barring the child in disgrace from the family games for a dreary period of thinking over her terrible sin. And talking about it terribly. Turning the innocent affair into a tragedy for both—including the creation in the child's mind of a determination never to tell anything like that to her mother again. I can see such a mother laying awake nights with anxiety and forebodings.

Fortunately, this mother did not do anything like that. She recognized the fact that a little child has no instinctive notions of morality on any subject. She knows that children naturally tell the truth until fear awakened by experience leads them

to find shelter in falsehood. She knows that they will spontaneously do whatever is necessary to win games, for instance, unless somebody inspires and instructs them by example and precept, in the principles of unselfishness and fair play.

So what she did do, and do with a smile, was something like this:

"But, Frances, do you think that was quite fair? What if all of us had tried to steal cards out of the packs before the game. Would you have had a fair chance?"

"But nobody thought of it except me."

"That is just it. Perhaps some of us might have thought of it, but none of us would do it, I hope, because it is not fair. It isn't playing the game. Nobody likes to play any game with a person who doesn't play fair. You don't yourself. And I am sure you knew that it wasn't fair, because you didn't tell anybody, even after the game, what you had done."

"You see, dear, the whole fun of playing is to see what you can do with the cards that just happen to come to you in the deal from a pack that is shuffled so that nobody will know how the cards will come. Anybody could win a game if she could secretly pick out all the good cards beforehand and leave the others to get the poor ones."

"Besides, it isn't loving. When you do a thing like that, it hurts people that you wouldn't want to hurt. Sister was playing, and Grandmother, and Mother, and you just fixed it so that none of us could win. Do you think that was exactly kind?"

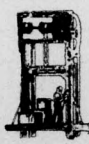
"I didn't think about that, mother," the child said, ruefully.

"I know you didn't, darling. But you have to learn all these things by making mistakes—once. A little girl isn't expected to know things until she learns them by what we call experience. But when she does make the mistake, and finds out about it, then if she keeps on doing it, we have to do something about it. When it comes to cheating at games—any kind of games—we don't let them play with us any more. No game is any fun when one of the players grabs or takes secretly—"

"Don't say any more, mother. I see it myself. I won't do it again. It wasn't a very nice thing to do, was it?"

Prudence Bradish.

(Copyrighted, 1922.)



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

75,000,000

People are Being Told

Weekly and Monthly

to Ask
Their Dealer
for

You'll Smile Too
when you know the Comfort
and Easy Stretch



of **Nu-Way**
or **EXCELLO**
RUBBERLESS
SUSPENDERS

Guaranteed One Year—Price 75¢
Always insist on NU-WAY
or EXCELLO. Guaranteed
Suspenders, Garters
and Hose Supporters.

Ask Your Dealer If he hasn't them, send direct, giving dealer's name.
Accept no substitutes—look for name on buckles
Nu-Way Stretch Suspender Co., Mfrs., Adrian, Mich.



Nu-Way

Or **EXCELLO**
RUBBERLESS

Suspenders, Garters and Hose Supporters

Our national advertising is telling this army of farmers, railroad workers, business men, and suspender wearers generally, to "Ask their Dealer" for Nu-Way or Excello Products. (See our current advertisement shown above.)

And the sale of these products is steadily increasing with 35,000 merchants throughout the country.

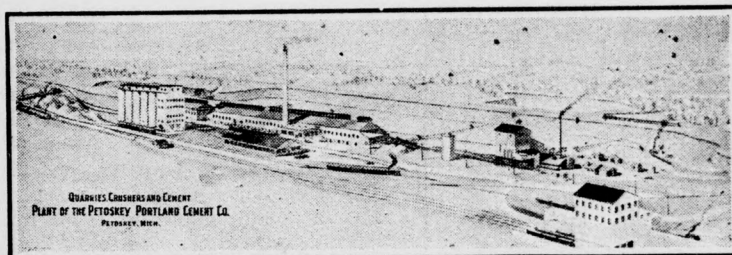
No rubber, lots of stretch, loads of comfort and a guarantee of "A Full Year's Wear in Every Pair" sells and re-sells Nu-Way and Excello Products.

Get These Display Stands

Floor and counter Suspender displays and counter Garter and Hose Supporter displays furnished FREE with dealers' original order. Increase your profits with the Nu-Way or Excello line. Write today for Dealer Proposition.

NU-WAYS sold direct—EXCELLOS sold thru jobbers.

Nu-Way Stretch Suspender Co. Mfrs.
THE STRETCH IS IN THE SPRING
Adrian, Michigan, U. S. A.



Petoskey Portland Cement

A Light Color Cement

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

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.

General Office,

Petoskey, Michigan



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

The Dry Goods Dealer's Credit Policy

Written for the Tradesman.

The dry goods dealer may have a very efficient organization and well-trained sales people, yet he will find the going not good but rough if credits and collections are loosely handled. Every business concern must have working capital, and the retail dry goods establishment is no exception to the rule. Nothing else can take the place of it. All and sundry of the merits and excellencies of the most ideal retail dry goods store cannot atone for failure here. To be hard-pressed, grasping for time, and harassed by obligations one cannot meet, takes all the joy out of business. The speed which the dry goods dealer makes in the business depends very largely upon the promptness with which he collects money due him.

The dry goods dealer who conducts a strictly cash business escapes all the worry and uncertainty incident to credits and collections, but it is to be presumed that the number of such is comparatively small. Most dry goods dealers carry more or less charge accounts. They can not help it. And it is precisely at times like the present, when business is inclined to be rather slow, that the dry goods dealer must watch the credit situation. When customers are not as numerous as the dealer could wish and merchandise is moving slowly, the dealer hates like anything to miss a single sales opportunity, and for that reason is more apt to take chances on sales to customers whose credit is doubtful.

Of course the dry goods dealer wants to keep the stock moving. He understands perfectly that quick turnovers is a matter of prime importance. Some folks whose credit rating is not of the best understand this attitude of the dry goods dealer and they are just shrewd enough to take advantage of it at times like this.

In big stores where there is a good credit man on the job there is a better chance of the store's protecting itself against the accumulation of bad accounts; but in the smaller stores—which largely outnumber the big establishments—where the proprietor is both credit man and salesman, the impulse to sell is not always regulated and controlled by the determination to sell judiciously only—i. e. only to people who may be counted on to pay with a reasonable degree of promptness.

It is mighty encouraging to see

the stocks moving and all that, but what is the use of swapping good merchandise for bad accounts? That sort of thing does not get you anywhere.

Some time ago the writer was talking to an enterprising merchant in a Southern city—a man who does a big credit business—and asked him this question: "How do you protect yourself from bad accounts?"

"By thinking quick and learning to say no," he promptly answered.

That is a mighty good rule for the dry goods dealer to observe at this time. No doubt much trouble and many business failures would be avoided by dry goods concerns if they would keep it in mind and act like this:

There is a little childhood jingle which runs like this:

The honey bee gets honey
 With a funny little buzz;
 But there's nothing very funny
 In the other thing he does.

In addition to its surface meaning, these lines have a deeper significance. Just think of the customer getting credit by his fetching little spiel. Quite clever. But the other thing he sometimes does—leaving you with the bag to hold—isn't one bit funny, is it?

It is this tardiness of consumers—the retail dry goods dealers' customers—in absorbing the stocks of local dealers, and paying for them in cash rather than promises, that is slowing up the whole process of merchandising and making business conditions generally more or less unsatisfactory to everybody. For the dealer could easily enough pay his bills if the stocks were more liquid and collections better. Jobbing houses understand the situation and seem to be manifesting a disposition to help their creditors in every possible way.

The writer believes that the spirit of the average firm from whom the dry goods dealer buys is fairly well described in a more general survey of the present business situation and outlook, as made recently by Floyd W. Parsons, writing in the Saturday Evening Post, in a brief article entitled, "Everybody's Business." Mr. Parsons says:

"Every business man today should fix in mind that some of the companies now producing the worst statements are the best risks. The more intelligent and honest an executive is, the more likely he is to mark down his whole inventory to present market prices. Firms which have followed this plan faithfully should be helped by their creditors in every possible way. Many deserving concerns will pull through the present trying times only if they are treated considerably by the people to whom they owe money."

About the only thing to be done in-

sofar as the local dealer is concerned is to speed up the sale of dry goods stocks to highest notch consistent with judicious selling, and omit not to camp on the trail of customers whose accounts are due or past due.

That does not mean, of course, that he is to swing to the other extreme and suddenly develop a spasm of over-caution. If you are doing a credit business, you have got to extend credit. You can not afford to turn away honest and deserving people who apply for charge accounts simply because you have been stung in the recent past.

But the average dry goods dealer, the writer suspects, is not so apt to err at this point as he is in being too lenient with his dealings with tardy and delinquent customers who

Harbor Springs, Michigan
 Wants a Modern, Up-To-Date
DRY GOODS and CLOTHING STORE
 Complete Lines and Good Assortments
 To Care for Local and Resort Trade
 Location Available
 Address Chamber of Commerce

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.

We recommend for

RIGHT NOW

Number L306 Men's Heavy special twill
 Blue Cottonade Pant with
 fine pin stripe

@

\$21.00

It's a real bargain and you will be pleased with it.
 Try it on our "say so."

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

Wanted Salesmen

Two experienced dry goods salesmen with following qualifications:

1. Complete knowledge of dry goods and notions.
2. Prefer man with experience in traveling and acquaintance with trade.

One position is for territory adjacent to Grand Rapids and requires that applicant know the Holland language. The other is for a territory in the Lower Peninsula.

If you can fill either of these requirements and have the usual qualifications of honesty, desire to work etc., let us hear from you.

GRAND RAPIDS DRY GOODS CO.
 Wholesale Only

SUSPENDERS

How is your stock? Now is the time to be well supplied. We can fill your wants in any styles at practically any price. Our assortment is complete.

Quality Merchandise — Right Prices — Prompt Service

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

ought to be ashamed, but apparently aren't. Keep after them. Collect bills due you as rapidly as you can. Tell them you would like to give them more time, but explain frankly what you are up against; that your creditors are pressing you. And then be absolutely frank with the people you owe. Lay down the cards face up. This is a time when the dry goods dealer ought to work both ends and the middle of the golden rule; and I firmly believe that those who do are going to come through with flying colors.

Frank Fenwick.

Late Fraternity News From the Saginaw Valley.

Saginaw, March 14—Due to many conditions, including after-the-war inventories, your correspondent has failed of late to do his proper amount of corresponding.

The U. C. T.'s of Saginaw are putting on a campaign for new members. Just a little pep behind this drive and we can increase our membership over last year.

The other day the writer saw a billboard which read, "When American business men look up, think up and buck up, we will have a return to prosperity." Just read that over a couple of times, then take off that business-is-quiet, funeral air," knock off a couple of sales you thought you couldn't make, call on a few fellows you never could see before, get a U. C. T. application out of your pocket and sell that fellow sitting next to you on the train the best fraternal and accident protective policy he ever dreamed of owning.

Do you remember when the house gave you a special price on a commodity, how you could go out and sell it? Easy, wasn't it? Went like hot cakes. Did you ever stop to think you've got a special price all the time when you are selling U. C. T. insurance and fraternalism?

And when you sell the applicant, sell him the policy right. If his vocation is such that an injury received while doing certain kinds of dangerous work entitles him to partial indemnity only, tell him so.

A salesman (so-called) sold me some radiator hose recently which was supposed to be equal in every respect to the kind I was handling and at a better price. Well, it wasn't just as good. He gets no more orders. Just so, when you sell a man U. C. T. protection, tell him just what to expect when he has an injury.

At our last regular meeting we had the pleasure of hearing Secretary Haensel, of the Board of Commerce, and President Curry, of the United Club, discuss the local transportation problem. Mayor Mercer presided. After this part of the meeting, the brothers were the guests of the Ladies Auxiliary at a card party, which everybody enjoyed immensely.

An effort is being made to organize a You-See-Tee Club. Ask about it. It is worth your while.

Remember, too, that at our March meeting we hold our annual election. Bring along a candidate and cast your vote. Remember the date, March 18, at 6:30. Your interest in the selection of officers has a great deal to do with the success of your Council, so be there.

O. M. Leidlein.

Make the Most of To-day.

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

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

Vivian Yeiser Laramore.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.					
Auto	16 1/2	Columbia, Darks	16 1/2	42x36 Meadowbrook	2 75
Fruit of the Loom	19 1/2	Columbia, Lt. Shorts	14	42x36 Lenox	3 00
Bravo	15	Columbia, Dk. Shorts	15 1/2	42x36 Standard	3 15
Cabot	16	Am. Prints, Greys	10		
44 in. Indian Hd. S.F.	25	Am. Prints, Indigo	10 1/2	Wool Goods.	
Big Injun	13 1/2	Manchester 80x80 Lt.	18 1/2	36 in. Hamilton, All	
Lonsdale	18	Manchester 80x80 Dk.	19 1/2	Wool Storm Serge	57 1/2
Hope	15	Scout, 64x60, Lights	14	No. 75, 50 in. Storm	
36 in. Indian Head	20	Scout, 64x60, Darks	15 1/2	Serge	87 1/2
33 in. Indian Head	18 1/2	Shirtings	09	No. 4040, 50 in. Storm	
54 in. Ind. Head L.F.	32 1/2	Reds	11	Serge	1 10
				40 in. Julliards Pla.	1 32 1/2
Unbleached Muslins.		Outings and Cantons.		50 in. Julliards Pla.	2 00
Plaza	08 1/2	Cashmere Twill	15	6120, 50 in. French	
96A 36 in.	12 1/2	27 in. Unble. Canton	14	Serge	1 50
Black Hawk	13 1/2	100 Plannelette	12 1/2	K. S. 36 in. Storm	
Giant	12 1/2	1931 Outing Lights	13 1/2	Serge	37 1/2
40 in. Exposition	14 1/2	1921 Light Outings	12 1/2	2215, 50 in. Storm	
40 in. 96A	12 1/2	Appleleece Shaker	14 1/2	Serge	1 22 1/2
		Scotchdown Shaker	16	56 in. Silvertone	
Wide Sheetings.		Appledown Shaker	16	Coating	2 00
Pepperell Unblea. Blea.		24 in. White Shaker	11 1/2	D R N Tricotone	1 65
10-4	53	26 in. White Shaker	12 1/2		
8-4	49	Daisy Cloth	15	Carpet Warp.	
9-4	44	1931 Dark Outings	15	Peerless, White	42
7-4	40			Peerless, Colors	48
Less 5 per cent.		Draperies and Cretonnes.		Diaper Cloth.	
Pequot Unblea. Blea.		Hamilton Twill	16	18 in.	1 15
10-4	60	Dresden Fy. Drapery	18	20 in.	1 25
8-4	55	Tudor Fy. Drapery	20	22 in.	1 35
9-4	50	Nu. Drape	25	24 in.	1 45
7-4	44	Westmoreland Creto.	16	27 in.	1 60
Less 5 per cent.		Fancy Silkoline	16 1/2	30 in.	1 75
Pillow Tubing.		Stratford Cretonne	16		
12 in. Seneca	32 1/2	3544 D. B. Scrim	13 1/2	Blankets.	
15 in. Seneca	34 1/2	8177 Curtain Net	35	Nashua Cotton Felted.	
12 in. Pepperell	32 1/2	8342 Curtain Net	62 1/2	54x74, G. W. T.	1 60
45 in. Pepperell	33 1/2	4039 Marquisette	20	60x76, G. W. T.	1 55
36 in. Edwards	26 1/2	Dragon Drapery	30	64x76, G. W. T.	1 60
42 in. Indian Head	30	36 in. Art Cretonne	25	68x80, G. W. T.	2 00
42 in. Cabot	31 1/2	36 in. Elco Tapestry	30	72x84, G. W. T.	2 15
45 in. Cabot	33 1/2			72x84, G. W. T.	2 30
42 in. Pequot	38	Linings and Cambrics.		Catlin Cotton Felted.	
45 in. Pequot	40	Tico D Satine	30	54x74, G. W. T.	1 32 1/2
40 in. Quinebaug	30	No. 40 Blk. Satine	16 1/2	60x76, G. W. T.	1 42 1/2
Denims, Drills and Ticks.		No. 1 White Satine	14 1/2	60x80, G. W. T.	1 50
220 Blue Denim	18 1/2	No. 50 Percaline	16 1/2	64x76, G. W. T.	1 50
240 Blue Denim	17	DD Black Satine	25	64x80, G. W. T.	1 60
260 Blue Denim	16	Satin Finished Satine	42 1/2	70x80, G. W. T.	1 90
Steifels Drill	17 1/2	Raidant Bloomer Sat.	42 1/2		
8 oz. Canvas	17 1/2	36 in. Printed Satine	60	Notions.	
Armour, ACA Tick,		Windsor Cambric	09	1225-F Boston Garters	2 25
8 oz.	28 1/2	Parkwood Wash Sat.	57 1/2	Rubber Fly Swatters	90
Cordis, ACA Tick	25	Meritas Oil Cloth.		Roberts Needles	Per M 2 50
Warren, Fancy Tick	25	5-4 White	3.25	Stork Needles	Per Box 1 00
Thorndyke Fy. Sat.	37 1/2	5-4 Mossaics	3.10	Steel Pins, S. C. 300	42 1/2
Amoskeag, ACA	28 1/2	5-4 Blue Figure	3.25	Steel Pins, M. C. 300	45
Cambrics and Longcloths.		6-4 White	4.25	Brass Pins, S. C. 300	75
Berkley, 60 Cambric	21 1/2	4-4 Fancy	4.10	Brass Pins, M. C. 300	85
Berkley, 60 Nainsook	21 1/2	5-4 Sanitas	3.50		
Berkley, 100 Nainsook	30	All oil cloth sold net cash,		Coats Thread.	
Old Glory, 60 Camb.	18 1/2	no discount.		Clarks Mile-End Td.	59
Old Glory, 60 Nain.	18 1/2	Flags.		J. J. Clarks Thread	56
Diamond Hill, Nain.	16 1/2	16x24 in. Spearheads	1 22 1/2	Gainsborough Hairnets	
Diamond Hill, Camb.	16 1/2	18x30 in. Spearheads	1 90	D. Mesh	1 00
77 Longcloth	13 1/2	24x36 in. Spearheads	2 95	Gainsborough Hairnets	
81 Longcloth	16			S. Mesh	80
84 Longcloth	17 1/2	Each		Per Box	
7001 Longcloth	15	3x5 ft. Reliance Prt.	70	R. M. C. Crochet Cot.	75
7002 Longcloth	16 1/2	4x6 ft. Reliance Prt.	1 30	B-4 Clarks Crochet C.	90
7003 Longcloth	19 1/2	5x8 ft. Reliance Prt.	1 90	Silkine Crochet Cotton	90
7004 Longcloth	24 1/2	6x9 ft. Reliance Prt.	2 90	Sansik Crochet Cot.	55
		8x12 ft. Reliance Prt.	4 25	Dexters' Knitting	
Ginghams.		4x6 ft. Deference Swd.	2 00	Cotton, White	1 50
A. F. C.	17	5x8 ft. Deference Swd.	2 75	Dexters' Knitting	
Toile du Nord	20	8x12 ft. Deference Swd.	5 20	Cotton, Blk., col'd.	1 75
Red Rose	17 1/2	10x15 ft. Deference Swd.	8 00	Allies' Yarn, bundle	6 50
Dan River	17 1/2	6x9 ft. Sterling Wool	7 50	Pound	
Everett Classics	15	8x12 ft. Sterling Wool	11 50	Fleishers Knitted	
Amoskeag Staples	13	Gross		Worsted, skeins	2 30
Haynes Staples	13	No. 7 Muslin Flags	7 20	Fleishers Spanish	
Lowe Cheviots, 32 in.	15			Worsted, balls	2 60
Bates 32 in.	02 1/2	Sheets and Pillow Cases.		Fleishers Germantown	
Treffan 32 in.	27 1/2	63x90 Pequot Blea.	15 85	Zephyr, balls	3 70
B. M. C. Seersucker	18 1/2	63x99 Pequot Blea.	17 35	Fleishers Saxony, ba.	3 70
Kalburnie 32 in.	22 1/2	72x90 Pequot Blea.	17 35	Fleishers Knitted	
Jacquelin, 32 in.	40	72x99 Pequot Blea.	19 00	Worsted, balls	2 60
Gilbrae, 32 in.	45	81x90 Pequot Blea.	18 85	Fleishers Scotch &	
32 in. Tissue	42 1/2	Less 5%		Heather, balls	2 90
Manville Cambray	16 1/2	81x90 Standard	15 00	Ironweave Handkfs.	
Red Seal Zephayr	18 1/2	42x36 Pequot Plain	4 15	Rit Dye Soap	80
		42x36 Pequot Plain	4 56	Wolverine Dmsh Cop	
Prints and Percalines.		42x36 Pequot S. S.	5 32	Mit.	80
Columbia, Lights	15	45x36 Pequot S. S.	5 56		
		Less 5%			

Ladies' Underwear.					
Vellastic Fleece union suits,		Ladies' 220 needle combed yarn			
HN-LS or DN-ES, Reg. sizes	14 50	hose, seamed back	2 50		
Ex. sizes	16 00	Ladies' 220 needle merc. hose with			
Fleece vests and pants, Vests		440 needle rib. top fashion seam			
HN-LS, DN-ES, LN-NS, Reg. Siz.	8 25	in back	5 25		
Ex. Sizes	9 00	Ladies' fleeced hose, hem top	2 25		
Pants, AL open or closed Reg. Sl.	8 25	Ladies' fleeced hose, rib. top	3 00		
Ex. Sizes	9 00	Ladies' fleeced hose, rib. top	3 25		
Union suits, 11 pound rib,					
DN-ES or LN-NS, Reg. Sizes	10 00	Hosiery—Men's.			
Ex. Sizes	11 00	Men's 176 Needle Cotton Cut Toe	\$1 00		
		Men's 200 needle full combed yarn			
Men's Underwear.		hose	2 15		
Hanes shirts and drawers	7 50	Men's 220 needle full merc. hose	2 50		
Hanes union suits	14 00	Men's 240 needle fiber silk hose	4 50		
Black Label High Rock shirts and		Men's pure silk hose	6 00		
drawers	8 50	Nelson's Rockford socks, bdis.	1 20		
Red Label High Rock shirts and		Nelson's Rockford socks, bdis.	1 30		
drawers	9 00				
Black Label High Rock union suits	15 00	Infants Hosiery.			
Red Label High Rock union suits	16 50	Cashmere, Silk Heel and Toe,			
14 pound combed union suit with		60 per cent. Wool	4 12 1/2		
Cooper collarette	15 00	Infants' Cotton Hose 1x1 Rib	1 00		
Heavy all wool union suit	35 00	Infants' Mercerized 1x1 Rib	2 00		
18 pound part wool union suit	18 00	Infants' Fibre and Wool Hose	6 50		
		Boys', Misses and Ladies' Hosiery.			
Hosiery—Misses and Ladies.		Misses 1x1 Cotton Ribbed Hose	\$1.25 on 7 R. & F. 5c		
Misses 300 needle combed hose,		Boys' 2x1 Cotton Ribbed Hose	\$2.25 on 8 R. 10c, F. 5c		
bxd. 1 doz. \$2.25 on 7 rise 10 fall	65				
Boys' 3 lbs. on 9, extra clean yarn					
on 8 (R10F5)	2 25				

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 60
Neckwear 2 10, 3 75, 4 50, 6 00, 7 50	9 00
Flannel night shirts	10 50
Dress pants	22 50 to 48 00
Mufflers	12 00 to 19 50
Dress shirts	8 00 to 48 00
Laundered stiff cuff shirts, 80 sq. percale	16 50
President and Shirley suspenders	4 50



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

The Grand Rapids Grocers and Meat Dealers Association.

The regular semi-monthly meeting of the Association was held in the parlor of the Association of Commerce Tuesday evening, March 7.

Thirty-nine members were present.

The following applicants were elected for membership:

M. J. Dark & Sons, 3 Ionia avenue.

Peter D. Van Huizen, 1161 Kalama-zoo avenue.

Consumers Market, 112 Michigan street.

D. Daning & Son, 674 Leonard street.

William Marnett, 7 Crescent street.

James S. Vanderveen, 61 Griggs avenue.

Draper Bros., 559 Michigan street.

Van Dussen Bros., 1007 Fulton street.

Nine more applications were read and carried over for thirty days in compliance with the by-laws.

Motion made and carried that applicants for the United Merchants Bureau, auxiliary to the Association, should be accepted or rejected at the discretion of the Secretary, as it does not pertain to grocers and meat dealers organization work.

Questionnaires were mailed to candidates for city commissioners on Feb. 16 reading as follows:

1. Do you favor a city ordinance regulating Sunday closing of grocery stores and meat markets?

2. Do you favor a ruling of the City Commission which would enable citizens of Grand Rapids to purchase farm products at reasonable market prices direct from farmers, governed by the law of supply and demand?

Our contention is that consumers unintentionally inspire the farmers to advance their prices by competing with dealers on the island city market. It is our purpose to protect citizens of Grand Rapids against exorbitant prices, so far as our ability will permit, and propose the island city market be conducted on a strictly wholesale basis and the city retail markets be continued as strictly retail markets. The prices established by dealers according to the law of supply and demand naturally would govern the prices on city retail markets, thereby benefiting all the citizens of Grand Rapids, as the grocers' selling prices are based according to prices paid, plus a nominal percentage for their services.

Replies were received by Secretary Hanson and all favorable, with one exception.

An expression was asked for by members present as to their attitude on the above questionnaires and there was not a dissenting voice.

President Gezon gave a verbal report on the work of the State convention and brought out several valuable points the speakers had touched on. He also explained our relation to the State organization and invited our members to enroll. A campaign for State membership is also to be carried on this year.

President Kosten, of the trade and labor council, responded in person to our resolution pertaining to factories selling food commodities to their employees at invoice cost, with no consideration for the cost of distribution, and explained in a very masterly manner the relation of labor to retailer. The explanation proved entirely different than those presented at other times and created a better understanding on both sides. Mr. Kosten also touched very briefly on the new proposed change to the city charter.

The reply from the Furniture Manufacturers Association, signed by Francis D. Campau, was then read and those present were surprised to learn the attitude of the manufacturers. Secretary Hanson was instructed to reply to same.

An expression was asked for as to the attitude of the Association members pertaining to the "Daylight Saving Plan" and, to the surprise of everyone, the result was unanimously favorable.

Motion made and carried that a banquet be arranged and a committee of three was appointed by the chair with power to act as follows: Herman Hanson, chairman; John Witters, P. D. Morhardt.

The meeting then adjourned.

Herman Hanson, Sec'y.

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

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

**Genuine Buckwheat Flour
 Graham and Corn Meal**

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

ABE SCHEFMAN & CO.

Wholesale Fruits and Vegetables

22-24-26 Ottawa Ave.

Grand Rapids, Mich.

WHEN YOU THINK OF FRUIT—THINK OF ABE.

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

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

Apples Should Be Common Article of Daily Food.

Grandville, March 7—Adam's apple first saw the light in the Garden of Eden, and it has been doing business at the old stand ever since.

The King of fruits is but too little appreciated in this country of ours where the health of the great body depends more upon their diet than aught else. It is said that in certain regions of France the disease known as dyspepsia is almost unknown, because of the great wealth of apples which furnish the people with a cheap and wholesome food. Doctors fight shy of that neighborhood and the French children grow up healthy and rosy under the benign influence of health-giving apples.

I have just finished eating the last Spy in the locker. It was one of a number that came from the orchard of a farmer in Central Michigan, who not only loves the apple, but defends the rights of the birds to live and enjoy themselves.

A letter from this farmer tells me some strange things. For instance, read this: "If Adam had not been driven out of Eden, he would eventually have cut down all the trees, shot and poisoned the birds and contaminated the water in the streams."

"Now, while the leaves are off the trees, one can see a lot of crow's nests in my woods. In the summer they are all concealed by the leaves. You ought to see them (the crows) just after sundown when they begin coming from every direction—hundreds of them to roost in my woods. At daylight they begin to fly away on their daily rounds. I am sure they benefit the forests by destroying insects."

This farmer is a man of sense. He realizes that the best friends the tiller of the soil has in this world are the birds, from the smallest tomtit to the wise and wily crow.

This article will not dwell particularly upon birds, but rather upon man's best fruit the world over—the apple. Stripped of all persiflage there is no denying the fact that the apple is the fruit for all mankind. First, in Eden's Garden, following down from the foundation of the world to the present time, the most glorious, most nourishing, health-giving and glad-some fruit of all the years. Grapes are grand and glorious, purpling in the sun, filled with vim, vigor and healthful properties, yet for all, secondary to the lordly apple from which our first parents sought solace from the woes of a bickering married life—or as the story goes, at any rate.

Did that solace come? Undoubtedly, since by that one sin all the world came to know and appreciate the apple of Paradise.

It seems shameful that the apple has been deteriorating in vigor and appetizing qualities during the last decade of our history. Why is this so? The answer is, of course, obvious. Neglect on the part of the farmer and the destruction of all bird kind. We not only spoil our apple crop, but we deprive our children of the fruit and food best adapted to their growing condition.

A home cellar, well stocked with luscious Spys, Baldwins and Greenings, is a cellar stocked with good health for the family, from the toddling child to the granther of eighty years. Such a cellar, with a well beaten runway for the daily tramp of little feet to and from its depths, speaks for the health and happiness of a happy household.

Few are the farmers who realize this, perhaps, and fewer the families of the workingmen who can afford, under present conditions, such a cellar. The yearly doctor bill of a considerable family would more than offset the price of a few barrels of apples, and there would be the added joy of living healthy lives unscared by the bogey man, Disease.

Back in the early days of old Michigan there were more apples consumed

per capita than there are to-day. The apples were alive with the juices of a mellowed fruit, uncontaminated by the poison sprays so numberless to-day. From every bush and tree the songs of the wild birds filled the air, while what few deleterious insects there were soon found their tomb in the crops of nature's great purifier, the wild birds of the woods and swamps.

As we are striving so lustily—so feverishly, in fact—to get back to normal conditions on business lines, it behooves the men who till the soil to hark back to the ways of the early orchardists who flocked to our small mill towns with their loads of delicious Spys, Baldwins, Seekno-further and Rhode Island Greenings. Ah those were apples in those days, the product of the pioneer farmers of the great, new Michigan wilderness.

Orcharding, especially apple orcharding, has fallen into decay. Go look at the faded, scaly-skinned nondescripts flooding our markets to-day and say, if you can, that the art of raising apples has not suffered a relapse, gone into innocuous desuetude for the time being at least. The market affords some good apples, of course, and these few fetch marvelous prices; prices far above the reach of the man who labors, too far up, out of sight, in fact, to those poor, illy-nourished kiddies who are actually starving for the goodies that lie within the red skins of these wonderful apples of commerce.

For the good of the Nation apples should be a common article of our daily food. Instead they have become of late even more of a luxury with us than many of the far distant tropical fruits, and as time passes the breach is widening between childish mouths and genuine Michigan apples. In ye olden time a boy who could not dispose of at least a dozen large fat red apples in a day was considered a sissy too much of ninnyshammer for any use. Old Timer.

The Growing Importance of Cheese.

Cheese making is now one of the important and growing industries of America. The use of cheese is increasing both in families that demand a bountiful table and those of frugal taste. With the result that home managers are clamoring for more information about cheese and are looking to the big food producing companies of the Nation for this knowledge. They want to know especially about the care of cheese in the home, the principles of cheese cookery and new and savory cheese dishes.

Cheeses are of two general classes—those which are of mild flavor and those which are seasoned or ripened in such a way that they are highly flavored. The latter, like almost all highly flavored foods, are commonly used to season dishes made of ingredients without much distinctive flavor or else are used in small quantities at a time to make a dish or meal more palatable.

The housewife may serve cheese in a great variety of ways. If she wants a dish of custard like consistency, she has only to combine cheese with milk, eggs and flour or other thickening material. If she prefers cheese fondue or cheese croquettes, for example, a large proportion of starchy food such as rice should be used.

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

A. B. KNOWLSON CO.
Grand Rapids Michigan

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

PIOWATY METHODS

INSURES

PLEASURE AND PROFIT

TO YOUR

FRUIT AND VEGETABLE DEPT.



M. PIOWATY & SONS, of Michigan

Help Your Customers to Save

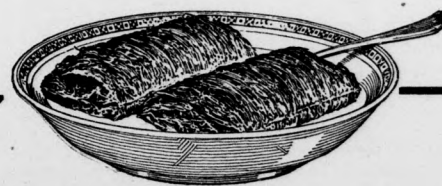
You will lose nothing by showing your customers how to save. It will redound to your profit in the end. These are times when a friendly suggestion from the grocer is appreciated. The customer who adopts

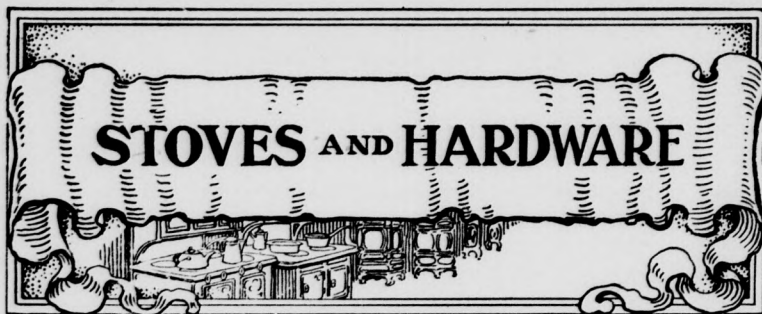
Shredded Wheat Biscuit

as his daily breakfast cereal will save money, save fuel and save health. Shredded Wheat is ready-cooked and ready-to-eat. Contains the natural nutritive elements of the whole wheat berry. Considering its nutritive value, it is the cheapest food in the world to-day.

MADE ONLY BY

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





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.

How One Sale Will Help To Make Another.

Written for the Tradesman.

In the implement department, as elsewhere, the hardware dealer's satisfied customers are his best advertisement.

Good advertising always pays. It pays to put forth a little extra effort, a bit of after-effort, to make such that the customer to whom you have sold a binder or a reaper is thoroughly satisfied. Invite him to bring his troubles to you, assures him that you stand behind the article you have just sold, and live up to these assurances. The word of mouth advertising your goods will get will inevitably help you to make more sales.

The dealer can, however, do a great deal more than this to realize on the advertising value of his sales.

I recall one aggressive implement firm in a small town—a town of perhaps 1,200 people surrounded by good farming country. This firm specialized for a long time on a manure spreader which was, at that time, a comparatively new implement. An aggressive canvass was carried on, spreaders were sold for delivery by a specified date, and then—then, the delivery was made a big event in the town's annals.

The dates of these periodical deliveries were advertised weeks ahead. The purchasers were invited to town; they lunched as the guests of the store; and then the long array of implements paraded the main streets of the town, with banners flying. On one occasion 52 of these implements were included in a single parade.

Then there would be another canvass, and another spectacular delivery. The deliveries were photographed, and these photographs kept on exhibition in the salesroom. "Is this spreader a good thing?" the dealer would say. "Just look at the number we have sold! There is our first delivery—three. There is our latest—52. Here is the list of farmers who have bought from us, and there is the telephone. I will be glad to have you call any farmer on the list and ask him just what he thinks of this spreader as a labor-saving device and a money-maker."

That firm drew customers from 15 to 20 miles around, reaching out successfully for sales to within a couple of miles of the nearest large city. Evidently, the policy of playing up the advertising value of past sales was a good one.

A hardware dealer who handled automobiles had a neat device as a clincher in his selling. He lured the prospect into his salesroom, and gave his little talk upon engines, carburetors, economy of operation and so forth. "You see lots of these cars every day," he would add. "We sell throughout the entire county. Here is our list of sales so far this year." He reached out, pulled down a window blind attached to the wall and operating on rollers. On the white blind attached in black the list of purchasers for the current year.

This device is a very handy one for showing a list of "satisfied customers" to an interested prospect, and can be adapted to almost any important line being featured by the dealer.

Comparatively few dealers make the fullest possible use of their show window facilities. Indeed, the average hardware dealer who also handles implements reserves his windows for his small hardware; while the implement dealer proper reasons: "If a man is interested we will get him into the show room and he can see the implements there." But the beginnings of interest, the germ which may ultimately grow into a big sale, is often very small indeed. Particularly if you are introducing a new article, or pushing a well-known article extra hard, a window display will help to attract prospects.

A dealer who utilizes window display very largely for implements goes further than merely showing the article. If, for instance, he puts in a corn shredder, he accompanies the article with a show card worded something like this:

If You Save Time
 If You Save Labor
 You Save Dollars

Our corn-shredder helps you do it. These intelligent farmers have examined different models and find that this just suits them.

Below is run a list of recent purchasers, with addresses.

Another card used with window displays is headed "Ask Them" and gives detailed reasons why a cream separator shown in the window is a good investment. To these reasons are added this clincher: "These 1921 purchasers decided it was just what they wanted. They will tell you why they like it. Ask them." Then followed the list.

Where there are good window display facilities, such advertising can be employed very effectively. Even in the stove or implement show room such cards can be used. As a rule, dealers use this form of advertising

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

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
 Sporting Goods and
FISHING TACKLE

chiefly to help the sales of some article being specially pushed.

The same idea can be adapted to newspaper advertising.

Newspaper editors, particularly on small dailies and rural weeklies, will testify to the frequency with which country correspondents send in such news items as "Henry Smith has bought a new piano" or "John Jinks has invested in a clover-huller." These things are news to the countryside; although the unfeeling editor in most instances uses the blue pencil. The frequency of such unwanted contributions—unwanted, that is, so far as the newspaper is concerned—is striking evidence of public interest.

An implement dealer who realized the news value of such items took it upon himself to satisfy the long-felt want. He secured a column on the page devoted to country correspondence, and in this column from week to week he ran news items regarding his sales. As for instance:

Purchases Separator

George Watson, 10th line, has just bought a new cream separator. After looking into the problem of the most profitable handling of his fine herd of dairy cattle, he decided that a separator would mean easier butter-making, provide warm skimmed milk for hog feed, and cut out the expense of hauling whole milk to town. He looked at several good makes and decided that the — cream separator was most attractive in point of easy operation, close skimming and profit-making; so he bought one from H. P. Jones, Carisford.

Just simple, ordinary newspaper English; no attempt to pull off anything smart; but it pleases George Watson, and it interests a lot of other farmers in cream separators and particularly in the make of separator that George has thought superior. Every week this dealer runs a column of these little items. He makes it a point to bring out in each item some of the reasons why the implement sold appealed so strongly to the individual purchaser.

These may, of course, be individual farmers who don't want themselves paraded in this way. The dealer should make sure beforehand that the publicity is not unwelcome. Most implement purchasers, however, appreciate it.

Every purchaser of an implement, stove, washing machine or similar article is, of course, a standing reference as to its merits. Such references are many times more convincing than most sales arguments. Tell a farmer that your potato digger is the best and you may still leave him cold; tell him why it is the best and you may fall far short of convincing him; but tell him that Dick Jones and Jack Smith have bought from you, and he has a wholesome respect for the article, particularly if Jones and Smith are popular farmers and leaders in the community.

For this reason it pays to keep in touch with your actual customers, and to follow up your sales. Make it a point to ascertain that the customer is well suited; and if any troubles occur, see that they are set right. Then you will avoid the bad mistake of

referring Watson, who wants to purchase a separator, to Dick Jones, who through some mismanagement of his own can't make the blamed thing work. As a rule, complaints and difficulties can be almost invariably traced back to misunderstanding of the machine on the purchaser's part; and the dealer who is alert to straighten out these little misunderstandings the minute they arise is going to have a lot of good advertisements in the shape of satisfied customers.

These advertising methods work excellently with any line of implements; but they are particularly effective in the introduction of a new article. Farmers are as a rule conservative; they like to see any new idea tested out at someone else's expense. In one good farming district where 100 acres is a large farm, the tractor plow was unknown except by name. An enterprising implement firm, impressed by the scarcity of labor a few years ago, decided that the time was opportune to introduce the tractor. Yet they realized that a tractor in the show room was not as convincing as one on the land; and it might be a long time before the cautious farmers could be persuaded to purchase even one.

Arrangements were made with a farmer to take one on easy terms and with the fullest kind of guarantee of "satisfaction or money refunded." The fact was widely advertised that so-and-so had purchased a tractor and that it would be demonstrated on such and such a day. Farmers were invited from miles around; and several likely prospects were brought to the scene from distant parts of the county at the firm's expense. The clay soil after six weeks drought was almost as hard as cement and the farmer had despaired of plowing the field selected for demonstration with the ordinary equipment; but the tractor outfit went through it "like a knife through butter" as one eye witness put it. Two more tractors were sold on the strength of that demonstration; while a host of doubting farmers were convinced on the spot of the tractor's feasibility and had only to go through the slower process of figuring out where the money was to come from.

So, too, any new implement can be demonstrated more convincingly on an ordinary farm by an actual purchaser than on a trial plot by a professional demonstrator. The farmer is apt to suspiciously fancy that the demonstrator has some trick up his sleeve; but when a man he knows makes the new-fangled machine work, his suspicions vanish into the air.

"Customer advertising" of this kind is good advertising, and can be used by the hardware dealer in many ways. Victor Lauriston.

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 Can Increase

your total volume of sugar sales by recommending the different uses of the different kinds of sugar to your customers. Prepare a window display, showing Domino Tablet Sugar for hot drinks—Domino Powdered Sugar for fruits, cereals, pies and cookies—Domino Confectioners Sugar for icings and fondants—Domino Old Fashioned Brown Sugar for cooking—and Domino Granulated for all general purposes. You will win appreciation and more business at the same time.

We are backing your efforts in our national advertising which began in February.

American Sugar Refining Company

"Sweeten it with Domino"

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

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.

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

**Merchant
Millers**

Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks



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. 51 for Meat Markets
No. 75 for Florist Shops

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



Gabby Gleanings From Grand Rapids.

Grand Rapids, March 14—It was a good day's work on the part of John Baird when he appointed Albert J. Stoll, Jr., of Detroit, Secretary of the State Conservation Commission. Mr. Stoll is an authority on wild life, knows Michigan like a book, is a real sportsman and conservationist. A great many—in fact, a majority of traveling salesmen—are ardent fishermen and not a few are hunters of game. They are law-abiding and law-respecting, on intimate and friendly terms with game wardens and have probably assisted the latter more in the prosecution of violators than any other class of citizens. This calls to mind a specific instance that happened last May on the Pere Marquette. Two men were in the same seat in the rear of the smoker. One was a Grand Rapids salesman, the other an iron worker from Chicago. The latter was on a two weeks' vacation, early though the season was. He was part owner of a club house on some lake near Baldwin and was in high spirits in anticipation of his fishing trip. In his enthusiasm he unfolded several schemes for securing fish which were not according to the rules of the game as laid down by Hoyle or the Game Warden's department. Having had his fill of this talk, the salesman cut loose with a warning that such methods were in direct violation of the laws of this State and since the season was not yet open for several kinds of game previously mentioned the newcomer should act with discretion, secure his license and take only those fishes which were legal game at that season of the year. Rather scornfully, the Chicago man replied that he, being a taxpayer, would not require a fishing license and as for the wardens he could fix them easy enough; that he was "wise" to the game and would fish when and where he pleased and at any time, so long as he did so in front or near the club house in which he was part owner; that the game wardens and the Department in general could not molest him and he would "fix" anyone who would attempt to interfere. "Now, stranger," said the traveler, "you Chicago folks have certain laws which you insist outsiders must observe. We in Michigan have laws which you must obey while you remain with us. I would advise you to procure a license and abide by the rules of the game to avoid embarrassment and inconvenience. You will find one or two game wardens at your shack to-morrow morning to inspect your license and to see that you play fair. I will see to it that they call early." "Who the dickens are you, anyway," asked the Chicago iron worker. "Oh, I am just a prune-peddler and a resident of Michigan, but I am giving you fair warning because you've got the wrong impression of things over here." Arriving at Baldwin an hour later the salesman gave all the facts to one of the wardens who chanced to be at the station and a careful watch was kept on the stranger during his stay of two weeks. He returned to his home in Chicago with respect for the game wardens and a higher regard for Michigan folks in general.

And now the Thumb is fighting the loss of several passenger trains. De-

creased revenues, legislation, high rates and lack of business seems to have combined to cut down the service. Certain it is that neither railroads nor business houses can operate for considerable time when the "outgo" is more than the "take in" and that is the way Thumb passenger trains have been operated for some time.

Flanigan Brothers, of Marquette, who operate a line of motor buses between that city and Negaunee, announce the opening of a new service between Marquette and Munising. To the outsider, the fellow who has traveled elsewhere, the method of handling fares on the Flanigan lines is somewhat interesting. Especially would this be true should a receipt be lost or destroyed. The system is sort of a "pay as you enter" and "give up your ticket before you get out." In other words, you buy a ticket when you begin the trip, keep it until the end of the journey and give it up when leaving the bus. And you are not going to get out any other way than by giving up a ticket. It reminds one of the method of handling traffic over the electric lines between Houghton and Hancock. There is a long stretch of road, single track and no switches, that winds and twists and climbs over a couple of viaducts in its irregular course. To prevent misunderstandings in orders and to avoid trouble over the right of way a simple system is used that is unique and effective. Since its adoption there has been no trouble. No car can pass over this stretch of road without the "right-of-way" which is a real honest-to-goodness, hold-it-in-hand kind, consisting of a piece of wood with a handle on either end. The motorman approaching the car which has just passed over must receive this wooden right-of-way and deliver it to the next man he meets at the other end of the line. There is only one "right-of-way" in use, to be sure; never was but the one. It is now old and somewhat soiled with years of handling—well seasoned hickory—and quite smooth and shiny from years of handling. But it does the business.

Lansing capital is interested in a new hotel to cost a half million dollars. The site has not as yet been decided upon.

Local business men of Holland are contemplating the erection of a new modern hotel. Some time ago outside capital was anticipated, but for some reason the proposition fell through and now the business men have taken it up.

And now Grand Rapids is to have an ordinance compelling sanitary washing of dishes and other food receptacles. No more will the waiter "slawsh" out the other fellow's glass, fill it to the brim with sparkling spring water and pass it on to the next customer. No more are we to find portions of eggs yolks hidden between the tines of table forks, nor remnants of pork and beans on the edges of our dinner plates—reminders of those who have dined before.

Not the least of the many remunerations for the writer of Gabby Gleanings is the many letters received from friends and readers of the Tradesman. Most of these are purely personal, yet containing so many

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, refurnished and redecorated throughout.
Cafe and Cafeteria in connection
where the best of food is obtained at moderate prices.
Rooms with running water \$1.50, with private toilet \$1.75 and \$2.00, with private bath \$2.50 and \$3.00.
J. T. TOWNSEND, Manager.

HOTEL RICKMAN

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

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

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.

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.

"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

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

good things it is really hard to resist the temptation to print them "as is." One from our good friend R. V. Pilkinton, who is spending the week in Detroit on business, is especially good, but his impressions of the place "where life is worth living" are not in accord with the slogan of that town. He speaks of the many cafeterias and "smear"-self restaurants where Detroiters are wont to eat and run, believing that he who eats and rushes away may earn enough to eat some other day. Councillor Millar, who is traveling South, writes the Gabby Scribe and so does Brother Smith and many others. It is refreshing, indeed, to receive good words from them all and this is the acknowledgment.

Grand Rapids, March 14—The You-See-Tea Club at their noon lunch meeting Saturday, March 11, entertained as their guest, Hugh J. Gray, Secretary-Manager of the Western Development Bureau and Michigan Tourists' and Resort Association. Mr. Gray gave a very interesting talk on the work of these associations in the past and the ultimate results they expect to attain for increased resort business for Michigan. The U. C. T. members who are not attending these Saturday lunch meetings do not realize what they are missing. Make a note for next Saturday. The lunch does not start until 12:30 and from the report sent in by the committee there will be a real treat for all attending. Guy W. Rouse, President of the Worden Grocer Company, will be the speaker and Miss Georgia Freberg will entertain with several vocal selections, accompanied by Miss Merjon Lovelace. Be at the roll call fellows and get your name on the membership of one of the best "get together" propositions ever started by the traveling men.

Mr. and Mrs. John D. Martin expect to leave Sunday for a three or four weeks trip through Eastern and Southern Michigan.

The high cost of traveling, including transportation, hotel and other expenses, has forced many business houses to reduce their road selling staffs, according to a survey just completed by the National Council of Traveling Salesmen's Association, as announced yesterday. The National Council is the recognized spokesman of 500,000 traveling salesmen in this country. The survey disclosed that 164 houses have reduced their traveling sales staffs from 2,392 in 1917 to 1,621 at present. The average trip of the salesmen connected with the houses included in the Council's survey has been cut slightly more than five weeks per year. In illustrating the increase in the cost of traveling since 1917 the report cited the fare from New York to Chicago, which was \$23 in 1917, compared with \$38.20 to-day. This includes Pullman service. It cost 2.25 cents per mile to travel in 1917, compared with 3.6 to-day, while the Pullman accommodations, which cost \$2 in 1917, cost \$4.05 at present, the report points out. Herbert L. Schamberg, managing director of the National Council, in his preface to the report says: "The fact that the high cost of traveling is compelling many mercantile houses to reduce their sales forces is spurring the National Council on to renewed efforts in its fight, not only for mileage books but for reduced rates. The mileage books under contemplation by Congress would cut the cost from 3.6 cents per mile to 2.4. This would, we have conclusively ascertained, cause many firms to increase their road sales forces. It would mean a greater turn-over for the railroads and would also mean greater revenues for them from the freight division, since more merchandise would undoubtedly be sold and shipped."

Know yourself and you will be better able to understand others.

A salesman's backbone should be

sufficiently long to keep him from sitting down when he ought to be on his feet going to it, and strong enough to keep him on his feet until he gets there.

The Occidental Hotel (Muskegon) has introduced a feature which will surely prove to be very popular with the patrons of that hostelry—a beef-steak dinner for \$1 between 6 and 8 p. m. daily. The menu includes a small portion of soup, a delicious sirloin steak, large portions of French fried potatoes and head lettuce salad, bread and butter and tea or coffee. The food is good and well cooked and the service prompt and satisfactory. Nothing the Occidental could do will do more to counteract the effect of the rather overpriced regular bill of fare than this innovation.

The traveling salesman is like a daily newspaper; he must be a little ahead of his customers, but not too much, or else he will antagonize them. Examples illustrate points. If you are selling a machine for use in factories, you must be able to talk intelligently with factory superintendents and boards of directors if necessary. You must know enough of the English language—and this is no joke—to explain intelligently and concisely the good points of your product, both to the technical man and the non-technical man. On the other hand, you must be able to put on overalls and get your hands filthy without flinching. You ought to know a ball peen hammer from a chuck. Ability to chew without harmful effects has often come in handy while selling a machine to the mechanic, who in turn will sell it to the boss.

Compensation is the first law of nature. For every action there is an equal and opposite reaction; we have darkness and light, heat and cold; even the ocean ebbs and flows—you'll get what is coming to you.

All salesmen know that they receive what they earn. The salary basis and the commission basis are identical after the first pay-day. Not even the salaried salesman can stick if he is a non-producer.

We cannot have everything: a life of ease and shirking will not produce accomplishment. The cold climate invigorates; the hot climate breeds crocodiles, tigers, and fevers. Every excess causes a defect; every sweet has its sour, every evil its good. Even our pleasures are penalized by indulgence.

All things possess worth, all things are mortal. Even immorality carries a moral. The most cold-blooded business has a code of ethics as rigid and uncompromising as the facets of a diamond. Our soul is our conscience interpreting the laws of Nature and God. Within us, it is a sentiment; outside of us, it is a law. We feel its inspirations; out there in history, we can see its strength. It is almighty, and all Nature feels its grasp. Patience proves that every secret is told, every crime is punished, every virtue rewarded; every wrong is redressed silently and certainly. Every act rewards itself in two ways, just as every effort the salesman makes is rewarded either by an immediate sale or by a future ease in making sales. Honest effort and reward both grow out of the same stem.

Once upon a time there was a millionaire. He was one of the very few millionaires who were happy. He was really successful, and he enjoyed life to the utmost because he always made it an inviolable rule to pay his debts. He carried that creed further than most of us, however. Not only did he pay all of his financial obligations, but he made it a point to face every claimant and pay every just demand upon his time, his talents, and his heart. Go you, and do likewise.

Selling experience is worth thousands of dollars to any man. It insures a constant contact with all kinds and conditions of people, and that is an education in itself; more-

over it develops an aggressiveness, a self-reliance, a species of two-fisted manhood, which is otherwise absolutely unattainable. Get selling experience.

One of the pleasures as well as the necessities of doing business is getting the money for the goods. Sometimes the credit man is at his wit's end to collect small sums past due from perfectly responsible individuals. One of these instances is worth noting perhaps. During the year 1920 an up-state man ordered several times from his dealer and in settlement neglected one item amounting to \$1.19. This balance dragged on throughout 1921, although the dealer wrote repeatedly and sent many statements, yet the storekeeper paid no attention. In disgust the account was charged off on the first of last January. Later the storekeeper, probably coming across the item by accident remitted the amount by check without comment. A new credit man came on the job about that time and when the up-state storekeeper mailed in his next order the new credit man wrote him the amount of the bill and asked for cash with the order. Promptly came this from the enraged storekeeper: "You go to hell." Not to be outdone the credit man acknowledged this order, which he declined to accept without cash in advance, as he desired to purchase a round trip ticket and from past experience he didn't want to remain in the aforementioned place until the customer should remit, as he was taking chances of getting singled. The money was forthcoming and the storekeeper is again buying on open account, promising not to repeat his carelessness of the year before. John B. Olney.

Recent Happenings at Head of Pine Lake.

Boyne City, March 14—The biggest event of the past two months was the annual banquet of the Boyne City Rod and Gun Club, held at the Wolverine Hotel last Thursday evening. Three hundred men assembled from Boyne City and its suburbs, Petoskey, Charlevoix, East Jordan, Boyne Falls, Gaylord and Atlanta. The main dining room, writing room and lobby were filled. An abundant dinner was served by a bunch of local young men, after which a feast of harmony (?) limbered up the minds of the assembled multitude, ready for an appreciation of the feast of reason which followed.

F. O. Barden acted the role of toastmaster in his usually happy vein. Although the vein seemed more or less constricted at times, the young man did very well, considering his well known diffidence. Charles Peterson, State Warden, gave a very interesting talk on the relation of forest preservation to fish and game. F. J. Shipp, of Gaylord, talked about ducks, dressed and undressed—largely those he didn't get. A. F. Fitch, of Charlevoix, gave his views on the one buck law in an impassioned speech, full of facts in regard to the destruction of game coverage—and according to the following speaker, some fancies. W. J. Pierson, "Our Bill" of Boyne Falls, followed with a talk on the early development of the forest fire control, coupled with some pointed remarks about opening Charlevoix game control, at the behest of no one in Charlevoix county, and the consequent destruction of the few remaining deer in the county. He was preceded by Herman Lundeen, of Bay City, who outlined the inception of the forest conservation at a time when it seemed that the forests of Michigan would never be exhausted.

These talks were followed by a moving picture demonstration of the State Conservation Commission. Three pictures were shown of partridge hunting, the gathering, propagating and delivery to the streams of Michigan, of rainbow trout. Very interesting pictures of the Manistee

River and the Paris fish hatchery were shown and a lecture in connection with this was given by James McGillivray.

A very instructive and enjoyable evening was the result of the work done by the local Rod and Gun Club, assisted by the officers of the Noon-Day Club. The only fly in the ointment was that the unexpectedly large crowd made the table service too slow for some of the local guests. We had a good time anyway.

The local employees of the Michigan Iron & Chemical Co. were all discharged last week. No intimation of resumption of operation is given, so we feel that Boyne City is to be deprived of this large source of income for the coming season. The Boyne City Wood Products Co. has completed installing steam power and resumes operations this week with a good stock of timber in the yard. The Michigan Tanning & Extract Co. has been running three-fourths time for the past month.

The winter is broken and the streets are pretty well cleared of snow, although there is a big body back in the hills yet. It looks now as though we would have bare ground within a few days. As the ground is not frozen, work on the State and county roads can be resumed early. The State trunk lines through the county are to be put in condition this season. Work in the city is to be confined to repair and maintenance only, with a view of lessening running expenses for the year. Maxy.

Five Indictments Against Harrison Parker.

Chicago, March 14—Five indictments naming Harrison Parker, trustee of the Co-Operative Society of America and Louis I. Block, president of the Amboy Products Co., a subsidiary corporation, have been returned by a Federal grand jury before Judge George Carpenter.

The indictments charge perjury in indictments against Parker and are based on a \$450,000 loan made to the Co-Operative Society of America by Charles C. Higgins, a relative of Parker, with money Parker is alleged to have obtained by the sale of Liberty bonds belonging to the society and advanced to Higgins to be loaned back to the society.

Under oath Parker admitted that former statements he had made regarding the loan during litigation before Judge Evans were untrue. Federal officials said. Judge Evans ordered a grand jury investigation of Parker's actions.

CANE AND MAPLE SYRUPS.

Old Manse.
75 lbs., 6, 10 lb. cans, per case --- 9 40
76 lbs., 12, 5 lb. cans, per case --- 10 40
77 lbs., 24, 2 1/2 lb. cans, per case --- 11 40
41 lbs., 24, 1 1/4 lb. cans, per case --- 7 00
60 lbs., 5 gallon jacket cans, each --- 7 15
48 lbs., 36, 8 oz. bottles, per case --- 5 25
58 lbs., 24, pint bottles, per case --- 6 75
68 lbs., 24, 18 oz. bottles, per case --- 7 25
53 lbs., 12, quart bottles, per case --- 5 75

Silver Kettle.
75 lbs., 6, 10 lb. cans, per case --- 7 40
76 lbs., 12, 5 lb. cans, per case --- 8 15
77 lbs., 24, 2 1/2 lb. cans, per case --- 9 15
82 lbs., 48, 1 1/4 lb. cans, per case --- 11 00
60 lbs., 5 gallon jacket cans, each --- 5 90
48 lbs., 36, 8 oz. bottles, per case --- 4 40
58 lbs., 24, pint bottles, per case --- 5 50
68 lbs., 24, 18 oz., per case --- 5 75
53 lbs., 12, quart bottles, per case --- 4 75

Ko-Ka-Ma.
75 lbs., 6, 10 lb. cans, per case --- 5 15
76 lbs., 12, 5 lb. cans, per case --- 5 65
77 lbs., 24, 2 1/2 lb. cans, per case --- 6 40
60 lbs., 5 gallon jacket cans, each --- 3 90
58 lbs., 24, pint bottles, per case --- 4 25
68 lbs., 24, 18 oz. bottles, per case --- 4 50

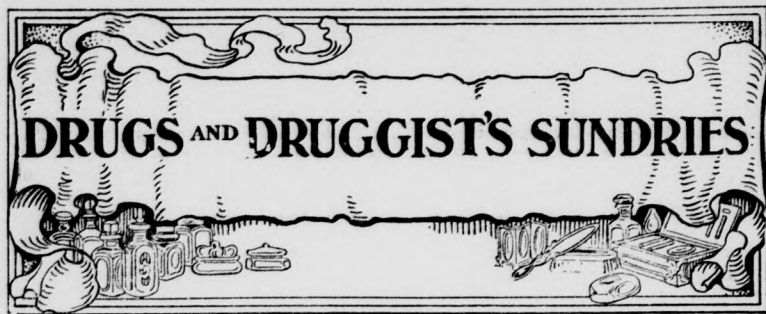
Strawberry Book Free

All about the Fall bearing high-grade Stock. 75 Standard varieties to choose from.

SEND FOR ONE.

E. W. POTTER

Box 148, Leslie, Mich.



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.

Success and Failure Signals.

The successful druggist carries a low, well-assorted stock which enables him to purchase at any time.

The unsuccessful druggist is always over-stocked and plentifully supplied with "lemons" which prevents him from buying desirable merchandise.

The successful druggist spends a certain portion of every dollar for advertising, knowing that such sums expended will return many fold.

The unsuccessful druggist "doesn't believe in advertising," or "can't afford it," not realizing that advertising is an investment and not an expense.

The successful druggist makes his helpers feel they work with and not for him, thus securing one hundred per cent. efficiency.

The unsuccessful druggist likes to order his people about and act the part of "boss" little realizing how much he retards the growth of the business.

The successful druggist makes it his business to examine, even if he does not buy, all the lines offered for his inspection, thus becoming better posted each day.

The unsuccessful druggist "hasn't time" to look at salesmen's lines or "he's too busy to-day." He also, as a rule, buys the same goods from the same houses at the same price.

The successful druggist looks upon every visitor, whether they buy or not, as a guest, and treats them as a host should.

The unsuccessful druggist makes customers think he just about tolerates them. He also makes it clear that he has no time to waste upon "lookers" little realizing that every "looker" is a buyer sooner or later.

The successful druggist is affable, courteous and a decided help to each customer thereby increasing their respect for him and his establishment.

The unsuccessful druggist is a man of moods; with some he is courteous others partly so and with many positively discourteous, and all which compels people to shun his establishment.

The successful druggist takes care to make no promises he cannot fulfill, does not exaggerate, and is quiet and forceful in his demonstrations.

The unsuccessful druggist depends upon bombast bluff, and bluster mixed with a goodly amount of misrepresented facts to get him by.

The successful druggist deposits change in the hands of his customer, always thanking him for his patronage, and courteously requesting him to call again.

The unsuccessful druggist dumps change and parcel on the counter, allows the customer to depart unthanked and grunts seemingly with satisfaction when the sale is consummated.

That is the difference between the successful and the unsuccessful druggist. In which class are you?

B. J. Munchweiler.

Eleven Million Automobiles.

Little more than the evidence of one's own eyes is needed to convince one of the amazing growth of the use of gas-driven vehicles. It is not only that city streets are filled with automobiles, parked and moving, but every little crossroads country village has its share as well. The figures that bear out these observations are impressive. Only a quarter of a century ago there were just four automobiles in the United States. Now there are approximately 11,000,000. Last year, which was anything but a good year, witnessed an increase of a million and a half cars, or 14½ per cent. That such an increase should have occurred in a year of depression is proof enough of the utilitarian status of the automobile.

The National Automobile Chamber of Commerce emphasizes the fact that the automobile as a pleasure vehicle is entirely subordinated to its uses in commerce. Recent figures show that 70 per cent. of the cars in use at present cost less than \$1,000 each and 94 per cent. less than \$2,000, leaving a very small margin for the expensive limousine or the costly roadster. It is estimated, too, that farmers own some 3,000,000 of the 11,000,000 motors in use. The influence of the automobile on farm life is a chapter of contemporary history that remains to be written. Its social value has been of transcendent importance in breaking into the proverbial isolation of farm life.

The manufacture of automobiles is now in third place among the industries of the Nation. The industry still has painful readjustments to go through. The limits of the car-using public may be in sight. Henceforth it is to be as much a problem of replacement as of finding new customers. But within that field the opportunities are sufficiently great.

The person who never comes into your store cannot be reached by the displays and bargain counters you do not advertise. You have to reach out after such people.

Items From the Cloverland of Michigan.

Sault Ste. Marie, March 14—It looks very much as if the Soo may have a movie future. According to Ernest Shipman, Canadian Movie Magnate, it has every geographical advantage necessary. It has inland lakes, rapids, rivers, and pastoral beauty within its reach, all of which are big assets. In addition, it has the activities of the locks and developed industry which should permit of a wide range of pictures. Mr. Shipman was here last week in connection with the International Screen-craft Co.

Harry R. Schneider, Financial Secretary of the Upper Peninsular Development Bureau, of Marquette, is still in the city getting information to provide for the auto tourists. He assures them that the Soo will have a free camp site with all conveniences in readiness to receive the visitors during the season. The Soo merchants are backing the movement and the drive for funds is coming along nicely. Much benefit will be derived through the efforts of the Bureau which will be appreciated by the public at large, as well as by the numerous tourists who visit Cloverland during the season.

"Don't undertake to lay out a bigger man than yourself unless you are an undertaker."

That Spring has come is not evidenced by the arrival of the robin this year as usual, but the Gamble-Robinson-Shaw Co. has started the Spring season by putting their autos in commission Monday. However, their driver is willing to admit it was not a complete success, as he had to be strapped to the seat to keep him from being thrown out while trying to make his way through a foot of snow on some of the side streets.

"Art" Smith, the well-known tobacco salesman, is calling on the trade this week, having made the copper country for the past two weeks. This is Art's home town and he wears a smile which is very noticeable to his many friends.

If you have to gamble, why not get a two-headed nickel and match coins? Then you will be taking about as many chances as a stock broker takes with you.

Harry D. Wyman Swift's popular soap man, is endeavoring to take orders for a few carloads here this week.

John P. Old, one of our esteemed citizens, received the nomination for Governor of the Rotarians by popular acclamation at the Detroit convention.

The many friends of W. J. Atchison, manager of the Postal Telegraph Co. here, will be grieved to learn of his death, which occurred in Toledo, Ohio, last Saturday. Mr. Atchison for many years has been district manager for the Postal Telegraph Co. here and was one of the Soo's highly esteemed citizens. He is survived by his wife and one son, Richard, who have the sympathy of the community in their bereavement.

The radio fad has struck the Soo and we are now in touch with the larger cities and have an opportunity to hear the concerts, etc., which is somewhat of a novelty as yet. From present indications, however, it will be some time before many of the residences will be equipped with these instruments.

"Chicago says she has only 10,000 criminals. Lots of her jail birds must be South for the winter."

It looks as if the Soo will soon have a new modern rink. A committee of Soo boosters left last week for Eveleth, Minn., to look over the rink at that place and it is expected that something definite will be given out this week.

N. J. Vournakis, one of the proprietors of the Olympia, is spending his vacation in Tennessee and other Southern cities.

"When a man makes a success of himself you are willing to give him credit. When a man doesn't make a

success of himself you've got to give him credit."

H. M. Gillette, local manager for the Metropolitan Insurance Co. for the past year, is considering a flattering offer from his company of a better position in Iron Mountain. If it is a matter of dollars, the copper country may put us out of a good man, but we know he would still be a booster for Cloverland.

N. J. LaPine, one of Swift's popular salesmen on the Soo line, paid the Soo office a visit last week. "Polly" says that winter seems tame around the Soo as compared with Gladstone and stations West. He says that the telephone company reaped a rich harvest during the snow-bound period, when that was the only means of communication. Many of the travelers had the pleasure of spending the time at home keeping the home fires burning.

R. W. Cowan, of the firm of Cowan & Hunt, returned last week from an extensive purchasing trip in the East. His return was celebrated by an at-home in his summer home at Sugar Island, where he entertained the Snowshoe Club last Sunday. Musical selections were rendered on the baby grand by A. B. Davidson and Isaac DeYoung, which would have made Paderewski jealous. Nels Hall, the newly elected prelate, after delivering a sermon, got busy in the kitchen and helped out the chief cook, Tom Foard. The Club is making great progress and eighteen miles seems only a starter now to what it did at the beginning of the season.

E. T. Martin, of Trout Lake, spent a few days in the Soo last week.

Nat Holton, well-known merchant of Donaldson, was a business visitor here last week where he purchased a load of supplies.

Of course you "can't eat your loaf and have it too," but the successful man is the one who eats his loaf and then gets another.

The many friends of August Musielak, owner of the Alto Hotel, will be sorry to learn of his death, which occurred at Mt. Clemens last Friday. Mr. Musielak was well known throughout this section of the country, having been extensively engaged in the lumber business as well as having operated the Alto Hotel for several years until it was leased last Fall to John Nicholson. Mr. Musielak is survived by his wife, six daughters and two sons, who have the sympathy of the community.

George Chandler, one of our well-known lumbermen, has changed his vocation and has started in this Spring as an auto salesman, representing the Wynn Auto Sales Co. Mr. Chandler has a large acquaintance throughout Cloverland, who wish him every success in his new venture. It will be hard to dodge George unless you have a Dodge.

Mr. Maxwell, local Superintendent of the Pittsburgh Steamship Co., returned last week from a trip to headquarters at Cleveland. He seems very optimistic for the coming season and



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

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED

Sap Sago Cheese
Longhorn Cheese
Brick Cheese
Prunes
Holland Herring
Evap. Apples
Scotch Peas

DECLINED

Cracker Jack
Checkers
Whole Cod
Soap
Flour
Cheese
Veal

AMMONIA

Arctic Brand
16 oz. 2 doz. in carton, 1.75
per doz. 1.75
1 X L, 3 doz., 12 oz. 4.50
Parsons, 3 doz. small 6.30
Parsons, 2 doz. med. 5.00
Parsons, 2 doz., lge. 6.70

AXLE GREASE



48, 1 lb. 4.25
24, 3 lb. 5.50

BAKING POWDERS

Calumet, 4 oz., doz. 97 1/2
Calumet, 8 oz., doz. 1.95
Calumet, 16 oz., doz. 3.35
Calumet, 5 lb., doz. 12.75
Calumet, 10 lb., doz. 19.00
K. C., 10c, doz. 95
K. C., 20c, doz. 1.85
K. C., 25c, doz. 2.35
K. C., 5 lb., doz. 7.00
Queen Flake, 6 oz., 1.35
Queen Flake, 50s, kegs 12
Queen Flake, 100s, keg 95
Royal, 10c, doz. 2.70
Royal, 5 oz., doz. 5.20
Royal, 5 lb., doz. 31.20
Rumford, 10c, doz. 95
Rumford, 8 oz., doz. 1.85
Rumford, 12 oz., doz. 2.40
Rumford, 5 lb., doz. 12.50
Ryzon, 4 oz., doz. 1.35
Ryzon, 8 oz., doz. 2.25
Ryzon, 16 oz., doz. 4.05
Rocket, 16 oz., doz. 1.25

BLUING

Jennings Condensed Pearl
C-P-B "Seal Cap"
3 doz. Case (15c) 3.75

BREAKFAST FOODS

Cracked Wheat, 24-2 4.85
Cream of Wheat 7.50
Pillsbury's Best Cerl 2.70
Quaker Puffed Rice 4.40
Quaker Puffed Wheat 4.35
Quaker Brst Biscuit 1.80
Quaker Corn Flakes 2.90
Ralston Purina 4.00
Ralston Branzen 2.70
Ralston Food, large 3.60
Ralston Food, small 2.90
Saxon Wheat Food 4.80
Shred. Wheat Biscuit 4.35

Post's Brands.

Grape-Nuts, 24s 3.80
Grape-Nuts, 100s 2.75
Postum Cereal, 12s 2.25
Post Toasties, 36s 2.85
Post Toasties, 24s 2.85

BROOMS

Standard Parlor 23 lb. 5.50
Fancy Parlor, 23 lb. 7.00
Ex. Fancy Parlor 25 lb 8.50
Ex. Fcy, Parlor 26 lb 9.00
Toy 2.00
Whisk, No. 3 2.25
Whisk, No. 1 3.00

BRUSHES

Solid Back, 8 in. 1.50
Solid Back, 11 in. 1.75
Pointed Ends 1.25

Stove

No. 1 1.10
No. 2 1.35

Shoe

No. 1 90
No. 2 1.25
No. 3 2.00

BUTTER COLOR

Dandelion, 25c size 2.85
Nedrow, 3 oz., doz. 2.50

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1.75
Apples, No. 10 6.00
Apple Sauce, No. 2 2.35
Apricots, No. 1 1.90@2.00
Apricots, No. 2 2.25
Apricots, No. 2 1/2 2.25@3.50
Apricots, No. 10 9.00@13.50
Blueberries, No. 2 3.00
Blueberries, No. 10 15.00
Cherries, No. 2 3.00@3.50
Cherries, No. 2 1/2 4.00@4.95
Cherries, No. 10 18.00
Loganberries, No. 2 3.00
Peaches, No. 1 1.85
Peaches, No. 1, Sliced 1.40
Peaches, No. 2 1.75
Peaches, No. 2 1/2 Mich 2.60
Peaches, 2 1/2 Cal. 3.00@3.75
Peaches, No. 10, Mich 7.75
Peaches, No. 10, Cal. 10.50
Pineapple, 1, slic. 1.60@1.75
Pineapple, No. 2, slic. 2.75
Pineapple, 2, Brk slic. 2.25
Pineapple, 2 1/2, sliced 3.25
Pineapple, No. 2, crus. 2.25
Pineapp., 10, crus. 7.00@9.00
Pears, No. 2 3.25
Pears, No. 2 1/2 4.25
Plums, No. 2 2.25
Plums, No. 2 1/2 3.00
Raspberries No. 2, blk. 3.25
Rhubarb, No. 10 6.25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1.35
Clam Ch., No. 3 3.00@3.40
Clams, Steamed, No. 1 1.75
Clams, Minced, No. 1 2.50
Finnan Haddie, 10 oz. 3.30
Clam Bouillon, 7 oz. 2.50
Chicken Haddie, No. 1 2.75
Fish Flakes, small 1.35
Cod Fish Cake, 10 oz. 1.85
Cove Oysters, 5 oz. 1.35
Lobsters, No. 1/2, Star 4.50
Lobster, No. 1/4, Star 2.75
Shrimp, No. 1, wet 2.10
Shrimp, No. 1, dry 2.10
Shrimp, No. 1 1/2, dry 4.00
Sard's, 1/4 Oil, k. 4.25@4.75
Sardines, 1/4 Oil, k'less 3.75
Sardines, 1/4 Smoked 7.00
Sardines, 3/4 Mus. 3.75@4.75
Salmon, Warrens, 1 lb 2.75
Salmon, Warrens, 1/2 lb 4.00
Salmon, Red Alaska 2.85
Salmon, Med. Alaska 2.00
Salmon, Pink Alaska 1.45
Sardines, Im. 1/4, ea. 10@23
Sardines Im., 1/2, ea. 25
Sardines, Cal. 1.75@2.10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekco 1.65
Tuna, 1/2, Regent 2.25

CANNED MEAT.

Bacon, Med. Beechnut 2.70
Bacon, Lge. Beechnut 4.50
Bacon, Large, Erie 3.00
Beef, No. 1, Corned 2.70
Beef, No. 1, Roast 2.70
Beef, No. 1 1/2 Eagle Sil. 1.30
Beef, No. 1 1/2, Qua. sil. 1.90
Beef, No. 1, Qua. sil. 3.25
Beef, No. 1, B'nut sil. 5.70
Beef, No. 1 1/2, B'nut sil. 3.15
Beefsteak & Onions, 1s 3.35
Chili Con Ca., 1s 1.35@1.45
Deviled Ham, 1/4s 2.20
Deviled Ham, 1/2s 3.60
Hamburg Steak & Onions, No. 1 3.15
Potted Beef, 4 oz. 1.40
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 90
Potted Ham, 1/2 Rose 85
Potted Ham, Gen. 1/2 2.15
Vienna Saus., No. 1 1.35
Veal Loaf, Medium 2.30

Derby Brands In Glass.

Ox Tongue, 2 lb. 19.50
Sliced Ox Tongue, 1/4 4.60
Calf Tongue, No. 1 6.45
Lamb Tongue, Wh. 1s 6.00
Lamb Tongue, sm. sil. 2.25
Lunch Tongue, No. 1 6.00
Lunch Tongue, No. 1/2 3.65
Deviled Ham, 1/2 3.00
Vienna Sausage, sm. 1.80
Vienna Sausage, Lge. 2.90
Sliced Beef, small 1.85
Boneless Pigs Feet, pt. 3.15
Boneless Pigs Feet, qt. 5.60
Sandwich Spread, 1/2 2.25

Baked Beans.

Beechnut, 16 oz. 1.35
Campbells 1.15
Climatic Gem, 1 8oz. 90
Fremont, No. 2 1.15
Snider, No. 1 1.10
Snider, No. 2 1.65
Van Camp, Small 1.00
Van Camp, Med. 1.30

CANNED VEGETABLES.

Asparagus, No. 1, Green tips 3.75
No. 2 1/2, Lge. Gr. 3.75@4.50
Wax Beans, No. 10 6.00
Wax Beans, 2s 1.35@3.75
Green Beans, No. 10 8.25
Green Beans, 2s 1.60@4.75
Lima Beans, No. 2 Gr. 2.00
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 1.30@1.55
Beets, No. 2, wh. 1.60@2.40
Beets, No. 3, cut 1.40@2.10
Corn, No. 2, St. 1.10@1.35
Corn, No. 2, Ex-Stan. 1.55
Corn, No. 2, Fan 1.60@2.25
Corn, No. 2, Fy. glass 3.25
Corn, No. 10 7.25
Hominy, No. 3 1.15@1.35
Okra, No. 2, whole 1.90
Okra, No. 2, cut 1.60
Dehydrated Veg Soup 90
Dehydrated Potatoes, 1b 45
Mushrooms, Hotels 35
Mushrooms, Choice 45
Mushrooms, Sur Extra 65
Peas, No. 2, E.J. 1.25@1.80
Peas, No. 2, Sift. 1.60@2.10
June 1.60@2.10
Peas, No. 2, Ex. Sift. 1.90@2.10
E. J. 1.90@2.10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1.60
Pumpkin, No. 10 3.75
Pimentos, 1/4, each 15@18
Pimentos, 1/2, each 27
Swt Potatoes, No. 2 1/2 1.15
Sauerkraut, No. 3 2.80
Succotash, No. 21 60@2.35
Succotash, No. 2, glass 3.45
Spinach, No. 1 1.35
Spinach, No. 2 1.45@1.75
Spinach, No. 3 2.10@2.85
Spinach, No. 10 7.25
Tomatoes, No. 2 1.40@1.65
Tomatoes, No. 3 1.85@2.25
Tomatoes, No. 2, glass 2.85
Tomatoes, No. 10 6.00

CATSUP.

B-nut, Large 2.95
B-nut, Small 1.80
Fraziera, 14 oz. 2.25
Libby, 14 oz. 2.90
Libby, 8 oz. 1.90
Van Camp, 8 oz. 1.90
Van Camp, 16 oz. 3.15
Lilly Valley, pint 2.95
Lilly Valley, 1/2 Pint 1.80

CHILI SAUCE.

Snider, 16 oz. 3.50
Snider, 8 oz. 2.35
Lilly Valley, 1/2 Pint 2.40

OYSTER COCKTAIL.

Sniders, 16 oz. 3.50
Sniders, 8 oz. 2.35

CHEESE.

Roquefort 85
Kraft Small tins 1.40
Kraft American 2.75
Chili, small tins 1.40
Pimento, small tins 1.40
Roquefort, small tins 2.25
Camembert, small tins 2.25
Brick 21
Wisconsin Flats 24
Wisconsin Daisy 24 1/2
Longhorn 26
New York 26
Michigan Full Cream 22 1/2
Sap Sago 60

CHEWING GUM

Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beeman's Pepsin 65
Beechnut 70
Doublemint 65
Juicy Fruit 65
Sapota Gum 1.25
Spearmint, Wrigleys 65
Spic-Spans Mxd Flavors 65
Wrigley's P-K 65
Zeno 65

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 35
Baker, Premium, 1/4s 35
Baker, Premium, 1/2s 35
Baker, Premium, 1/4s 35
Hersheys, Premium, 1/4s 36
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s 37
Runkle, Premium, 1/2s 37
Vienna Sweet, 24s 1.75

COCOA

Baker's 1/4s 40
Baker's 1/2s 42
Bunte, 1/4s 43
Bunte, 1/2 lb. 35
Bunte, 1 lb. 32
Droste's Dutch, 1 lb. 9.00
Droste's Dutch, 1/2 lb. 4.75
Droste's Dutch, 1/4 lb. 2.00
Hersheys, 1/4s 33
Hersheys, 1/2s 38
Huyler 26
Lowney, 1/4s 40
Lowney, 1/2s 40
Lowney, 1/4s 38
Lowney, 5 lb. cans 31
Van Houten, 1/4s 75
Van Houten, 1/2s 75

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 5 lb. case 49
Bulk, barrels 20
96 2 oz. pkgs., per case 8.00
48 4 oz. pkgs., per case 7.00

CLOTHES LINE

Hemp, 50 ft. 1.60
Twisted Cotton, 50 ft. 2.00
Braided, 50 ft. 2.90
Sash Cord 4.00

COFFEE ROASTED

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

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

Coffee Extracts
N. Y., per 100 11
Frank's 250 packages 14.50
Hummel's 50 1 lb. 09 1/2

CONDENSED MILK

Eagle, 4 doz. 9.00
Leader, 4 doz. 5.60

MILK COMPOUND

Hebe, Tall, 4 doz. 3.70
Hebe, Baby, 8 doz. 3.60
Caroline, Tall, 4 doz. 3.40
Caroline, Baby 3.35

EVAPORATED MILK

Carnation, Tall, 4 doz. 4.50
Carnation, Baby, 8 doz. 4.40
Every Day, Tall 4.50
Every Day, Baby 3.30
Goshen, all 4.25
Goshen, Gallon 4.25



Oatman's Dundee, tall, 48s 4.50
Oatman's Dundee, baby, 96s 4.40
Pet, Tall 4.50
Pet, Baby 3.30
Silver Cow, Tall 4.50
Silver Cow, Baby 4.40
Van Camp, Tall 4.50
Van Camp, Baby 3.30
White House, Tall 4.25
White House, Baby 4.00

CIGARS

Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s 37.50
Record Breakers, 50s 75.00
Delmonico, 50s 75.00
Panatella, 50s 75.00
Favorita Club, 50s 95.00
Epicure, 50s 95.00
Waldorfs, 50s 110.00

The La Azora Line.
Agreements, 50s 58.00
Washington, 50s 75.00
Biltmore, 50s, wood 95.00

Sanchez & Haya Line
Clear Havana Cigars made in Tampa, Fla.
Specials, 50s 75.00
Diplomatics, 50s 95.00
Bishops, 50s 115.00
Rosa, 50s 125.00
Victoria Tins 115.00
National, 50s 130.00
Original Queens, 50s 150.00
Worden Special, 25s 185.00

Webster Cigar Co.
Plaza, 50s, Wood 95.00
Coronado, 50s, Tin 95.00
Belmont, 50s, Wood 110.00
Tiffany, 50s, Wood 125.00
St. Reges, 50s, Wood 125.00
Vanderbilt, 25s, Wd 140.00
Ambassador, 25s, W 170.00

Ignacia Haya
Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s 115.00
Primeros, 50s 140.00
Queens, 25s 180.00
Perfecto, 25s 185.00

Starlight Bros.
La Rose De Paris Line
Coquettes, 50s 65.00
Caballeros, 50s 70.00
Rouse, 50s 115.00
Peninsular Club, 25s 150.00
Chicos, 25s 150.00
Palmas, 25s 175.00
Perfectos, 25s 195.00

Rosenthals Bros.
R. B. Londres, 50s, Tissue Wrapped 58.00
R. B. Invincible, 50s, Foil Wrapped 70.00

Union Made Brands
El Overture, 50s, foil 75.00
Ology, 50s 58.00

Our Nickel Brands
New Currency, 100s 36.00
Lioba, 100s 35.00
Eventual, 50s 35.00
La Yebana, 25s 37.50
New Pantella, 100 37.50

Cheroots
Old Virginia, 100s 23.50

Stogies
Home Run, 50, Tin 18.50
Havana Gem, 100 wd 26.00

CIGARETTES.
One Eleven, 20, Plain 5.50
Beechnut, 20, Plain 6.00
Home Run, 20, Plain 6.00
Yankee Girl, 20, Plain 6.00
Sunshine, 20, Plain 6.00
Red Band, 20, Plain 6.00
Stroller, 20s, Plain 6.00
Nebo, 20, Plain 7.00
Camels, 20, Plain 6.80
Relu, 20, Plain 7.80
Lucky Strike, 20s 6.80
Sweet Caporal, 20, pl. 7.75
Windsor Castle, 20 8.00
Chesterfield, 10 & 20 7.20
Piedmont, 10 & 20, Pl. 7.20
Spur, 20, Plain 7.20
Sweet Tips, 20, Plain 7.50
Idle Hour, 20, Plain 7.50
Omar, 20, Plain 9.50
Falks Havana, 20, Pl. 9.75
Richm'd S Cut, 20, pl. 10.00
Richm'd 1 Cut, 20 ck. 10.00
Fatima, 20, Plain 9.20
Helmur, 20, Plain 9.20
English Ovals, 20 Pl. 10.50
Turkish Trop, 10 ck 11.50
London Life, 10, cork 11.50
Helmur, 10, Plain 11.50
Herbert Tarryton, 20 12.25
Egyptian Str., 10 ck. 12.00
Murad, 20, Plain 15.00
Murad, 10, Plain 16.00
Murad, 10, cork or pl. 16.00
Murad, 20, cork or pl. 16.00
Luxury, 10, cork 16.00
Melachrino, No. 9, 10, cork or plain 16.00
Melachrino, No. 9, 20, cork or plain 16.00
Melach'o, No. 9, 10, St 16.50
Melach'o, No. 9, 20, St 16.50
Natural, 10 and 20 16.00
Markaroff, No. 15, 10, cork 16.00
Pail Mall Rd., 20, pl. 17.00
Benson & Hedges, 10 20.00
Rameses, 10, Plain 17.50
Milo Violet 10, Gold 20.00
Deities, 10 21.00
Condex, 10 22.00
Philips Morris, 10 20.00
Brening Own, 10, Pl. 28.00
Ambassador, 10 28.00
Old 76, 10 or 50 37.50
Benson & Hedges Tubettes 55.00

John J. Bagley & Co. Brands.
Maple Dip, per plug 56

SMOKING TOBACCO.
American Tobacco Co. Brands.
Banner, L. C., 10c, dz. 96
Banner, L. C., 40c, dz. 3.84
Blue Bear, 25c Foil 2.28
Blue Bear, 30c Vac tin 2.76
Bob White, gran., 10c 96
Bull Durham, 10c, dz. 96
Drum, Gran., 10c, dz. 96
Five Bros., 10c, doz. 96
Giant, L. C., 10c, dz. 96
Giant, L. C., 30c, dz. 2.88
Giant, L. C., Falls, dz. 6.84
Garrick, 30c Foil, dz. 2.70
Imperial Cube Cut, 30c 2.82
Lucky Strike R. Cut 1.53
Myrtle Navy Plug Cut 1.44
Myrtle Navy, 15c Po. 1.96
Navy, G. & A., 10c 96
Nigger Hair, 10c, doz. 96
Nigger Hair, Falls, dz. 8.40
Nigger Head, P. C. 10c 96
Old English, C. C. 16c 1.53
Peerless, L. C., 10c, 96
Peerless, L. C., 35c dz. 3.36
Peerless, L. C., Falls 7.44
Rob Roy, L. C., 10c 96
Rob Roy, L. C., 40c 3.84
Rob Roy, L. C., falls 8.40
Sweet Maple Scrap, 96
Soldier Boy, L. C., 10c 96
Soldier Boy, L. C., fall 7.32
Tuxedo, Gran. 15c foil 1.44
Tuxedo, Gran. Cut 2.53
Tuxedo, Gran. Cut plugs, 8 oz. tins 6.72
Yale Mix., 15c vac. tin 1.44

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Giant, L. C., Falls, dz. 6.84
Garrick, 30c Foil, dz. 2.70
Imperial Cube Cut, 30c 2.82
Lucky Strike R. Cut 1.53
Myrtle Navy Plug Cut 1.44
Myrtle Navy, 15c Po. 1.96
Navy, G. & A., 10c 96
Nigger Hair, 10c, doz. 96
Nigger Hair, Falls, dz. 8.40
Nigger Head, P. C. 10c 96
Old English, C. C

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

P. Lorillard's Brands.

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

Scotten Dillon Co. Brands

Dan Patch, 10c, doz.	96
Dillon's Mixture, 10c	96
G. O. P., 35c, doz.	3 00
G. O. P., 10c, doz.	96
Loredo, 10c, doz.	96
Peachy, Do. Cut, 10c	96
Peachy Scrap, 10c, doz.	96
Peninsular, 10c, doz.	96
Peninsular, 8 oz., dz.	3 00
Reel Cut Plug, 10c, dz.	96
Union Workman Scrap, 10c, doz.	96
Way Up, 10c, doz.	96
Way Up, 8 oz., doz.	3 25
Way Up, 16 oz., doz.	7 10
Way Up, 16 oz. pails	7 40
Yankee Girl Scrap, 10c	96

Pinkerton Tobacco Co. Brands.

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

J. J. Bagley & Co. Brands.

Broadleaf, 10c	96
Buckingham, 10c, doz.	96
Buckingham, 15c tins	1 44
Gold Shore, 15c, doz.	1 44
Hazel Nut, 10c, doz.	96
Klecko, 25c, doz.	2 40
Old Colony, Pl. C. 17c	1 53
Old Crop, 50c, doz.	4 80
Red Band, Scrap, 10c	96
Sweet Tips, 15c, doz.	1 44
Wild Fruit, 10c, doz.	96
Wild Fruit, 15c, doz.	1 44

Independent Snuff Co. Brands.

New Factory, 5c, doz.	48
New Factory Pails, dz	7 60

Schmidt Bros. Brands

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

R. J. Reynolds Tobacco Co. Brands.

George Washington, 10c, doz.	96
Old Rover, 10c, doz.	96
Our Advertiser, 10c.	96
Prince Albert, 10c, dz.	96
Prince Albert, 17c, dz.	1 53
Prince Albert, 8 oz. tins, without pipes	6 72
Prince Albert, 8 oz. and Pipes, doz.	8 88
Prince Albert, 16 oz. Stud, Gran., 5c, doz.	12 96
Whale, 16 oz., doz.	4 80

Block Bros. Tobacco Co.

Mail Pouch, 10c, doz.	96
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Falk Tobacco Co., Brands.

American Mixture, 35c	3 30
Arcadia Mixture, 25c	2 40
Champagne Sparklets, 30c, doz.	2 70
Champagne Sparklets, 90c, doz.	8 10
Personal Mixture, 60c	6 00
Perique, 25c, per doz.	2 25
Serene Mixture, 16c dz	1 60
Serene Mixture, 8 oz. 70	
Serene Mixture, 16 oz 14 70	
Tareyton London Mixture, 50c, doz.	4 00
Vintage Blend, 25c dz.	2 30
Vintage Blend, 80 tins	7 50
Vintage Blend, \$1.55 tins, doz.	14 70

Superba Tobacco Co. Brands.

Sammy Boy Scrap, dz	96
Cigar Clippings	
Havana Blossom, 10c	96
Havana Blossom, 40c	3 95
Knickerbocker, 6 oz. 3 00	
Lieberman, 10c, doz.	96
W. O. W., 6 oz., doz.	3 00
Royal Major, 10c, doz.	96
Royal Major, 6 oz., dz.	3 00
Royal Major, 14 oz. dz	7 20

Larus & Bro. Co.'s Brands.

Edgeworth Ready Rubbed, 17c Tins	1 62
Edgeworth Ready Rubbed, 8 oz. tins, doz.	7 00
Edgeworth Ready Rubbed, 16 oz. tins, dz	14 50
Edgeworth Sliced Plug, 17c tins doz.	1 62
Edgeworth Sliced Plug, 35c tins, doz.	3 55

Weyman Bruton Co.'s Brands.

Central Union, 15c, dz.	1 44
Shag, 15c Tins, doz.	1 44
Dill's Best, 16c, doz.	1 52
Dill's Best Gran., 16c	1 52
Dill's Best, 17c Tins	1 52

Snuff.

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

CONFECTIONERY

Stick Candy Pails	
Standard	14
Jumbo Wrapped	16
Pure Sugar Stick, 600's	4 20
Mixed Candy Pails	
Kindergarten	17
Leader	14
X. L. O.	14
French Creams	16
Cameo	18
Grocers	11

Fancy Chocolates.

5 lb. Boxes	
Bittersweets, Ass'ted	1 75
Choc Marshmallow Dp	1 55
Milk Chocolate A A	1 90
Nibble Sticks	2 00
Primrose Choc.	1 20
No. 12 Choc.	1 60
Chocolate Nut Rolls	1 80

Gum Drops Pails

Anise	17
Raspberry	17
Orange Gums	17
Butterscotch Jellies	18
Favorite	20

Lozenges. Pails

A. A. Pep. Lozenges	15
A. A. Pink Lozenges	15
A. A. Choc. Lozenges	16
Motto Hearts	17
Malted Milk Lozenges	20

Hard Goods. Pails

Lemon Drops	17
O. F. Horehound Dps	17
Anise Squares	17
Peanut Squares	18
Horehound Tablets	18

Pop Corn Goods.

Cracker Jack, Prize	4 00
Checkers, Prize	4 00

Cough Drops

Putnam's	1 30
Smith Bros.	1 50

Package Goods

Creamery Marshmallows	
4 oz. pkg., 12s, cart.	95
4 oz. pkg., 48s, case	3 75

Specialties.

Arcadian Bon Bons	18
Walnut Fudge	23
Peanut Fudge	21
Italian Bon Bons	18
National Cream Mints	28
Silver King M. Mallovs	30
CRISCO	
Less than 5 case	20
Five cases	19 1/4
Ten cases	19
Twenty-five cases	18 3/4
6s and 4s.	
Less than 5 cases	19 1/4
Five cases	18 3/4
Ten cases	18 3/4
25 cases	18

COUPON BOOKS

50 Economic grade	2 50
100 Economic grade	4 50
500 Economic grade	20 00
1,000 Economic grade	37 50

Where 1,000 books are

ordered at a time, specially print front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes	40
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DRIED FRUITS

Apples	
Evap'd Choice, blk.	20
Apricots	
Evaporated, Choice	30
Evaporated, Fancy	35
Evaporated, Slab	26
Citron	
10 lb. box	40
Currants	
Package, 15 oz.	18
Boxes, Bulk, per lb.	17
Peaches	
Evap. Choice, Unpeel.	17 1/2
Evap. Fancy, Unpeel.	18
Evap. Fancy, Peeled	20
Pearl	
Lemon, American	26
Orange, American	22
Raisins	
Seeded, bulk	16
Seeded, 1 lb. pkg.	18 1/2
Sultana Seedless	17 1/2
Seedless, 1 lb. pkg.	24
California Prunes	
90-100 25 lb. boxes	@11
80-90 25 lb. boxes	@12
70-80 25 lb. boxes	@13
60-70 25 lb. boxes	@14
50-60 25 lb. boxes	@15
40-50 25 lb. boxes	@17
30-40 25 lb. boxes	@19

FARINACEOUS GOODS

Beans	
Med. Hand Picked	07
Cal. Limas	10 1/2
Brown Swedish	08
Red Kidney	07 1/2
Farina	
25 1 lb. packages	3 20
Bulk, per 100 lbs.	06 3/4
Hominy	
Pearl, 100 lb. sack	5 25
Macaroni	
Domestic, 10 lb. box	1 00
Domestic, broken bbbs.	08
Golden Age, 2 doz.	1 90
Fould's, 2 doz., 8 oz.	1 80
Pearl Barley	
Chester	4 80
Peas	
Scotch, lb.	06 3/4
Split, lb.	09
Sago	
East India	06 1/2
Taploca	
Pearl, 100 lb. sacks	06 1/2
Minute, 8 oz., 3 doz.	4 05
Dromedary Instant	3 50

FISHING TACKLE

Cotton Lines	
No. 2, 15 feet	1 15
No. 3, 15 feet	1 60
No. 4, 15 feet	1 80
No. 5, 15 feet	1 95
No. 6, 15 feet	2 10
Linen Lines	
Small, per 100 yards	6 65
Medium, per 100 yards	7 25
Large, per 100 yards	9 00
Floata	
No. 1 1/2, per gross wd.	5 00
No. 2, per gross, wood	5 50
No. 2 1/2, per gro. wood	7 50
Hooks—Kirby	
Size 1-12, per 1,000	1 05
Size 1-0, per 1,000	1 20
Size 2-0, per 1,000	1 45
Size 3-0, per 1,000	1 65
Size 4-0, per 1,000	2 10
Size 5-0, per 1,000	2 45
Sinkers	
No. 1, per gross	65
No. 2, per gross	80
No. 3, per gross	90
No. 4, per gross	1 20
No. 5, per gross	1 60
No. 6, per gross	2 00
No. 7, per gross	2 60
No. 8, per gross	3 75
No. 9, per gross	5 20
No. 10, per gross	6 75

FLAVORING EXTRACTS

Jennings	
Pure Vanilla	
Turpeneless	
Pure Lemon	
Per Doz.	
7 Dram	1 35
1 1/2 Ounce	1 75
2 Ounce	2 75
2 1/2 Ounce	3 00
3 Ounce	3 25
4 Ounce	5 00
8 Ounce	8 50
7 Dram Assorted	1 35
1 1/2 Ounce Assorted	1 75
Van Duzer	
Vanilla, Lemon, Almond,	
Strawberry, Raspberry,	
Pineapple, Peach, Orange,	
Peppermint & Wintergreen	
1 ounce in cartons	2 00
2 ounce in cartons	3 50
4 ounce in cartons	6 75
8 ounce	13 20
Pints	26 40
Quarts	51 00
Gallons, each	16 00

FLOUR AND FEED

Valley City Milling Co.	
Lily White, 1/2 Paper	
sack	8 70
Harvest Queen, 2 1/2	8 70
Light Loaf Spring	
Wheat, 2 1/2s	9 20
Roller Champion, 2 1/2	8 30
Snow Flake, 2 1/2s	7 20
Graham 25 lb. per cwt	3 40
Golden Granulated Meal,	
25 lbs., per cwt., N 2	50
Rowena Pancake Com-	
pound, 5 lb. sack	4 20
Buckwheat Compound,	
5 lb. sack	4 20
Watson Higgins Milling	
Co.	
New perfection, 1/2s	8 20
Meal	
Gr. Grain M. Co.	
Bolton Granulated	2 25
Golden Granulated	2 45
Wheat	
No. 1 Red	1 23
No. 1 White	1 25
Oats	
Carlots	45
Less than Carlots	48
Corn	
Carlots	68
Less than Carlots	72
Hay	
Carlots	18 00
Less than Carlots	22 00
Feed	
Street Car Feed	29 00
No. 1 Corn & Oat Fd	29 00
Cracked Corn	29 00
Coarse Corn Meal	29 00

FRUIT JARS

Mason, pts., per gross	7 25
Mason, qts., pr gross	8 50
Mason, 1/2 gal., gross	11 60
Ideal Glass Top, pts.	8 80
Ideal Glass Top, qts.	10 60
Ideal Glass Top, 1/2	
gallon	13 70

GELATINE

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

GRANULATED LYE.

Wanders.	
Single cases	5 15
2 1/2 cases	5 04
5 1/2 cases	4 95
10 cases	4 87
1/2 cases, 24 to case	2 60

CHLORINATED LIME.

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

HIDES AND PELTS

Hides	
Green, No. 2	07
Green, No. 2	06
Cured, No. 1	08
Cured, No. 2	07
Calfskin, green, No. 1	11
Calfskin, green, No. 2	09 1/2
Calfskin, cured, No. 1	12
Calfskin, cured, No. 2	10 1/2
Horse, No. 1	3 00
Horse, No. 2	2 00
Pelts	
Old Wool	50@1 00
Lambs	50@1 00
Shearlings	10@2 25
Tallow	
Prime	@5
No. 1	@4
No. 2	@3
Wool	
Unwashed, medium	22@25
Unwashed, rejects	@18
Fine	@25

RAW FURS.

Skunk.	
No. 1 black	3 00
No. 2 short stripe	2 00
No. 3 narrow stripe	1 00
No. 4 broad stripe	75
Mink.	
No. 1 large	7 00
No. 1 medium	5 50
No. 1 small	4 00
Raccoon.	
No. 1 large	4 00
No. 1 medium	3 00
No. 1 small	2 00
Muskrat.	
Spring	2 25
Winters	1 75
Falls	1 25
Kitts	10

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



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

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

SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 30
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	85

STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 85
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00

SOAP.	
Am. Family, 100 box	5 75
Export, 120 box	4 95
Flake White, 100 box	4 90
Fels Naphtha, 100 box	5 60
Grdma White Na, 100s	5 30
Rub No More White	5 50
Naphtha, 100 box	5 50
Swift Classic, 100 box	4 90
20 Mule Brand, 100 bx	7 55
Wool, 100 box	6 00
Fairy, 100 box	6 00
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 75
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 40
Grand Pa Tar, 50 Lge	4 05
Fairbank Tar, 100 bx	4 00
Trilby, 100, 12c	8 50
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

Proctor & Gamble.	
5 box lots, assorted	
Ivory, 100 6 oz.	7 00
Ivory Soap Flks., 100s	8 50
Ivory Soap Flks., 50s	4 35
Lenox, 140 cakes	5 50
P. & G. White Naphtha	5 75
Star, 100 No. 11 cakes	5 75
Star Nap. Pwd., 100s	3 90
Star Nap. Pwd., 24s	5 75
Tradesman Brand.	
Black Hawk, one box	4 50
Black Hawk, five bxs	4 25
Black Hawk, ten bxs	4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	

WASHING POWDERS.	
Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 90
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 20 Large	4 30
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun, 4 dz.	3 70
Luster Box, 54	3 75
Miracle Cm, 4 oz.	4 00
Miracle C., 16 oz., 1 dz.	4 00
Old Dutch Clean, 4 dz.	4 75
Queen Ann, 60 oz.	2 40
Rinso, 100 oz.	6 40
Rub No More, 100, 10 oz.	4 00
Rub No More, 100, 14 oz.	5 75
Rub No More, 18 Lg	4 50
Spotless Cleanser, 48, 20 oz.	4 00
Sanl Flush, 1 doz.	2 25

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

KITCHEN KLENSER



80 can cases, \$4.80 per case

SPICES.	
Whole Spices.	
Allspice, Jamaica	@12
Cloves, Zanzibar	@42
Cassia, Canton	@16
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochon	@22
Mace, Penang	@70
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@30
Nutmegs, 105-110	@25
Pepper, Black	@15
Pure Ground in Bulk	
Allspice, Jamaica	@15
Cloves, Zanzibar	@55
Cassia, Canton	@25
Ginger, African	@22
Mustard	@31
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@20
Pepper, White	@29
Pepper, Cayenne	@32
Paprika, Spanish	@42

Seasoning	
Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponelly, 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	
Kingsford, 40 lbs.	11 1/4
Powdered, bags	03
Argo, 48 1 lb. pkgs.	3 75
Cream, 48-1	4 80
Quaker, 40 1	6

Gloss	
Argo, 48 1 lb. pkgs.	3 75
Argo, 12 3 lb. pkgs.	2 74
Argo, 8 5 lb. pkgs.	3 10
Silver Gloss, 48 1s	11 1/4
Elastic, 64 pkgs.	5 35
Tiger, 48-1	2 85
Tiger, 50 lbs.	05 1/2

SYRUPS	
Corn	
Blue Karo, No. 1 1/2, 2 doz.	202
Blue Karo, No. 5, 1 dz.	2 60
Blue Karo, No. 10, 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, 1/2 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.	30

TABLE SAUCES.	
Lea & Perrin, large	5 75
Lea & Perrin, small	3 35
Pepper	1 60
Royal Mint	2 40
Tobasco	2 75

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

TEA.	
Japan.	
Medium	32@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	20
Packages no charge.	

WICKING	
No. 0, per gross	60
No. 1, per gross	85
No. 2, per gross	1 10
No. 3, per gross	1 85
Peerless Rolls, per doz.	45
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	90

WOODENWARE	
Baskets	
Bushels, narrow band, wire handles	1 75
Bushels, narrow band, wood handles	1 85
Bushels, wide band	1 90
Marked, drop handle	80
Marked, single handle	1 35
Marked, extra	9 00
Splint, large	8 50
Splint, medium	7 00
Splint, small	7 00

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

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

Mop Sticks	
Trojan spring	2 00
Eclipse patent spring	2 00
No. 2, pat. brush hold	2 00
Ideal, No. 7	1 65
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	4 50
12 qt. Tin Dairy	5 00

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

CHARM OF THE MANISTEE

Experiences on Canoe Trip From Source to Outlet.

[Late last summer Capt. Charles E. Belknap and three companions made a trip from the source of the Manistee River to its mouth. His recital of the events of the trip are so interesting that I have finally prevailed upon him to prepare a series of articles on the subject for the information and enjoyment of the readers of the Tradesman. The first article of the series is published herewith. Succeeding articles will appear from week to week until the supply is exhausted—Editor Tradesman.]

In boyhood days I was told by a wise medicine man that there were many trails leading to the Happy Hunting Grounds. All were crooked, but one was the right way and it was plainly blazed—God's Great Highway—a never-ending trail which leads through forests, over hills and along the waters. In the mind of the wise medicine man the far-away water winding its way between the hills, through the forests or the meadow, was the best trail. For was it not sheltered by the hills or the forests from the Storm King? Was it not the homing place of the birds and fishes? Did not the Good Spirit from his abode just beyond the next bend sing the song of life and call you on? The way, being far, the burden must be light, for man must venture against head winds and angry waters.

So it came about when the hot days of summer had been torn from the calendar and September was on the way, that the Soldier Boy, who had come safely out of Hell's acres beyond the sea, and his Gramps, who had likewise escaped filling a mound in the warm acres of the South, resolved to follow the true trail. Then along came Dan and Clyde, a pair of nature lovers, who had followed the trail from Labrador to Panama and from the Alaskan glaciers to the wonderland of the Grand Canyon of the Colorado, but were willing to look for the Happy Hunting Ground along the Manistee.

So casting out of mind the worry devils of the noisy town, our party loaded into cars their two canoes and camp duffle and in course of time found ourselves dumped out in the gray dawn of a cool morning at a junction town where we were to wait three hours for the limited—limited to one passenger and one freight car. This town is upon the map, but we did not sense it until the sun began to lighten the location. Then we paid our respects, but not in capital letters.

Not so long ago this was the abiding place of that grand old man, Prosperity. Now avenues bordered by concrete walks are backed by pits which once were cellars, stored with hardware, salt pork and liquid lighting. There are short stretches of plank walks which still bear scars of the lumber jack's boot calks. At one corner we were startled by a voice broken in profane bits of riverman language, but it proved to be only a native driving a neighbor's cows out of the cabbage patch. The three banks where notes were once shaved close by sharp clippers, looked liable to catch cold. We did not offer checks to be cashed, for it looked as though all the funds on hand might be needed to buy glass for broken windows. Smoke from the chimneys of the Astor House curled a welcome and we put our legs under a table for our first meal along the trail. When the waitress came in from the kitchen to size us up she was not sure of her guests, it being out of season for trout bugs, and we did not look like scrap iron buyers. With a bit of doubt in her voice she announced, "Pork chops or fried potatoes?" and as one voice we all said "Yes." The waiter lady was a sweet wild rose

growing midst the pine stumps and sassafras bushes of that cut-over land. Long after we had digested the pork chops we were singing praises of the Astor House waitress.

Upon the arrival of the limited, the train crew unloaded a box of codfish and a hired girl; dumped our outfit aboard, tooted the whistle in a wild woods way and we bounced forth over the haunts of the ancient stumps. The train crew were human. The conductor locked the rear door, explaining that cattle were numerous about the plains and might come in and bite the passengers. We accepted this as sarcasm, but soon found that every time the engineer blew his whistle we had to stop and get up steam again. After a time, curving around a hill, we came to a full stop and through a fringe of cedars and balsams we saw our river scarcely six rods away. We hesitated about leaving that train crew alone in the cut-over country, but the fireman, a husky hero, kept a steady run of coal going into the fire box and by the time we had the duffle loaded into our canoes, the locomotive snorted out a shower of soot and with a rattle of coupling pins bade us adieu. The Soldier Boy, who had acquired some choice cuss words in France, used them in admiration of that engine, which had in earlier days made steam for a shingle mill. He would not trade his paddle for the entire railway outfit; but in the head-water brook of the Manistee all worries of transportation were forgotten.

At the start of this trail that was to lead to the Happy Hunting Grounds were smiles only and in the thought of following that ribbon of a brook to its destiny in the Great Lake we found ourselves as happy as boys out of school. The September woods were brilliant with color. The anglers for trout had abandoned the river banks to the wild woods asters and the golden rod. The gaily painted King Fisher had come to his own and boldly told of the victories he was winning and of the big fish which got away. Ahead were alder jungles, cat tail bogs, tangles of wild grape and a puzzling cedar swamp, wild water playing hide and seek with drift logs—all calling for the red blood of adventure.

From the source of the Manistee in the hills to near its end in the great lake, few of the habitations of man, except it be the lodge of the trout anglers, were seen from the canoe. Yet we knew that but a few miles away there were farms, schools and churches. It was only on Sundays that we met people on the river banks. So one Sunday, on a bluff broken by a glen from which a wild brook came tumbling, we met three children. The eldest, a girl about twelve years old, told us of good camping grounds a short distance below. After the camp was made Clyde and the Soldier Boy went away to find the home of the fairy who told us of the camping place. They found the house upon a hill which could not be hidden from the summer sun or the storms of winter. Three miles away on a road lined by farm homes, was the little red schoolhouse that builds the boys and girls who in the future, as in the past, must guide the destiny of America. In the kitchen of the farm house was a cooking range large enough to serve a hotel. On the living room table was a Grand Rapids daily, with many other papers and magazines. When the explorers returned to camp they were loaded with good things to eat, among them a pumpkin pie, same as mother made and baked in a long tin. Everything was made so pleasant for us that we remained for two days in this camp and became good friends with the family.

We rolled up before the open front tent a large water worn pine stump

was needed to complete the scene was the garb of the Indians of other days.

The term wigwam, as used by the Ottawa Indians, means "Good Camp." It might be a skin covered tepee or a balsam shelter, protected by trees or hills from the winds and storms so with the winds sighing through the trees, the comfortable fire and the good company, we named the camp "Wigwam" and the little girl who told of the place, "The Rose of the White Tree River." She wanted Indian stories, so Gramps told them the Ottawa legends of the Indian Summer days, the fleeting season of gold and blue haze.

The Indians say that in these beautiful days the spirit of the Sun God smokes his pipe. The spirit of the Shaw-on-da-see (the South wind) has traveled far and, now resting, smokes his pipe of peace. All the forest is aglow with gold and blue, and the warmth of his pipe filled with Kill-i-Kin-ick (the leaves of the water willow) charms all the air. Then the ashes from his pipe in flakes of frost fall upon the land. Ka-be-you (the spirit of the winds) sends his son, Ka-ba-nak-ka (the North wind), whose bonnet of white snow fights a fierce battle with the Shaw-on-da-see and the Indian Summer with its charms is but a memory.

The Indian is never alone. He is ever hearing magic songs. Even birds are made to talk. He holds in imagination the scenes of a hunter's life. It is no wonder that the Indian worshipped the sun, for it brought him all that was good in life. There is a touch of the Indian's soul in the birch bark canoe, in the basket he weaves and the bead belt and ornaments of his moccasins. His spirit is in the haze of September days.

None of our canoe party were botanists, but just simple lovers of nature and we found much to love and admire in the profusion of flowers in this cut-over land. In an effort to again clothe God's acres, Nature's chemists had colored the sumacs in yellow and crimson. The wild aster, purple and blue formed an endless carpet along the high bluff and came down to the water's edge in groups to join the grape vines and alders. Golden rod, the cardinal flower and black eyed Susans were gathered in masses and often made a headdress for the bow of our canoes. The blue gentian grew all about in the sedge grass of the marshy places; also the arrowheads which gave pattern to the Indian for the shaping of his flints and the witch hazel which means so much to the life of the red man. The delicate convolvulus was also in evidence; and hiding all about the stumps of ancient trees was the green of the modest arbutus. The glory of the pines were gone, but in their places were groups of gray cedar, blue spruce green pine and hemlock. Branch in branch locked in embrace with the birches, they make enchanted camping places. The canoe man has no desire to commercialize this flowery kingdom, but having a sweet tooth he cannot refrain from reflecting upon the tons and tons of honey going to waste, for the honeybee and the wild flower are sweethearts, and never quite fulfilling their mission when living apart. Charles E. Belknap.

A man in business who is ambitious to get on rapidly must rely not upon his education, but upon the power in himself which his education has helped to develop.

Corporations Wound Up.

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

Erman-Pupko Co., Detroit.
Vassar Knitting Mills, Bay City.
Harvey G. Wilson Co., Detroit.
American Adjustment & Inspection Co., Detroit.
Adrian-Franklin Threshing Co., Adrian.
Star Machine & Tool Co., Jackson.
Workmen's Co-operative Restaurant, Hamtramck.
Crescent Tool Co., Detroit.
Charlotte Ginseng Co., Charlotte.
John W. Johnson Co., Cadillac.
Wagner Building Co., Ltd., Detroit.
Peninsular Milled Screw Co., Detroit.
Wardell-Olson Co., Cadillac.
Lewis Live Stock Co., Jackson.
General Development Corp. No. 1, Detroit.
Mack Avenue Land Co., Detroit.
Commercial Cartage Co., Detroit.
Boeye Realty Co., Detroit.
Saginaw Abstract Co., Saginaw.
Riverbank Manor Realty Co., Detroit.
Walker-Teetart Co., Detroit.
Michigan Skee-Ball Co., Detroit.
Columbia Storage Battery Service Station, Detroit.
Swedish Home Society, Ishpeming.

Chickens Get Motor Wise.

"I think that if it is possible to educate chickens to caution, it ought to be possible to educate human beings," said George M. Graham at the recent highways dinner of the National Automobile Chamber of Commerce.

"I notice the chicken is becoming very cautious," he added. "She is learning something, and I say 'she' advisedly, for I notice that the chicken that gets run over is always a hen."

"The rooster stands in dignified state on the side of the road and grins tolerantly, while the flurried hen tries to cross back and forth in front of the car five times."

"But some impulse of precaution born of maternal admonition comes to the mind of the hen to-day and says, 'It is wisdom to stay on this side and let it go by.'"

"Now, if hens, with their limited modicum of brains, can be trained that far in safety, why not also children? It is simply a case of carrying the message to them."

Fruit Thimbles.

Thimble-like contrivances that fit over the finger ends, to facilitate the hulling of fruits, are the novel invention of Amy Pearce, of Mission City, British Columbia. The thimbles are of light metal and are provided with artificial nails. To each of them is fastened a short rubber tube which secures it upon the finger.

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—Old established hardware business, account owner being engaged auto business another city where he lives and spends time. Store located town 700, Calhoun county, rich land. Sales 1921 \$20,000. Inventory about \$5,000. Act quick if you want real proposition. Owner, E. C. Seaton, Care Central Motor Co., Battle Creek.

Business For Sale—Groceries, meats and drug sundries. Store 24x46, and seven-room house. Paved street, main artery. Four roads converge, corner reserved for filling station. A wonderful site. Owner, George H. Bagg, 925 Gull St., Kalamazoo, Mich. 696

WANTED—A SALESMAN WHO COVERS THE South Platte country tributary to Hastings, Nebraska, desires to take on side line. Address "A. B." Tribune, Hastings, Nebraska. 697

DRUG STOCK FOR SALE—Located in Jackson, Mich. Owner deceased. Stock, etc., in the hands of administrator. Good stock, established business. Address PEOPLES NATIONAL BANK OF JACKSON, MICHIGAN, ADMINISTRATOR. 698

A PROVEN MONEY MAKER—Opportunity to secure a growing, established manufacturing business of lawn and porch furniture, bob-sleighs, and a celebrated line of patent whiffletrees. These lines are well advertised, with orders on hand. Will dispose of patterns, fixtures, etc., separately, if desired. Present company engaging in larger manufacture. Box 91, Elvart, Mich. 699

Drug Store—Medium sized in Southern Michigan town. State particulars in first letter. Address No. 700, care Michigan Tradesman. 700

For Sale—General merchandise business, stock, fixtures and building. Will take \$10,000 to handle. Good opportunity. Holland community. Address No. 685, care Michigan Tradesman. 685

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 Coures, Bloomington, Mich. 688

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—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.

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.

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

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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

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

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—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

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

Wm. D. Batt FURS Hides Wool and Tallow

Agent for the Grand Rapids Steam Ground Bone Fertilizer

28-30 Louis St.

Grand Rapids, Michigan

SECOND-HAND SAFES

We are always in the market for second-hand safes.

Send us detailed description, including date of purchase, name of manufacturer, inside and outside measurements and general appearance and we will make you an offer.

GRAND RAPIDS SAFE CO.

GRAND RAPIDS, MICH.

S.C.W. 5¢ Cigar
"Good to the very end"
X CIGAR CO. DISTRIBUTORS

Late News From Michigan's Metropolis.

Detroit, March 14.—H. W. Peters, General Manager of the Packard-Detroit branch, reports that sales of Packard cars were more than 200 per cent. better than January and more than 100 per cent. better than the record of last year. In addition, indications point to heavy business during March. Evidently business is well on the up-grade.

The Michigan State Telephone Company has installed the automatic system of telephones throughout the Detroit Edison Company's general office building, 2000 Second avenue. Department heads of the Detroit Edison Company report the new system to be working smoothly and a great time-saving over the old system.

Buy in Detroit. Help keep Detroit men employed and Detroit plants running full time.

O. C. Froman, for many years a resident of Detroit, has been appointed manager of the Hotel Tuller, succeeding A. McKindrick, who has been made vice-president of the Tuller Hotel Co. Mr. Froman says "the policy of the new management includes courteous and efficient service by every employee. The manager or his assistant will be on the floor at all times to care for arriving guests."

The Crittall Casement Window Co. has begun the erection of a new plant at Hearn and Springfield streets. The new plant is being built by A. A. Albrecht, and will be ready for occupancy May 1. This building is planned to be the central and largest of a group of three, the other two to be built later. The main building is 300 feet long by 100 in width, and will contain the general offices, as well as the steel casement factory.

At the meeting of the executive committee of the Retail Merchants' Bureau held on March 7, Z. Himelhoch, Himelhoch Bros., was elected first vice-president of the Bureau, and J. H. Gregg, Gregg Hardware Co., was elected second vice-president. This action was made necessary on account of the fact that W. P. Emery, Crowley, Milner & Co., newly elected first vice-president, was unable to serve the coming year in that capacity. Mr. Himelhoch was formerly elected second vice-president but when it was learned that Mr. Emery could not serve, Mr. Himelhoch was made first vice-president of the bureau by unanimous vote of the Executive Committee. Mr. Gregg was then elected second vice-president. All sub-committees of the bureau, such as Legislative, Publicity, Financial, Membership, and Stores Protective Association, were requested to continue to act until the return of President Oscar Webber from California. Mr. Webber is expected back in Detroit sometime after the first of April, and at that time new sub-committees for the coming year will be appointed by him.

The second detectives' and superintendents' dinner, held under the auspices of the Store Mutual Protective Association of the Retail Merchants' Bureau, and scheduled for Tuesday evening, March 7, was indefinitely postponed on account of the illness of Manager John Downey. Mr. Downey was scheduled to speak before the detectives and superintendents. He was to give a resume of the activities of the Protective Association since it was formed in September. Accomplishments of the association would be shown. The Protective Association has accomplished wonderful results since it was formed some few months ago, due largely to the efficient work of Mr. Downey as manager of the Association, and also to the directive efforts of the Stores Mutual Protective Association committee composed of W. T. Wright, J. L. Hudson Co.; Z. Himelhoch, Himelhoch Bros., and C. Wagner, Ernst Kern Co. The detectives' dinner will be held just as

soon as Mr. Downey recovers from his illness. It is the policy of the Protective Association to hold these detective dinners from time to time so that all operatives may become better acquainted, exchange information on matters affecting the welfare of downtown stores, and work out more efficient plans for co-operation between different store organizations and consequently better protective service furnished to the individual firms.

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—There is a fair demand for fresh creamery. The supplies are cleaning up fairly well on arrival. The market is steady. Stocks of storage butter are also being reduced every day. The make of butter is in excess of what it was last year. Local jobbers hold extra creamery at 37c in 63 lb. tubs for fresh and 35c for cold storage; 38c for fresh in 40 lb. tubs. Prints, 37c per lb. Jobbers pay 15c for packing stock.

Cabbage—\$4 per 100 lbs. for home grown; \$3.50 per 100 lbs. for Texas.

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—The market is steady on the present basis of quotations, which is a trifle lower than it was a week ago. The production is increasing all over the country, which is customary for the season and the quality arriving is showing up very good. The prices are considerably lower than they were this time a year ago and the receipts are considerably in excess of what they were at that time. The consumption is likely to continue very good and we are not likely to experience much change in price. Local dealers are paying 20c.

Grape Fruit—Present quotations on Florida are as follows:

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

Green Onions—Shalots, \$1 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 per crate.

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

Oranges—Fancy Navels 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. 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 ----- 24c

Light Chickens ----- 16c

Light Chickens, no stags ----- 24c

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—\$1.50 per 6 lb. basket from California.

Buy To Cover Immediate Requirements Only.

Written for the Tradesman.

The past week has seen a decline of 7 cents per bushel on wheat, both cash and futures, and this would appear to be sufficient reaction for the time being at least, or until such a time as the actual condition of the growing winter wheat crop is determined and a good knowledge of seeding conditions in the Northwest obtained.

The recent Government report, as of March 1, showed 243,000,000 bushels of wheat in all positions in the United States, divided as follows:

On the farm, 131,000,000 bushels.

In country mills and elevators, 72,000,000 bushels.

In the visible supply, 40,000,000 bushels.

This showed a slight increase of about 6,000,000 bushels more on the farms than estimates of earlier dates indicated. However, the report as a whole could not be construed as bearish, neither does it offer any particular hope for those favoring the long side of wheat.

It is estimated, in addition to the above, there is about a month's supply of wheat in transit and figured as flour stocks in dealers' hands which would make a total available supply of 288,000,000 bushels of wheat.

Consumptive requirements are approximately 45,000,000 bushels per month, or about 180,000,000 bushels until the first of July; requirements for spring seeding will total approximately 30,000,000 bushels, making a total of 210,000,000 and leaving a balance for surplus or export of 78,000,000 bushels.

Last week 5,000,000 bushels of wheat from the United States were exported and there are approximately sixteen weeks yet before any new wheat is available. If this average is kept up, 80,000,000 bushels will be taken by foreigners, leaving no surplus, based on available figures.

Wheat is, apparently, not in a weak position and neither are conditions such that we may reasonably expect much higher prices.

Of course, a great deal will depend upon the actual outturn of the growing crop of wheat. If Spring seeding is heavy, conditions are favorable and the Winter wheat crop shows up better in the Spring than anticipated, we will have declining markets. Wheat will probably go off 25c per bushel anyway. On the other hand, if conditions for Spring seeding should be unfavorable and the Winter wheat crop shows up in poorer condition than anticipated, a higher range of prices will prevail.

Guessing the market is hazardous business, particularly on grains, because so much depends upon the weather.

Business is not strong enough so that it would appear to be advisable to buy heavily for future delivery. It seems to us the proper policy to pursue is to buy to cover immediate requirements and if we were to offer any advice on the market, it would be to that effect, for the time being at least.

It will pay the trade to watch market reports concerning crop conditions carefully, as those will have a very distinct bearing on the price situation.

Lloyd E. Smith.

The Usual Result.

Centerville, March 13—Fire destroyed the grand stand at the St. Joseph county fair grounds with a loss of \$5,000 Sunday. The blaze was started by a cigarette stub carelessly thrown into a pile of rubbish by some boys. The exhibition hall and several other buildings were saved by firemen.

Clifford—The Clifford Manufacturing Corporation has been incorporated to manufacture and sell auto accessories, with an authorized capital stock of \$12,000, all of which has been subscribed, \$677 paid in in cash and \$3,689 in property.

Detroit—Clark & Streeter, Inc., has been organized to manufacture and sell cement blocks and other cement products, with an authorized capital stock of \$5,000, all of which has been subscribed, \$800 paid in in cash and \$2,200 in property.

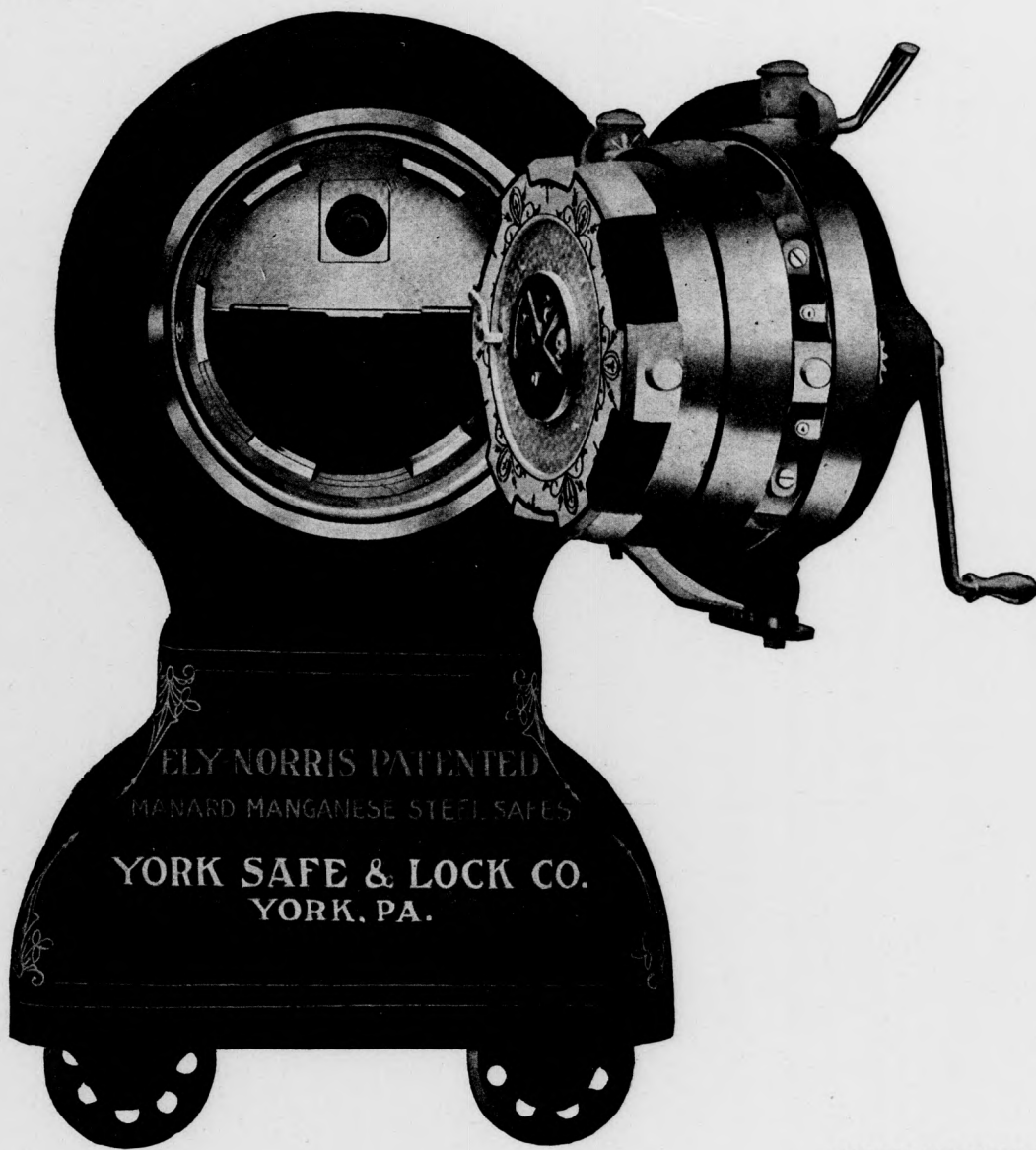
Detroit—The Detroit Door Check Co. has been incorporated to manufacture and sell screen door checks, with an authorized capital stock of \$3,600, all of which has been subscribed and paid in, \$600 in cash and \$3,000 in property.

Detroit—The National Supply Co. has been organized to deal in manufactured goods and raw products on a commission basis, with an authorized capital stock of \$1,500, all of which has been subscribed and \$900 paid in in cash.

Detroit—The Detroit Radio Manufacturing Co. has been incorporated to manufacture electrical equipment, with an authorized capital stock of \$10,000, \$1,600 of which has been subscribed and \$1,400 paid in in cash.

Kalamazoo—The Waste Paper Packing Co. has been incorporated with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in cash.

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