

Anatomy Lesson in Verse

How many bones in the human face?
Fourteen, when they're all in place.

How many bones in the human head?
Eight, my child, as I've often said.

How many bones in the human ear?
Four in each, and they help to hear.

How many bones in the human spine?
Twenty-four, like a climbing vine.

How many bones in the human chest?
Twenty-four ribs, and two of the rest.

How many bones the shoulders bind?
Two in each—one before, one behind.

How many bones in the human arm?
In each arm one; two in each forearm.

How many bones in the human wrist?
Eight in each, if none are missed.

How many bones in the palm of the hand?
Five in each, with many a band.

How many bones in the fingers ten?
Twenty-eight, and by joints they bend.

How many bones in the human hip?
One in each, like a dish they dip.

How many bones in the human thigh?
One in each, and deep they lie.

How many bones in the human knees?
One in each, the kneecap, please.

How many bones in the leg from the knee?
Two in each, we can plainly see.

How many bones in the ankle strong?
Seven in each, but none are long.

How many bones in the ball of the foot?
Five in each as the palms are put.

How many bones in the toes half a score?
Twenty-eight, and there are no more.

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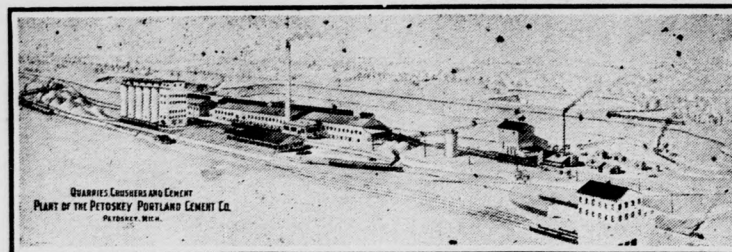
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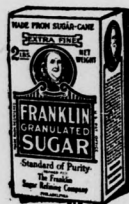
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MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, MARCH 22, 1922

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MICHIGAN TRADESMAN

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BETTER STATE OF MIND.

Retailers, jobbers and manufacturers throughout the country are in a better state of mind than at any time since the beginning of the great deflation, according to reports from numerous sources. The improved sentiment is noted even in lines where there is no special revival of trade. Cases of pronounced revival are not yet numerous. Cotton consumption, for instance, in February was 10 per cent. below that in January, and cotton exports were 28 per cent. below the January volume. Grain prices have reacted from their high levels of a fortnight ago. Car loadings have increased, but this is attributed chiefly to heavier shipments of coal in anticipation of a miners' strike on April 1. On the other hand, the steel industry has made rapid strides in production since the turn of the year; the banking position is steadily improving, and the securities markets register an increasing degree of buoyancy. The psychological improvement registered in lines of business and in communities where so far there has been no notable quickening of trade is undoubtedly due in large measure to the more thoroughly liquidated position of business that has followed the recent rise in prices of most farm products. The extent of this liquidation is well reflected in the growing reserve ratios of the Reserve banks in the South and West.

The past year has revealed the fact that the business concerns which were able to make money most easily were those that took the lead in placing goods on the market that would meet the consumers' lower purchasing power. This was done sometimes by the inauguration of such economies as would permit an offer of the well-known grades or standards of goods at prices that would attract the buyer. Profits in such cases were made contingent on quick turnover and a large volume of sales. This policy has been followed with marked success, for example, by a few manufacturers of automobiles. In other cases, especially

in lines making things to wear, there has been a tendency to turn from "fancy" grades of goods into others in which style is subordinated to service. This has been done without detracting from quality, but by discarding some of the unessential but expensive trimmings and fixtures. Certain shoe manufacturers have followed this policy with conspicuous success. They have realized that the salaried and wage-earning classes will no longer pay any attention to the twelve or fifteen dollar shoe that they demanded in flush times, and they are putting on the markets equally serviceable shoes that will conform to the dimensions of abbreviated payrolls.

VICTOR DIVIDENDS.

Declaration of a quarterly dividend of \$10 on the common stock of the Victor Talking Machine Company, the same rate paid three months ago, together with the regular quarterly dividend of \$1.75 on the company's preferred issue, served to call attention again to the very different conditions which may exist even in times like these between different companies in the same line of business. The situation of the Victor Company contrasts so sharply with the difficulties in which most of the other talking machine companies find themselves that the dividend declaration naturally aroused a certain amount of verbal speculation as to the underlying factors which produced such a result. Explanations offered, however, were about as varied as the number of those who undertook to deliver opinions on the subject. Comparison with Columbia Graphophone, which had reported a deficit on 1921 operations of over \$15,000,000, was too startling to be ignored.

FAILURE OF COMMUNISM.

In the face of the acknowledged failure to make communism work in Russia, where, even if the peasants and workers are undisciplined, the bourgeoisie is hopelessly weak, what hope can Lenin cherish of making it work in Europe at large, where the bourgeoisie is powerful? The enterprise of world revolution removes itself into the realm of shadowy dreams.

Lenin is perfectly aware that the European labor movement, which was sympathetically inclined towards the Soviet government so long as Russia was the object of military attack, is now profoundly impressed with the failure of communism to realize on its promises. It is no longer possible for the Russian Bolsheviks to threaten the Western governments with propaganda. The time has gone by for the effective use of that instrument.

Some men will work eighteen hours a day in order to hang on to a soft snap.

WE ARE CREDITOR COUNTRY.

One reason for the increasing strength of foreign exchange since the beginning of the year, in spite of such interruptions in its steady rise as have just been indicated, is revealed by the statistics of our foreign trade for February, published this week. Exports were 10 per cent. less in value than for the previous month and were 48 per cent. less than for February, 1921. Meanwhile imports during the past month held their own, so that our excess of exports is the lowest since 1914. Just as our exports surplus is being cut down England and France have been reducing their import surplus. The result has been a strengthening of exchange on these two countries. This has shown its effect directly on prices of wheat. The readjustment of trade balances in the way indicated by recent statistics shows how the United States is playing the role of a creditor country.

It may appear at first paradoxical that a condition of declining export trade should have proved a bullish factor in the wheat market. This situation has come about, however, not by a decline in the exports of wheat itself, but by a slump in the exports of other commodities. Wheat exports in January, 1922, for example, were over two and a half times as great in volume as the average in the five-year period 1910-14. For the crop year, that is, since July 1, the exports to February 1 were 211,000,000 bushels, as compared with a pre-war average of 95,000,000 bushels. The exports during the current crop year are not responsible, however, for the rapid advance in prices, as they are some 22,000,000 bushels below the shipments during the corresponding period of 1921. The chief reason for the rise in prices has been that indicated in the preceding paragraphs. When the effects of a smaller trade balance on prices of exportable farm products are fully appreciated by the leaders of farmers' organizations there is a possibility that their views with regard to tariff duties may undergo some modification.

FAR OFF INFLUENCES.

The wheat grower in North Dakota may have little interest in what is going on in such a remote region of the world as South Africa and will probably assume that whatever happens there can have little effect on him at any rate. Nevertheless, the disturbances at the Rand mines in the last fortnight have probably had their effect on the bank account of not a few Western farmers, and thereby hangs a story of some interest. The rise in the prices of staple farm products in the United States has been

closely connected with the improvement in the rate of sterling exchange. The fluctuations in the two have corresponded rather closely. The interruption to the production of gold in the South African mines has checked the flow of gold from Great Britain to the United States, and this brought about a considerable reaction in the exchange market. The loss of purchasing power of the British pound has been registered in the prices of cotton and grain, which are partly dependent on export outlets for their market. When as a result of these world-wide economic conditions May wheat lost about 18 cents from its recent high point and cash wheat also declined sharply, it can hardly be said that we need give ourselves little concern with "abroad."

Business in the primary markets just now may properly be described as drifting rather than moving. All concerned seem to be waiting for something to turn up, with no one especially anxious to push matters. This is particularly true with regard to the textiles, although it is by no means confined to them. Some stimulation, due to seasonal requirements, is near at hand, but the ultimate decision rests with the vast body of consumers who have not yet given any conclusive evidence of their purpose. Labor troubles and the unsettlement of values in a number of the raw materials still remain factors so far as concerns production in many fields. Cotton and wool, among these raw materials, are referred to elsewhere in this week's edition. As to silk, not much progress has yet been made in clarifying the situation. The price of the raw article is still dependent on speculation and a pooling arrangement. In linen a similar anomalous condition exists. Compared with normal years there is a scarcity of flax, but there is much more than enough to make all the linen which people are willing to buy at the prices set. Something, evidently, will have to give way before trade of a sizable character can be expected. A pretty general curtailment in the production of textiles is now the case in consequence of the circumstances stated. And, in other lines, similar influences prevail which show an undercurrent tending to check the gradual improvement in conditions. These influences, as has been hitherto stated, are of a temporary character, but their potency for the time being is unmistakable.

When salespeople permit enquiries for goods not yet stocked to go by without calling the proprietor's attention to them, how is he going to know that the demand exists?

THE YEAR OF HARD WORK.

Artificial Elements Working Against Economic Law.

[The principles herein laid down by Mr. Crissey are unassailable. But whether they will be applied generally during this year remains to be seen. In other words, a secondary period of inflation would tend to delay for a time the universal application of the principle of hard work. Right now there are certain artificial elements working against the natural process of economic law. Mr. Crissey, however, makes due allowance for these factors.]

Historians may tie many tags to 1922 but it is a safe bet that the most apt and illuminating one will bear the legend the year of hard work. To use an expression which has become altogether too familiar since 1913, things have been coming "pretty soft" for everybody from the wage worker to the kings of National and international finance—that is to say, they were coming that way until the delayed tidal wave of deflation swept the country and devastated the farms a little more than a year ago. Since then the going has not been quite so soft. We have awakened to the fact that we are facing the cold gray dawn of "the morning after."

But the practical question which is up to every man—banker, merchant, clerk, shop worker and day laborer is: What are we going to do about it?

The answer is so simple, so obvious, that it seems almost silly. We are going to work harder—all of us who keep our heads above water. The sooner we become saturated with this conviction and begin to make its practical application, the easier it will be to win out. And those who contrive to keep their heads above water and their balances in black ink instead of red will be fairly entitled to consider themselves as winners in the 1922 race.

Because the merchant is everywhere and the store is the hub of community life, from the cross-roads hamlet to the great city, let us take the storekeeper as an example in point.

There is scarcely a practical business economist in America who has not recognized and emphasized the fact that retail merchandising must be on a new basis from this time forward; that there is every reason to believe that its basic policies must be changed. Why? Because almost every merchant now active in trade has had his training and experience on a market of with a general upward trend of prices; because we have now entered upon an era—and probably not a short one, either—of a general downward trend of prices in merchandise. There will be fluctuations, of course, as there were in the period immediately following the Civil War and following every other important war in every country on earth—but I am speaking of the general price trend.

From 1864, the end of the Civil War, to 1896 the drop in prices was almost unbroken—the only exception being an insignificant rally in 1880. In the early nineties prices began to climb and kept on climbing until 1920.

Prices took almost an identical course following the War of 1821—downward until about 1843 and then upward until the Civil War. The history of prices in every country which has had a big war tells the same story. In this fact that following each important war prices have followed a general downward trend for some thirty years only the foolish and the short-sighted will see a meaningless coincidence instead of the operation of an economic principle. This statement is not to be taken as the equivalent of saying that prices of merchandise will go down in America for thirty years beginning with the big slump of 1921. Many powerful factors of economic recoil must be taken into account—factors whose force for recovery cannot now be fully measured. But the fact remains that every valid consideration shows that we are probably in for a prolonged and uncomfortable period of declining prices.

Now return to the matter of the merchant's job of making money on a generally declining market—which nearly all thoughtful men in trade admit is the situation which they face. Can it be done? and if so, how?

Lately I put that question squarely up to one of the most successful country or provincial merchants in America. His store is in a capital city of a Mid-Western state. Unhesitatingly he answered:

"Any merchant can make reasonable profits in a period of generally declining prices—but he can't do it on the working schedule almost universally followed in the period where the price trend was generally upward, the kind of a period in which virtually every active merchant in America today has gained his experience.

"All merchants who make consistent and reasonable profits from now on must work harder than they have ever worked—and must be able to get more and better work from their associates and employees. The soft and careless days are over and gone—the days in which merchandise not sold promptly accumulated profit from the rise of the general market price.

"A quick turnover is the technical expression which covers the merchant's cardinal necessity of to-day and to-morrow. In short, goods not sold immediately are, with occasional exceptions, bound to be overtaken by the general market decline and be thereby sapped of any possible profit. And back of quick turnover are two important factors: hard work on the part of every individual involved in the process of passing the goods on to the ultimate consumer and also quick delivery from the manufacturer and the jobber or wholesaler.

"This means that manufacturers, jobbers and transportation companies must speed up so that the dragon of declining prices will not be able to overtake the goods between the time of the retailer's order and their arrival in his store. The delivery delays which have become commonplace during and since the war will have to come to a quick end if the retailer is to survive on a falling market. Railroad freight service must go from first to third speed—from destructive carelessness and contemptuous indifference

to alert, interested and efficient forwarding service. Freight hands, and train crews must be made to understand that their jobs depend, in the long run, upon getting freight from origin to destination in the shortest time and the best condition possible—because retailers will lose money on goods delayed in transit on a declining market. And the same necessity is upon every hand that touches every commodity from the raw material to the finished product on the shelves or the counters of the retailer. All along it is going to be a race with a declining market.

"I am satisfied that most manufacturers, wholesalers and railway executives recognize this peculiar necessity for more speed in the delivery of goods; but I am equally certain that this necessity is not clearly seen by the rank and file of labor involved in getting the goods into the hands of retailers. Before we are through with the big job of deflation in this country there is going to be a mighty slashing of the network of red-tape wherever it hinders the quick and careful forwarding of goods. Transportation of every sort is clogged and throttled with red tape 'agreements' and 'rules and regulations.' This drag on quick turnover will have to go or the business of freight forwarding on a falling market will wither and shrivel.

"Again, the retailer who survives the ordeal of doing business on a gradually falling market must pitch his buying policy to that key. This will mean a radical change to most merchants, to the great body of retailers in the country districts. Every purchase must be made with an eye to quick, immediate sale.

"This policy may be applied in a hundred ways but perhaps its most obvious application is in respect to sizes. In my own buying of garments for example, I am not putting into stock those sizes which are exceptional and out of the range of average demand. In other words I am not carrying garments for the excessively fat or the excessively lean customer. I can't afford to do this for the chances are that such sizes may remain unsold for a considerable time, perhaps for an entire season.

"How do I meet the situation when I have a call for a garment of unusual size and haven't it in stock? By learning precisely what the customer desires in style and quality and then saying: 'We'll get it for you immediately and have it sent by express.' That phrase has become common in our store and it seldom fails to get satisfactory results.

"Sticking close to the 'mean average temperature' of consumer demand—as to the weather man would phrase it—is going to be reduced to a science in the hardworking, hard-trading days ahead of us. There is scarcely a line of goods made or sold to-day in which closer standardization cannot be applied to distinct economic advantage to the consumer, the retailer and the manufacturer—but especially to the retailer.

There are too many variations and styles—many of them devised simply to afford unsubstantial 'talking points.' A rigid elimination of superfluous

styles, sizes and patterns is a necessity on a falling market when the merchant cannot possibly afford to invest in goods made for the unusual customer or the unusual demand. Goods which are offered on the plea that they will sell at a good profit 'when the right customer comes along' are not going to get the money from ambitious retailers as readily in the next few years as they have in the past.

"You would be surprised to know how many storekeepers there are in this country who are survivors of the old-time system of buying for months ahead—say six months or at least three months. They could get away with that easy-going practice when the general trend of prices was upward—but it spells disaster and elimination to-day. My buying is almost literally done from hand to mouth. Every morning after the dusting is finished there is a general conference of all hands on the subject of 'shorts'—goods needed to meet immediate demand. Keeping a merchandising business keyed up to this pitch means hard work for its heads—and for its feet and hands, too!

"My nose is on the grindstone and I know I've got to keep it there if I meet the situation ahead of the business. The easy old play days are over—I am not fooling myself on that score a particle. I know I have got to fight for profits from now on. Those merchants who do not realize this necessity are not going to last long on a downward or sagging market.

"There are two other things which any merchant must do who achieves any success in these difficult days and in those to come. He must be quick to take his loss on goods which do not move promptly. Carrying goods 'over'—from one season to another—is the peak of merchandising folly under existing conditions. Occasionally it was good policy when the price trend was upward—although it was, I think, quite generally a mistake. But now it is simply suicidal. Turn the goods at some price—but turn them!

"Again, the merchant who steers clear of the rocks in the course ahead of business to-day must know precisely where he stands—must know it every day in the year, not at the end of the year or semiannually. Drifting along without keeping an eye on the compass will spell shipwreck under 1922 conditions. Bank and jobber pressure is going to force this as

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Makes good wherever it goes.

W. S. CANFIELD

Michigan Representative
205 Godfrey Bldg.

Cor. Ionia and Monroe

GRAND RAPIDS

MICHIGAN

never before. The easy-going merchant who guesses his financial latitude and longitude is going on the rocks.

"You can sketch the whole program in the phrase: 'More work and harder work for everybody.'"

The merchant who made these remarks is notably successful. And one of the greatest elements of his success is that he is able to impart his understanding of the situation to his "help" and to get the co-operation of his employees. That is one of the tasks up to every employer—and one of the most difficult of all tasks, too. The situation faced by the merchant is not essentially different from that which confronts every man in every line of activity. Clock-watching and loafing on the job are going to be decidedly out of fashion in the years just before us. The worker who does not give an honest and unstinted return in production of service is not going to be in position to take a deep interest in clocks of any kind; the chances are that his own trusty alarm clock will be silent or in the pawn shop.

Neither the office nor the shop is going to have any place for the man who is more interested in the doctrine of "not killing the job" than he is in showing how much he can do, how well he can do it—and how cheerfully! A whole lot of bluff and bunk and "front" is going to be squeezed out of business in the front offices and about the mahogany desks as well as out in the factories, shops and stores in this era of sagging prices, and bank "car-

pets" are going to suffer an uncommon amount of wear from the "reluctant feet" of those who are summoned to tread them to show the banker where they are "at." "Front" is a mighty poor and cheap commodity on a declining market, a period of "paying the fiddler" for a protracted spree of jazz and waste.

But those who face the fact that 1922 is going to be the Year of Hard Work with courage and determination will have a huge, tactical advantage over those who listen to the venders of economic panaceas and the sirens of false hopes. Those who are willing to work hard with their heads and their hands have no need to face the future with an feeling of gloom. Only those who still hug the notion that something is going to happen to continue their course along the path of easy money and soft living are entitled to entertain feelings of profound gloom at the outlook.

Forrest Crissey.

New U. C. T. Council Installed at Ludington.

Marine Council, No. 638, was installed in Ludington yesterday in the afternoon and evening session at the Elks Temple, with adjournment taking place at 6:30 p. m. for a banquet at the Stearns Hotel. Officers of the Grand Lodge of Michigan were present to put on the work and complete the Council. A. W. Stevenson, of Muskegon, Grand Councilor, presiding. Other executives were Morris Heuman, of Jackson, Past Grand Secretary; W. E. Lighthouse, of Jackson, Past Grand Councilor; L. V. Pilkington, Past Senior Councilor, of Grand Rapids. There were fourteen candidates initiated, follows: S. R. Caswell, E. H. Halbertsma, Carl Kunkel,

A. F. Woodland, Erwin Miller, J. H. Young, Thos. McIntosh, John Yesky, A. C. Stewart, Thomas Flannagan, John Cavern, Jr., Harry C. Shrink, William Wallace and Emmet Kanouse. The following officers were elected:

Senior Councilor—S. R. Caswell.
Junior Councilor—E. H. Halbertsma.

Past Councilor—Harry C. Shrink.
Secretary-Treasurer—Erwin Miller.

Conductor—Carl Kunkel.

Page—J. H. Young.

Sentinel—Emmet Kanouse.

Chaplain—A. F. Woodland.

Executive Committee—William Wallace, Thos. Flannagan, John Cavern, Jr., and A. C. Stewart.

An exceptionally fine dinner was served at the Stearns Hotel given by the old members who reside in the city, but who belong to different councils: J. A. Rice, W. H. Cuthbertson, E. Chadwick, W. J. Carpenter, Allan Williams and A. J. Griffis. Grand Councilor Stevenson acted as toastmaster, which he did in his usually good natured manner.

The jurisdiction of this new Council reaches from Ludington half way to Muskegon and half way to Traverse City. There are several members of other Councils living in Manistee who have expressed their intention to join Marine Council at Ludington. A. J. Griffis.

Invading the Eastern Jobbing Grocery Field.

The grocery trade is watching with a good deal of interest the invasion of New York and New England by the forces of Reid, Murdoch & Co., one of the oldest and largest of Chicago wholesale grocery establishments. It is bound to furnish food for thought, even if it does not become revolutionary in its outcome.

Rarely has a house from a center

like Chicago come into the field of New York competitors. It has been in some ways regarded as not good fellowship, but more definitely not good economics. And yet there is no reason why it should not; it has occurred in many other lines of wholesale trade. Rarely has a New York house invaded the Chicago field, although Austin, Nichols & Co. did it when they absorbed the Hoyt Company and changed its name. Some are disposed to think that there is something retaliatory in the move of Reid, Murdoch & Co., and, if so, to look for a shower of fur in the near future. If it eventuates, however, it will economically be obliged to function as a New York house with little relation to its Chicago mother shop.

A far more interesting phase, however, is the fact that the jobbing house is going there not as a distributive establishment but rather as a specialty house, featuring "Monarch" coffee and many other articles of the "Monarch" brand. It will have to sell them in direct competition with other "private brands," such as "White Rose," "Premier," "Sunbeam," "Royal Scarlet," etc., owned by Eastern jobbers.

The Chicago house is known to manufacture many of its lines and to import others directly, so that it really going there less as a "wholesaler" than as a manufacturer and specialty producer. Such a status is what many predict as the ultimate outcome of the present evolution of the jobber and if the invasion finally drifts in that direction it is likely to be worth watching in its broader phases of National development.



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

Barney says—

Now that business is getting better it is too bad that the weather conditions prevent the salesmen from getting to all of our customers.

But, by golly, it is mighty fine to see the mail orders coming in these days when the salesmen cannot get around and I know the boys appreciate it.

WORDEN GROCER COMPANY
GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS

MOVEMENT OF MERCHANTS.

Cass City—The Cass City Grain Co. has removed its business offices to Saginaw.

Jackson—The McConnell Shoe Co. has filed a petition in bankruptcy it is reported.

Detroit—The Schiller Butter & Egg Co. has increased its capital stock from \$50,000 to \$75,000.

Scottville—E. L. Moore has opened a restaurant with lunch counter and cigar stand in connection.

Negaunee—Andrew Malvasio has opened a shoe repair and shoe accessories shop in the Maloney building.

St. Johns—The Western Oil & Gas Distributing Corporation has changed its name to the St. Johns Gas & Oil Co.

Jonesville—Thieves entered the meat and vegetable market of J. H. Jackson and carried away considerable stock.

Manistee—R. J. Miller & Co., recently of Petoskey, have opened a dry goods and notions store in the Larsen block.

Sunfield—Freemine & Scheel have opened the west end grocery store which they recently purchased from the Towns estate.

Marshall—Thieves entered the general store of Oscar Francisco & Son, at Ceresco and carried away stock valued at about \$200.

Detroit—The Mid-West Merchandise Co., women's ready-to-wear, has merged its business into a stock company under the same style.

Hancock—Thieves entered the clothing and men's furnishings store of Stern & Field and carried away stock to the amount of about \$1,200.

Alma—Lawrence Ellison has engaged in business at 219 West Superior street, carrying full lines of automobile supplies, accessories, tires, etc.

Lansing—Mrs. William M. Stebins has opened a women's ready-to-wear store at 208 North Washington street, under the style of the Hope Shop.

Chase—A. D. Kadwell has traded his store and general stock for the S. Trumpower store and stock at Branch and both have exchanged residence places.

Detroit—The Dix Avenue Market Co. has been incorporated with an authorized capital stock of \$24,000, all of which has been subscribed and paid in in cash.

Belding—Leslie and Marlo Perks, who conduct Perk's cash market at Greenville, have opened a branch market here under the management of Fred O'Boyle.

Alma—The Fuller Coal Co. has been organized, with Floyd Fuller as principal owner and manager and has purchased the fuel stock of the Brown-Ward Coal Co.

Coloma—The Coloma Cold Storage Co. has been incorporated with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Ludington—Joe Sargent and Ed Cooper have engaged in the restaurant business on West Ludington avenue, under the style of the American Restaurant.

Detroit—The General Paint & Var-

nish Co. has been incorporated with an authorized capital stock of \$25,000, \$24,200 of which has been subscribed and paid in in cash.

Ludington—The Lunde Clothing Co. has dissolved partnership and the business will be continued by Jacob Lunde and W. H. Sheldon, under the style of Lunde & Sheldon.

Detroit—The American Radio Co., 523 Woodward avenue, has been incorporated with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Woodward & Warren Auto Sales Co., 4855 Woodward avenue, has been incorporated with an authorized capital stock of \$5,000, \$2,500 of which has been subscribed and paid in in cash.

Mt. Pleasant—Johnson Bros., dealers in shoes, clothing and men's furnishings, have dissolved partnership and the business will be continued by John Johnson, senior partner, under his own name.

Halfway—The Kaiser Motor Sales Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$12,000 has been subscribed, \$1,900.71 paid in in cash and \$7,099.29 in property.

Big Rapids—A reward of \$100 is offered by the Big Rapids Co-Operative Produce Association for information leading to the arrest of the thieves who carried away about \$600 worth of its stock of seeds, etc.

Kalamazoo—The Taylor Produce Co., conducting houses in Battle Creek and Kalamazoo, is erecting a modern storage plant, 80x132 feet in dimensions with adequate shipping facilities, at Battle Creek.

Kalamazoo—The Kalamazoo Celery Growers' Association has been incorporated with an authorized capital stock of \$10,000, \$6,400 of which has been subscribed and paid in, \$2,400 in cash, and \$4,000 in property.

Hudsonville—Henry Yonker has moved the contents of his grocery store into Martin Boldt's drug store. In the future they will operate under the name of Yonker & Boldt, handling drugs, groceries and dry goods.

Ypsilanti—E. P. Phillips has sold the Hawkins House to Paul and Gus Collins, who conduct Hotel George, in Battle Creek. The Hawkins will be remodeled, new rooms added and thoroughly refurnished and refurnished.

Lansing—The Richman Bros. Co. of Cleveland, Ohio, manufacturer of men's suits and overcoats, will open a retail clothing store at 233 South Washington avenue, April 1, under the management of George S. Youngman.

Detroit—Witliff & Green, Inc., 976 East Grand boulevard, has been incorporated to deal in auto parts, accessories and supplies, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Hamtramck—The Central Cut Stone Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$40,000, all of which has been subscribed and paid in, \$7,430.73 in cash and \$32,569.27 in property.

Manistee—John P. Madison has

severed his connection with the women's wearing apparel store of Mrs. Elizabeth E. Wellman, known as the Famous 99, and engaged in the dry goods and women's furnishings business under his own name.

Detroit—The Peninsular Corporation, 1148 Penobscot building, has been incorporated to deal in autos, auto parts, accessories and supplies, with an authorized capital stock of \$50,000, \$12,500 of which has been subscribed and paid in in cash.

Detroit—The Universal Oil Co., 6282 Beaubien street, has been incorporated to deal in lubricating oils, greases, soaps, etc., with an authorized capital stock of \$20,000, \$10,300 of which has been subscribed and paid in, \$1,195 in cash and \$9,105 in property.

Highland Park—The Highland Park Coal & Supply Co., 16 Gerald avenue, has been incorporated to conduct a wholesale and retail fuel business with an authorized capital stock of \$20,000, all of which has been subscribed, \$1,048.78 paid in in cash and \$16,880.42 in property.

Saginaw—The Flaxo Co. has been incorporated to manufacture and sell at wholesale and retail, chemically treated wax known as Flaxo and other proprietary remedies, with an authorized capital stock of \$25,000, all of which has been subscribed and \$2,500 paid in in cash.

Bear Lake—Mrs. Frank Turner and Mrs. Chloe Anderson have formed a copartnership and purchased the dry goods, millinery and women's furnishings stock of Mrs. William Norconck and will continue the business in the Green store building, which has been redecorated and remodeled.

Allegan—John F. Holloway, representing the Fidelity Stores Co., of Chicago, was here last week and rented the building recently occupied by the La Yark store on Brady street. The company operate a chain of stores and it is expected a stock of groceries will be put in the room.

Detroit—The F. B. Equipment Co. has been incorporated to deal in auto accessories, with an authorized capital stock of \$15,000 preferred and 150 shares no par value, of which amount \$8,000 and 150 shares have been subscribed, \$8,000 paid in in cash and \$15,000 in property. The business is conducted at 119 East Atwater street.

Saginaw—Buildings on the Southeast corner of Washington avenue and Emerson street the site purchased several months ago by the National Grocer Co. as a site for a new wholesale grocery plant, have been wrecked to make way for the new building. The ground will be ready for building operations within a short time, it is expected.

Manufacturing Matters.

Eaton Rapids—Melvin Gage has opened a bakery in the Vickery block.

Palmyra—The Simplex Paper Corporation has increased its capital stock from \$30,000 to \$50,000.

Detroit—The Roto Pump Manufacturing Co. has increased its capital stock from \$50,000 to \$300,000.

Scottville—Joseph Poirier has sold his bakery and lunch counter to John Rogers, recently of Ludington, who

will continue the business at the same location.

Detroit—The Ex-Cell-O Tool & Manufacturing Co., 1214 Beaubien street, has increased its capital stock from \$40,000 to \$100,000.

Sturgis—The Wilhelm Furniture Co. will erect a modern plant, 60x219 feet, four story, of brick and steel construction at an estimated cost of about \$75,000.

Petoskey—The Bon Ton Baking Co. has been incorporated with an authorized capital stock of \$50,000, \$3,000 of which has been subscribed and \$1,000 paid in in cash.

Lansing—A. O. Graves has purchased an interest in the stock of the Capitol Shirt Co., East Michigan avenue, and will assume the management of the sales department.

Ypsilanti—The Saxon Motor Co. will remove its plant from Detroit here, occupying a new building owned by the Apex Motor Co., pending completion of its new plant.

Detroit—The National Burner Co. has been incorporated to manufacture and sell oil burning devices for heating, etc., with an authorized capital stock of \$100,000, \$51,000 of which has been subscribed and paid in in property.

Ann Arbor—The Wire Products Corporation has been incorporated with an authorized capital stock of \$15,000 common, \$10,000 preferred and 8,000 shares at \$1 per share, of which amount \$15,300 and 8,000 shares has been subscribed, \$300 paid in in cash and \$23,000 in property.

Ferrysburg—Johnston Bros. have merged their boiler works and ship building business into a stock company under the style of Johnston Bros., Inc., with an authorized capital stock of \$300,000, all of which has been subscribed and paid in, \$75,000 in cash and \$225,000 in property.

Jackson—The P. & C. Nut Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$30,000, \$20,000 of which has been subscribed and paid in, \$603 in cash and \$19,397 in property. The company manufactures nuts, bolts and other parts used in autos, tractors, etc.

Fearless Christianity.

Schenectady, N. Y., March 20—An alleged statesman and an alleged minister of the Gospel of Christ have been creating much amusement recently in their so-called defense of the Bible and the principles of the Christian religion against Darwinism. One cannot help asking why they or anybody else should be so anxious. Religion, whatever its kind, is a matter of truth or falsity, just as the principles and theories of science are. Religion will live if it is true, and it won't live and does not deserve to live if it is false. What would be thought of the scientist who deems it necessary to protect from all criticism the theory he has conceived or a principle he has discovered? The real scientist presents his discoveries with the expectation—nay, with the hope that they will be attacked, for in this way the truth is established. Why do not we Christians take the same fearless attitude toward our religion? If it is true, it will withstand all attacks, and neither Darwinism nor any other ism can destroy it; if it is not true we of all people should want to know it.

Edward Ellery,
Dean of Union College.

Essential Features of the Grocery Staples.

Sugar—The market is stronger, both refined and raw. Most refiners are now on the basis of 5½¢ for granulated and the situation is steady to firm, although without any very heavy demand. The time of greatest consumption, however, is approaching and sugar to-day would seem to be a safe buy. Raws are strong with fractional advances. The surplus of Cuban sugar is being rapidly reduced and the future appears to be stronger than it did some time ago. Local jobbers hold cane granulated at 6.20¢ and beet at 6¢.

Tea—Teas of all grades look more than ever like good property. Readers of these reports will note that for several weeks, even for several months we have been reporting a steady to firm tea market on account of short crop conditions in the East and have stated that at ruling prices tea stood to be very good property. This applies more than ever to-day, as the tea situation is very strong, with the possible exception of Indias. Almost every holder of tea is predicting a decided advance in the near future, particularly in the popular grades of tea, such as Ceylons and Javas. Tea is selling in this country to-day at prices below the import cost and holders are not pressing for sale. The demand is good.

Coffee—The situation continues about steady for the week. There are some fluctuations in both directions. Milds are strong, with somewhat of an upward tendency. All grades of Rio and Santos coffee are exactly where they were a week ago.

Canned Fruits—Hawaiian pineapple in the No. 2½ size in the sliced pack tends upward, carrying along No. 2s. Grated and crushed are not in any better demand than formerly. The only surplus is in low grade peaches, which are not well taken. Standard and choice in No. 2½s are in light supply on the spot in the cling variety. Apricots are in comparatively light supply on the spot. Cherries are almost exhausted. Future orders are still coming in for all California fruits in the usual assortments.

Canned Vegetables—Tomatoes are ruling firm at last quoted prices, but the demand is light, as buyers are still not ready to pay the full asking price. Undoubtedly holders of tomatoes would put prices up if they thought they could get away with it, but it would almost kill the demand, and they therefore do not do it. Future tomatoes are being offered now around 82½¢ for No. 2s and the maximum of \$1.20 for No. 3s. Trade are buying in a very small way. Peas are wanted at unchanged prices and the situation is comparatively strong. Future peas are being picked up rather well. Canned corn is showing an improvement in market confidence and buyers are beginning to enquire about it. It is the cheapest article in canned vegetables to be had. Iowa is rapidly closing out her holding in canned corn, and Wisconsin is practically sold out, while the canned corn in Maryland and Virginia is selling out fast. The price

now prevailing will look very cheap within 30 days from this time. The quick closing out of 1922 canned asparagus, all of which was sold in two days after prices were named, was not so phenomenal as some considered it. Most of the supply is said to have been absorbed by the "subject to approval of price orders" or what are designated "S. A. P." orders, which had been entered by the canners, all of which were confirmed by the buyers as soon as prices were named, which accounts for the quick closing out of the prospective output.

Canned Fish—The entrance of the A. & P. into the salmon packing business, is the chief item of interest to salmon distributors as it means that the biggest chain store system, with its own 200,000-case capacity, will not have to depend upon the trade next season for that block of pinks, red Alaska and cohoes. Furthermore, traders are inclined to believe that the acquisition of the output of three Alaska canneries is but the first step toward a stronger hold upon the packing industry. Not only is it taken to mean that the A. & P. will not be as heavy a buyer on the spot market in the future, but that with its own distributing agency it will more or less affect retail prices though to catch sales from time to time. Salmon remains firm here on the Coast. Offerings are not urged to sale at concessions, but jobbers are buying in fair volume at full quotations. Pinks and chums hold the same in Seattle on an f. o. b. basis. Maine sardines have registered further advances more in the way of a withdrawal of the cheaper quotations than in generally higher values. Quarter keyless oils are now held at \$2.85@3 factory. Mustards are short and are decidedly firm. California and foreign sardines showed no marked change during the week. Tuna fish is steadier in tone and in moderate jobbing demand. Lobster and crab meat are scarce and favor the seller.

Dried Fruits—Apricots are active. Despite the high values stocks are readily taken. Prunes are dull as to movement, but firm on the spot. Holders, who see no relief in sight from the present shortage here and on the Coast, are not free sellers, as they cannot duplicate their stocks in the West. The Coast markets in California and the Northwest are both firm, with some independents buying what resale blocks they can locate either in the West or in the East. No stocks at primary sources are urged to sale. Consumption is fair for the season, although it has been somewhat affected by the higher range at retail. Peaches are firm and are also hard to replace, as jobbing stocks are generally light and the Coast has a corresponding shortage. The jobbing demand is increasing. Beverage making fruits are all more active, due to the home brew outlet, which is expanding since other substitutes are not available. Cheap raisins and dried black grapes are both in better demand. Currants are steadily advancing on the spot and the market at primary points on both Amalias and Patrias is quotably higher. Increased buying by America and England is reported by

cables from Greece. Spot stocks are held with more confidence.

Syrup and Molasses—Compound syrup has developed weakness during the past week and the demand is very light, owing to distrust of the market. Sugar syrup unchanged, with a fair demand, but no change in price. Molasses is wanted, speaking of the good grocery grades, which rule at unchanged prices.

Cheese—The consumptive demand continues to be very light. Stocks in storage are ample. The market is steady at prices ranging about the same as last week and we do not look for much change in conditions during the coming week.

Rice—The markets in the South continue strong and active and this affects the tone on spot. Foreign rice is quiet and although stocks in sight are unusually light, buyers are not aggressive operators and this has developed an easy feeling.

Provisions—There has been no change in the price of smoked meats during the past week and the consumptive demand has been light. Pure lard and lard substitutes are very quiet at prices ranging about the same as last week. Barreled pork, dried beef and canned meats are all steady, with a light demand at unchanged prices.

Salt Fish—The latest thing to affect the demand for mackerel is the slump in eggs. It is the history of the mackerel business that when eggs are cheap the consumption of mackerel is interfered with and that is happening now. It has not weakened the mackerel market, however, as stocks are low and the market is still steady to firm.

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—7¢ per lb.

Beets—\$1.25 per bu. for old and \$2.50 per hamper for new Texas.

Butter—The consumptive demand is increasing. The make is running shorter. The market is ruling at about 1¢ per pound higher than it did a week ago. Stocks in storage are decreasing very fast. The outlook is that storage butter will clean up before the new make starts to arrive, but we do not look for very much higher prices in the immediate future. Local jobbers hold extra creamery at 38¢ in 63 lb. tubs for fresh and 36¢ for cold storage; 39¢ for fresh in 40 lb. tubs. Prints, 38¢ per lb. Jobbers pay 15¢ for packing stock.

Cabbage—\$3.50 per 100 lbs. for home grown or Texas.

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

Cauliflower—California, \$3.50 per case of one dozen heads.

Celery—Florida, \$4.75 per crate of 4 to 6 doz. stalks.

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

Eggs—There is decided variance of opinions regarding the situation, and

while it may be truthfully stated that the market is tending a trifle lower there are few, if any of the trade, who care to follow the short side. Slight price drops are expected, and this, of course, only natural with the flush of the season near, but when the relatively low figures ruling compared with other foodstuffs are considered, it is hard to look forward to sensational declines. Eggs are being consumed liberally and the Easter holiday is more than likely to take up a heavy percentage of the stock on hand or coming to hand. The storing season is also at hand, and as speculators think the time fairly ripe for chancing the future many carloads undoubtedly will be taken for this purpose. Local dealers pay 22¢ to-day, but expect to drop back to 20¢ in the near future.

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, 90¢ 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, 20¢ 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 50¢ per box less than fancy; Sunkist sell at 50¢ higher; Floridas are held at \$7 per box.

Parsley—60¢ per doz. bunches.

Peppers—Florida, \$1.25 per basket.

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

Pineapple—\$7 per crate for Cubans.

Potatoes—The market is weak. Locally potatoes are selling at \$1 per bu.

Poultry—The market is unchanged.

Local buyers pay as follows for live:

Light fowls	-----	16c
Heavy fowls	-----	24c
Light Chickens	-----	16c
Heavy Chickens, no stags	-----	24c

Radishes—90¢ per doz. bunches for home grown hot house.

Spinach—\$2.50 per bu. for Florida.

Sweet Potatoes—Kiln dried Georgia command \$2.25 per hamper.

Tomatoes—\$1.25 per 6 lb. basket from California.

Lawton—The Perfection Ice Cream Co. has been incorporated to manufacture and sell ice cream, confectionery and kindred products, with an authorized capital stock of \$1,500, all of which has been subscribed and paid in in cash.

How Frank Verbeck Conducts His Own Hotel.

Detroit, March 21—Several correspondents, as well as the editor of this publication, have asked me to tell them something about Cedar Springs Lodge, my own resort property, at Glen Lake, Leelanau county, and my method of operating same.

My only justification for preparing this article is that many of those requests have been based on actual desire to know technically of the methods employed, rather than to offer a medium for me to exploit my own enterprise.

Briefly, Cedar Springs Lodge and its cottages are situated on an estate of forty-seven acres, comprising thirty acres of hardwood timber, adjoining the celebrated Day forest of 1,400 acres, and with a 1,400 foot frontage on Glen Lake, noted for its bathing and fishing, and three miles distant from Glen Haven and the historical Sleeping Bear sand dune.

We have our own vegetable gardens, small fruits, a diversified orchard and raise our own poultry.

Upon entering the reception room the first thing that greets the eye is a placard reading: "This is your home. We have no rules and regulations. Help yourself." In keeping with this our guests are encouraged to treat the invitation as sincere. Seldom do they take an unfair advantage of the opportunity.

Another card reads: "We invite criticism, especially when accompanied by helpful suggestions." To facilitate the carrying out of this suggestion, a young lady is employed each season for the sole purpose of mingling with the guests, reporting to me any complaints she may discover in conversation, and I endeavor to correct these shortcomings promptly and without embarrassment to the guest.

In the dining room you will find: "You will not be talked about in the kitchen if you order additional helpings."

"If you crave anything we do not serve, let us know, and we will provide same at earliest possible moment."

Our help is all acquired from the immediate neighborhood. Comely, intelligent girls, who display a willingness to give service are employed as waitresses. The culinary department is also conducted intelligently, with the one desire to supply a simple meal, appetizingly served.

The one item of coffee is tested and approved before the dining room is opened for any meal. And when we give you an example of meals served, as our guests are nearly all permanent, we find it much more difficult to serve without too much sameness, hence the offering of a changed bill of fare for each meal. I will give you a few as examples.

Sunday Breakfast
Fresh berries Baked apples
Stewed Prunes
Rolled oats Prepared cereals
all with cream
Fish as ordered
Home made sausages
Bacon and eggs
Toast Waffles and syrup
Coffee, milk, cocoa, postum
Sunday Dinner
Cream of tomato soup, young onions
Planked whitefish
Fried Spring chicken
with corn fritters
Potatoes New green peas
Fruit salad
Berry shortcake Ice cream
Monday Breakfast
Fruit as before
Cream of wheat, prepared cereals
all with cream
Fish as ordered
Bacon and eggs Lamb chops
Toast, griddle cakes with syrup
Beverages as before
Monday Dinner
Vegetable soup, young onions
Fish as ordered

Roast sugar cured ham
with candied sweet potatoes
Potatoes Golden Bantam corn
Combination salad
Cherry pie Ice cream
Monday Supper
Fish as ordered
Broiled beefsteak
French fried potatoes Wax beans
Young onions Radishes
Bread Johnny cake
Berries and cream Cake
Tuesday Supper
Fish as ordered
Ham and eggs
Baked Potatoes Asparagus tips
Young onions Radishes
Bread Tea biscuit
Ice cream Cake

A different selection is made for each of the twenty-one meals. For instance, on Tuesday roast spring chicken, and on Thursday, fricasseed chicken. Beefsteak is served only twice during the week, except on special request. Guests understand that fish will be served at any time on request; also that fish of their own catching will be cheerfully prepared and served for any particular meal.

Children of all ages are the delight of the Lodge, especially where they have had wholesome home training; and, unlike many hotels, no arbitrary fixed charge is made for their entertainment, the conditions and requirements in each individual case regulating the rate.

No fixed hours are set for meals. The early fisherman or the one angling by twilight both know they will be taken care of.

Except as a beverage only do we serve milk on our tables. Cream is always provided in unlimited supply.

E. M. Stattler, now the most important hotel manager in this country, presumably in the world, recently stated that his most successful business venture was in his earlier career when he was operating the Stattler restaurant in Buffalo, and serving a meal "all you can eat for 35 cents." The price, continuing during the war period, has never been changed. This reminds me that Mr. Stattler recently sent to each of his employees a letter dwelling particularly on the necessity of treating the public civilly under all conditions. It is a good thing and could be applied to any line of business.

I know it requires an effort to be agreeable and tactful at all times and there are trying conditions to meet—but you know, unless you can fill the position you occupy in a diplomatic manner, you will be adjudged out of place and unsuited; therefore it behooves you at all times to be thoughtful and considerate of those you come in contact with as it is possible for you to be. It takes a man of real experience, and, I might say a diplomat, to satisfy the exacting and critical, but this, nevertheless, is what is expected of you and you must make the effort. When you are feeling out of sorts, ill humored and, as it were, under the weather, you must be more of an actor than ever, for a guest, or those who approach you, have a right to expect polite and courteous attention, and it is up to you to give the service. When you have done this, you have done your best. "Angels could do no more."

The general complaint among hotel men I am meeting daily is that their laundry bills are much beyond what the actual conditions justify. For example, I discover the laundries at Traverse City are charging for hotel "flat work" about one-third of the prices in vogue in other cities, where labor conditions are even more favorable. Soap, chemicals and machinery have all gone back to a pre-war basis, labor for this class of work is easily procurable, and there is no valid excuse for the charges which are being made in many instances. Co-operation among hotel men to a greater degree than now exists would prove of great financial saving, especially in this one commodity.

I told Fred Pantlind the other day that in all my travels throughout the State I had never heard one solitary kick about the hotel which he manages. He suggested I ought to stick behind the counter for a brief period and I would know more about it.

E. A. Richardson, who presides over the destinies of Hotel Kerns, at Lansing, certainly has the rule of personal equation reduced to a science. The other afternoon I loafed around the lobby of his establishment while eleven pages of his register were filled and watched his movements. A mother hen with an active brood could not have had a more strenuous time of it, and yet he seems to wax fat over the situation. A traveling man with whom I was conversing, nodding toward "Rich," said: "There is a hotel man right."

Billy Schultz, manager of the Ben Franklin, at Saginaw, is another example of the untiring entertainer and in addition to his duties as purveyor to the public, Billy "doubles his brass." In other words, he is also a church vestry man, and those who are more familiar with his efforts in the latter vocation claim he "makes his bluff good." Frank S. Verbeck.

Railroad Men's Wages Greatest Menace To Business.

Cadillac, March 21—With a more than equitable reduction on the price of food products, the time seems opportune for dealers in these lines to unilaterally work for a like reduction in all other operations which are still delaying the wheels of commerce and preventing the employment of many thousands of workers who would gladly work at pre-war wages if sale for their production could be accomplished on the basis of its cost to make.

The distribution conditions stand solidly in the way through the arbitrary efforts of union leaders on transportation lines, both on land and sea.

Under Government regulation the cost of distribution was so enormously increased that it would seem that only through Government agencies can this excessive cost be reduced, but the Government should have the support of all industries whose progress is being hampered by transportation problems.

The cost of transportation on some of the necessities has so increased that immediate action should result. For example, the freight rate on shoes from St. Louis to New York per 100 pounds in 1914 was 87½ cents. It has increased to \$1.84½. On cotton piece goods from Millville, N. J., to Chicago the rate has increased from 55 cents in 1914 to \$1.18½; on hats from Philadelphia to St. Louis from 82 cents in 1914 to \$1.78½; on clothing, Philadelphia to New York, from 22 cents in 1914 to 46 cents. This kind of condition should not be tolerated and every effort of every association whose principles are "fair dealings" should unite with Congress in its efforts to bring just and equitable conditions for all lines of business.

The one big stumbling block standing in the way appears to be railroad wage increases. The Baltimore American of October 28 has this to say in an editorial on wages paid railway workers:

"The wage scale from which 12 per cent. was shaved by the Labor Board was the peak scale of 1920. By successive increments the roads' total labor bill has crept since 1916 from \$1,470,000,000 up to \$3,700,000,000 in 1920, the increase being \$2,230,000,000. Let us imagine the railroad men making this proposition to the Railroad Wage Board: We will go back to what we were earning in 1916 if you will give us the entire wheat crop of the United States for 1918. It would then take \$350,000,000 besides to pay the increase in railroad wages since 1916.

"To the wage bill of 1916, was added for 1917, \$270,000,000, the approximate value of the American barley crop in that year.

"To this sum in 1918 was added \$230,000,000 or about half of the entire potato crop of that year.

"To this still further sum was added in 1920, \$870,000,000 or practically the value of the winter wheat crop of

that year with the rye and the other half of the potato crop thrown in."

If the foregoing figures give approximate facts, is it to be wondered at that manufacturers hesitate to operate more than for immediate needs when expense of this kind must be included in their costs? Is it to be wondered at that dealers do not buy except for immediate needs when expenses of this nature must be added to their cost and yet the problem appears to be exceedingly difficult of solution when we find European workers giving more service for the money received than is the American worker.

It is reported that in a speech before the manufacturers in Birmingham, Mr. Harmon, a member of the British Parliament, made the following statement: "In the United States an ounce of gold buys 17 hours labor, in Great Britain, 50 hours labor; Japan, 75 hours labor; in France 117 hours labor and in Germany 201 hours labor."

It would thus appear that goods produced in Europe would have practically no competition in the same market with American goods. While we are quite inclined to shout "high tariff," this will not work, as it serves only to increase the cost of living. This is very clearly shown by the suggested increased tariff of 60 per cent. on Cuban cane sugar. This proposed tariff increase, if put into effect, will increase the price to the consumer but \$1.62 per hundred and, incidentally, penalize the consumer to this amount and in so doing give what amounts to a subsidy of this amount to the producer of beet sugar.

Mr. Retailer, Congress is forced to consider these problems which are being brought to its attention from time to time by producers of sugar beets, by producers of milk, by producers of potatoes, by railroad employers, cotton producers, and yet is there any reason why these various industries should not meet open competition in the same manner that you meet the open competition of mail order houses, chain stores and other retail selling agencies that are operating to the detriment of private enterprises and the advantages of the people?

It is high time that purely selfish interests in business be swallowed up in the broader, longer, lasting and more honorable principle of fairness to all and because of the fact that retail interests are closely interwoven and are in direct contact with the consumer, may we hope that real active interest may be shown by every retailer in the operation of the Association that represents and is made up of men engaged in the line that is handled.

The investigation carried on recently by the Joint Commission of Agricultural Enquiry, wherein the price of twenty-seven articles of common daily use was taken, from the year 1913 until October, 1921, and cost of article, expense of handling as well as the net profit to the retailer is carefully taken and in a preliminary report issued by the Commission it would appear that, so far as the retail grocer and meat dealer are concerned, the word "profiteer" has no application, as evidenced by the figures of this investigation. Part of a statement made in this report says: "The average retail grocer does not receive for his services the wages of an average mechanic," and again it shows in the retail meat business the dealer pays the wholesaler \$81.14 and expenses \$16.57 of every \$100 he handles, leaving him only \$2.29 out of each transaction for his trouble. Surely there is no profiteering under these conditions at least not by the retailer.

The National convention of Retail Grocers takes place at Cleveland June 26, 27, 28 and 29, 1922. Decide now that you are going, and send your name to the writer, so that you may have first hand information from time to time pertaining to the convention.

J. M. Bothwell, Sec'y.

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CHARLES H. BENDER	Vice President	MAHLON A. SMITH	Ass't Cashier
A. J. MAYNARD	Vice President	J. D. FARR	Ass't Cashier
A. D. CRIMMINS	Cashier	B. VANDER MEULEN	Ass't Cashier

DIRECTORS

D. M. AMBERG	Capitalist
CHARLES H. BENDER	Vice President Grand Rapids National Bank
MARTIN J. DREGGE	President Luce Furniture Company
PH. C. FULLER	Timber Lands
GROVER C. GOOD	Vice President Globe Knitting Works
CLAUDE HAMILTON	Vice President Michigan Trust Company
LEE M. HUTCHINS	Treasurer and Manager Hazeltine & Perkins Drug Company
ROBERT W. IRWIN	President Robert W. Irwin Company; Treasurer the Macey Company; President Steel Furniture Company
FRANCIS LETELLIER	Retired Lumberman
A. J. MAYNARD	Vice President Grand Rapids National Bank
S. A. MORMAN	S. A. Morman & Co.; Vice President American Box Board Co.
J. BOYD PANTLIND	President Pantlind Hotel Company; Proprietor Morton House
CHARLES R. SLIGH	President Sligh Furniture Company
CHARLES TRANKLA	Charles Trankla & Co.
J. J. TUCKER	Timber Lands
DUDLEY E. WATERS	President Grand Rapids National Bank
W. S. WINEGAR	Winegar Furniture Co.; President Vilas Land Company

A comparison of the resources of the infant bank, \$170,980.74 back in 1865, with the resources of the powerful institution which today perpetuates its charter, \$13,000,000, impels a tribute to the zeal, honor and business acumen of the officers and directors who have marked its course down through the years.

The consolidation of the City National Bank of Grand Rapids with the Grand Rapids National City Bank, under the name and style of Grand Rapids National Bank, became effective Tuesday, March 14, the 57th anniversary of the parent association, marking another milestone in the history of banking in Grand Rapids. This union of interests is replete with many advantages to the customers of both former institutions, and will add greatly to the prestige which Grand Rapids has always had in the realm of sound and honorable banking.

Statement of the Funds of the

To Capital Stock	53000
" Depositors	115122 14
" Discounts	558 60
" Subscriptions to 7 th U. S. Note	2300

City National Bank March 14 1865

By Bal. Forwarded	39373 11
" Interest on 5 th and 7 th U. S. Notes	1538 53
" Due from other Banks	17 129 46
New York	10 65 83
Chicago	2 122 29
Savannah	29903 58
" Exchange Bank on Am	1131 36
" Expense	127 85
" Office Furniture	930 12
" Revenue Stamp	1236 08
" Subscriptions for 7 th U. S. Note	26006 80
" United States Bank to issue Certificate	30,000 00
" Bills on Deposit	1262 65
" Township Bond	100
" Cash	160599
Cash	160599
Savannah	15190
New York	100
Other Receipts	616661 50
	170980 74

First ledger entries of the Bank whose charter is perpetuated in the present Grand Rapids National Bank, in the handwriting of J. Frederic Baars, its first Cashier, who served it faithfully from 1865 to 1898, a period of 33 years.

GRAND RAPIDS NATIONAL BANK

BOTH JUDGE AND JURY.

The Tradesman respectfully submits another case to the arbitrament of its readers this week—the case of Attorney General of Michigan versus Michigan Tradesman. The presentation in this issue covers matter which has been under discussion—and denunciation—in the columns of the Tradesman for many months past. The matter has reached the final culmination, so far as fixing the responsibility of permitting many gigantic swindles to be concocted and conducted in this State, to the disgust of conservative men and the dismay of thousands of innocent victims.

The Tradesman alleges that the Securities Commission has not been so active as it should have been in circumventing the operations of certain frauds and cheats.

Attorney General Wiley—evidently acting as spokesman for the Commission—alleges that the Tradesman is passing judgment without sufficient information to act intelligently.

The Tradesman lays no claim to the possession of legal acumen or technical subterfuge. All it claims for itself is an average amount of common sense, acquired during the nearly forty years it has aimed to serve its mercantile friends well and faithfully. The Tradesman cannot enter the field of legal disputation with so able and adroit an advocate as Attorney General Wiley, because it would, necessarily, suffer by comparison. In the broad field of common sense, however, the Tradesman believes it is in a position to compete with any man in Michigan, because of its long and varied experience at the shrine of good judgment in ordinary affairs. It, therefore, submits its case against the Securities Commission in full confidence that its position will be given careful consideration and unbiased judgment. The Tradesman will be entirely satisfied with the verdict of its readers and will cheerfully abide the consequence of their action.

WOOLS AND WOOLENS.

At certain auction sales of wool in Australia and New Zealand during the last week there was a softening in price even for merinos, but at the London sales prices are reported as having been fairly well maintained. The incubus of the large surplus stocks of old wool is apparently being felt. On January 31 there were remaining in the possession of the British-Australian Wool Realization Association 1,776,916 bales of pooled wool, as against 2,521,160 bales on the same date in 1921. Of the difference about 500,000 bales represented the quantity of merino wool disposed of during the year. In this country shearing has begun in the Southwest. There is a disinclination to contract for domestic wool in advance of shearing on the part of the growers, who feel that any tariff changes will be in their favor and will enable them to dispose of their clip later at higher figures. Figures given out the other day showed that the domestic mills used during 1921 about 650,000,000 pounds of wool, grease equivalent.

If things go on this year as is now indicated, the consumption will be much below that figure. The mills, as a whole, are not as busy as they would like to be. Each month shows fewer looms in operation, and the falling off is particularly marked in the case of worsteds. In dress goods certain mills are quite active on orders, while others are comparatively inactive. Not much progress has as yet been made in settling the labor controversy between the union and the manufacturing clothier, while the proposed investigation of conditions in the garment industry seems to have been checked. The openings of clothing for fall may be delayed beyond the beginning of next month, although this is still not determined.

THE SITUATION IN COTTON.

In cotton, speculative attention is being directed nowadays rather to the crop which is to be gathered this year than to what is on hand. It is already established that there is still remaining more than enough cotton to supply the needs of mills until the next crop is in sight. At the end of last month there was, in consuming establishments and in public storage and at compresses, a total of nearly 6,000,000 bales of lint and 300,000 bales of linters. Consumption in February was only 473,073 bales of lint and 38,500 bales of linters, and exports in that month were 338,440 bales. Both consumption in domestic mills and the exports are likely to decrease, the former especially because of the shut-downs due to strikes. It looks as though the carry-over will be somewhere between 3,000,000 and 4,000,000 bales. As to the new crop, opinions are varied except as to one point. This is that the acreage to be planted this year will be considerably larger than last year's. Uncertain things are the quantity of fertilizer that will be used, the weather conditions and the chances of the boll weevil. Rains have water-soaked the growing districts west of the Mississippi and have retarded planting and threatened floods have still to be reckoned with. The goods market is feeling the effects of the New England labor disturbances. In some respects the curtailment of production is not an unmixed evil. Were it not for that, prices of many constructions would probably be lower than they are. As it is, quite a number of concessions have been made both in finished and unfinished cottons without producing any marked volume of business. Knit goods still remain without especial feature.

JUST ONE OF THE HANDICAPS.

Every once in a while there comes to notice something bearing on the causes which underlie certain of the manifestations that are otherwise hard to understand or explain. Such a thing was brought out the other day in the hearing before the Fordney committee at Washington on the soldier bonus proposition. That contemplates the loaning by the banks of an indefinite amount of money for a period of three years at a low rate

of interest. It is based on the assumption that the banks are in a position to do this. As against this was the statement of Controller of the Currency Crissinger, whose remarks have a bearing far beyond what the occasion called for. He said, among other things: "The past-due and default paper that is in the banks, not only National banks, but state institutions, is probably unbelievable to you. It is entirely too much, and it will take five years to work it out. It is only by leniency on our part that a great deal of it will be able to get through. If we were to enforce the past-due paper, it would break about one-half of the people of the country." Now this is a feature, and only one of them, that many do not take into account. Such persons like to delude themselves with the belief that the sequelae of the deflation process are over and disposed of. They fail to realize the handicaps under which business is still laboring. If they did they would appreciate better the real progress that has been, and still is being, made toward the desired goal of the normal.

NATIONAL LACE WEEK.

"National Lace Week" will be observed by retail stores throughout the country May 1 to 6. Grand Rapids stores plan to have special displays, while local jobbing houses are preparing ideas to present to their customers for this event.

The increasing demand for lace, which has been noticed particularly in frocks worn at winter resorts, is the result of a long continued drive on the part of lace mills. Lace has been presented season after season and this year it seems well established, especially for the dress frocks and dinner clothes. Not only is it used in white and cream, but colored laces are growing in popularity.

With the revival of feminine clothes, which the winter resorts have demonstrated as one of the leading notes in fashions, and with this a new dignity in dress for the older woman, fine laces naturally assume a position of importance in the textile world.

It is one of the signs of the times that the consumption of beef in the United States has fallen off heavily since the boom period of 1919, and that the consumption of beef slaughtered in this country in 1921 was 19 per cent. less than in 1919, and 9 per cent. less than in 1920. On the other hand, the per capita consumption of sugar in 1921 was 97.8 pounds, compared with 91.4 pounds in 1920, and 85.3 pounds in the pre-war year 1913. Between 1919 and 1921 there was a decline in the wholesale prices of meat, but the cost of retailing this commodity increased to such an extent that there was very little reduction in the housekeeper's butcher bills. Since the middle of 1920, however, the price of raw sugar in New York has dropped from nearly 24 cents per pound to less than 3 cents, and this change has been fairly reflected in the retail price of sugar. From the viewpoint of dietetics, sugar is not a substitute for beef, but the contrast in the trend of their consumption as prices have changed, is not without its significance.

BARRIERS OF CONVENTION.

Fifty years ago a Presbyterian clergyman began the publication of a series of novels that had an extraordinary popularity, with sales of three-quarters of a million copies. The first and best seller was called "Barriers Burned Away." It made the name of its author, the Rev. Edward Payson Roe, known all over the country. The barriers were burned away by the great Chicago fire, in this story.

The artificial and sometimes heartless barriers set up by social conventions and by snobbery are frequently in restraint of the best impulses of the heart, and consequently of human happiness. Snobbery is the vulgar over-estimate of wealth or social position by vulgar people, in direct contrast to the general brotherhood of man. It finds expression in all grades of society where men and women are judged by their financial rating, rather than by their qualities of heart and mind. Thackeray in his Book of Snobs defines the snob as one who "meanly admires mean things."

Human sympathies are chilled and hearts defrauded of joy where this contemptible trait exists. It often blossoms in an atmosphere of sudden wealth, which turns some men away from the friends of a lifetime, instead of knitting them closer to their less prosperous relatives and associates. Big hearts and noble minds are never tainted by this fault. The natural barriers of life are sufficient without this artificial one. We cannot expect greatness and mediocrity, scholarship and ignorance, to become socially intimate. But virtue, honor, nobility of character and fineness of spirit will be admired by just men in whatever station they are found. Church and fraternity play a great part in bringing men of worth together and in cultivating the best emotions between good men.

THE ECONOMICAL RICH.

"The country has escaped in part one social change that has been noted in Europe as an effect of the great war," says the head of a large manufacturing concern, just back from overseas. "Europe has a class that is popularly referred to as 'the new poor,' to distinguish them from the war profiteers, or 'new rich.' Nevertheless, the war's aftermath has caused many well-to-do families in this country to do a lot of economizing. There has been no wholesale selling of family estates as in England, but heavy taxes and the recent passing or reduction of dividends have played havoc with many incomes that were once quite comfortable. The diminished purchasing power of the farmers and workers, of which so much is heard nowadays, is not peculiar to those groups. Wealthy captains of industry are discharging servants, closing their town or country homes, and even wearing their clothes longer than they used to. It would be an exaggeration to refer to them as the new poor, but the process of readjustment overseas has had its counterpart at least in a minor degree in this country."

INVEST SAFELY

Tax Exempt in Michigan

Bernard Schwartz Cigar Corporation

8%

Cumulative Preferred Stock

at par \$100 per share
and

60%

Common Stock Bonus.

This concern manufactures the

R. G. DUN CIGAR

For each \$1,000 invested in the above Preferred stock at par we will deliver six shares of the corporation common stock as a bonus. Larger or smaller amounts on same basis.

The Preferred stock pays annual dividends of \$8.00 per share, payable at the rate of \$2.00 per share on the first day of January, April, July and October.

The Common stock will receive a dividend April 1st, of 25c per share and in our opinion, further dividends will be announced during the year, the amount of which will be determined by the Board of Directors.

This concern has an enviable record of twenty-six years, during which period there has been built, because of sound business principles, a business of great importance, manufacturing one of best sellers known, the R. G. DUN CIGAR.

We recommend the purchase of these shares as being safe and conservative.

Particulars upon request.

Emmet L. Sprague & Company

Members Detroit Stock Exchange

404 Murphy Building

Detroit, Michigan

Sixteen Years Investment Service

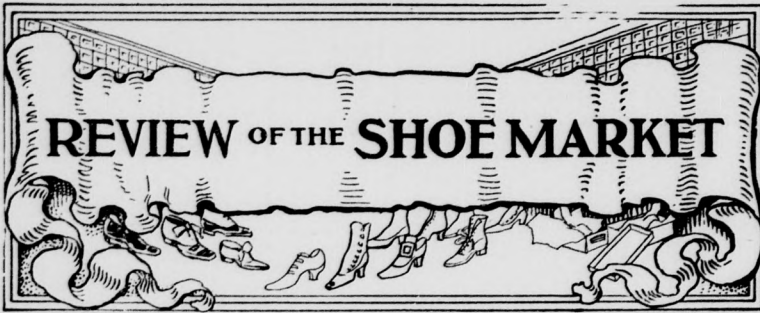
Emmet L. Sprague & Co.
404 Murphy Bldg.
Detroit, Mich., Date.....1922

Dear Sirs:

Please send me particulars as per advertisement in the Michigan Tradesman, but with understanding that I am under no obligation to purchase.

Name.....

Address



Ten Per Cent. Wage Reduction in Brockton Factories.

The Massachusetts State Board of Arbitration on March 13 announced a decision effecting a 10 per cent. general wage reduction for shoe workers in the Brockton district. The reduction went into effect immediately. The decision applies to forty-four factories in the district.

The reduction cuts the factory cost of Brockton grade welt shoes from 12 to 15 cents per pair. Manufacturers immediately wired revised price lists showing the reduction on new samples to their salesmen on the road.

The 10 per cent. cut applies to all day, hour and piece wage prices, but where the day rate of wage is \$11 per week or less, there is to be no reduction, and no reduction shall bring the rate of wage below \$11 per week.

The schedule of employment is not affected, remaining at forty-eight hours per week. It was not an issue in the arbitration proceeding.

In some instances, extras and prices have been made uniform and in some of these cases the operatives make net gains. These cases apply chiefly to the lasting and edgemarking divisions.

Opinions by labor men were that probable notice will be given at once to the State board that the decision will be abided by only for the 60 days' term required by law and then the cases will be reopened.

The manufacturers' association will meet in a few days to review the decision whether a notice for reopening the issue at the end of sixty days shall be served on the State board.

The piece price treers, of whom there are a large number, are not affected by the decision. Their wage bill was not included in the arbitration proceeding because of a wage agreement, dating back to October, 1919, that was not cancelled by notice of a desire to terminate, as required by the agreement. This matter affects possibly four-fifths of the treers. It will be made the subject of a new issue which may lead to a separate arbitration proceeding or a mutual agreement arrangement for some sort to meet the situation created by the general 10 per cent. reduction order that applies to pay-day treers and all other piece, hour and day wage workers of all departments.

The public statement by the State board announcing the reduction was given at 6:50 p. m. at the State House, Boston, Monday, and is as follows:

"This decision applies to the Brockton and Old Colony, so-called, comprising in all 44 factories.

"A general 10 per cent. reduction is granted.

"But where the day rate of wage is \$11 per week or less, there is to be no reduction, and no reduction shall bring the rate of wage below \$11 per week.

Secretary Frank M. Bump of the Brockton Shoe Manufacturers' Association made the following comment:

"The State Board of Arbitration should be commended for its promptness in handling this case and in rendering the decision. It was a case that could easily have tied up the works in uncertainty as to factory cost for months. The experts for both sides should be commended for the co-operation they offered the State board in making their investigations as speedy as possible.

"Due consideration will be given the decision by a meeting of the manufacturers' association in the immediate future and to whether notice will be given the State board that the manufacturers will abide by the decision sixty days and then ask a reopening.

The manufacturers, whose salesmen are in their territories, are busy wiring to-day to the salesmen notifying them of changes in prices of shoes to the retailers made possible by the reduction of factory cost due to the decision by the board.

"The reduction ordered, beginning March 13, is already in effect, and it means from 12 to 15 cents per pair on the factory cost on that grade of welt shoe that has made Brockton famous as a shoe center. Taking the district into consideration there are instances where the factory cost of shoes is benefited from 11 to 19 cents.

The cut in the price of their shoes to the retailer will date in most all instances, according to the views voiced by various manufacturers, on shoes for which cutting began Monday morning.

The group of items included in the findings of the State board where extras are allowed or uniformity of price for all factories involved, established, include the following:

For the edgemarkers' department. Rough trimming of edges, extra per twenty-four pairs, \$.3136.

For trimming and setting rolled edges, halfway around and including all the way around the heel, after



Home Ease

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

BRANDAU SHOE CO., Detroit, Mich.



These are tough months on shoes

A Michigan winter is tough on a shoe, but for a quarter of a century H-B Hard Pans have been keeping the feet of Wolverines dry and warm through the months of snow and sleet and mud. Only the choicest part of the hide, the "bend" goes into H-B Hard Pan soles, and the uppers are re-tanned, the same process specified by the government for army shoes during the war. You'll have no trouble satisfying men who are hard on shoes, with H-B Hard Pans. Send for catalog.

H-B Hard Pans

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.

More For Your Money



More Wear



More Comfort

More Style

Hirth-Krause
MORE MILEAGE SHOES

No. 1008

Free Newspaper Cuts for Our Dealers

Send for above cut for your newspaper advertising. New series ready. Get cut sheet from us.

We help our dealers advertise MORE MILEAGE SHOES.

A good line to carry. Those not stocking it ask us to send a salesman.

HIRTH-KRAUSE CO.
Tanners—Shoe Manufacturers GRAND RAPIDS, MICHIGAN

heeling, price and one half, based on the base price determined by the 10 per cent. reduction.

For solefastening, or Goodyear operators. For welting cork sole shoes, per twenty-four pairs, \$1.30. For two operations, \$1.73 per twenty-four pairs.

For lasting department—Men's shoes, lasting shoes with center perforated tips or vamps, per twenty-four pairs, extra, \$.16, the price to be divided, fifty-fifty, between the puller over and the No. 5 bed machine operator.

For lasting women's shoes, center perforations, vamps or tips, per twenty-four pairs, \$.20, division to workers same as for men's. Old price 24 cents for twenty-four pairs.

The lasters' union had no general extra price fixed for lasting perforated tips or vamps for men's shoes heretofore. The decision, it is claimed by E. P. Holmes, in behalf of the union, gives a gain on this item that will balance the seeming loss of 4 cents per twenty-four pairs on the women's shoes.

Lasters—For chalking lasts with wet chalk, extra, 2½ cents per twenty-four pairs. Previous price 3 cents per twenty-four pairs, extra, in a few factories. Decision compels payment of new extra price to lasters in all factories in Brockton and the district where the item of work is performed.

Wetting shoes singly, extra per twenty-four pairs, \$.1568, against the old price of \$.1742, and compelling payment of the new extra in all factories.

Placing counter back of lap, extra, per twenty-four pairs, \$.1568, compelling this uniform price in all factories where the operation is done.

Inserting paper between quarter lining and last extra per twenty-four pairs, \$.0784 for all factories where the operation is done.

That part of the decision of the State board that says the 10 per cent. reduction shall not permit reducing any weekly wage to less than \$11 or reduce any wage of less than \$11 per week affects new help. The present minimum of the shoe industry of this district, particularly in Brockton factories, ranges from \$12 to \$13.50 for new or green help. There are very few workers who receive as low as \$11 per week when full time employment is given. The rate of reduction for the \$12 per week worker is less than 10 per cent., or from \$12 to \$11. The number affected is not large, it is stated.

The cutter at \$43.20 for forty-eight hours is reduced to \$38.88 for forty-eight hours by the decision. The operative earning \$35 per week by the day is cut to \$31.50. A piece worker earning \$48 last week will, if he or she earns that amount this week, be cut by the decision to \$43.20. The worker securing \$21 per week under the old wage this week will have his or her wage envelope cut down \$2.10 to \$18.90. It is a case of taking 10 cents off each dollar earned last week, or in some other week, to arrive at the basis of the wages for which the operatives are now at work.

United

Comparison Invited

MANY UNITED owners, before making their decision, "shopped around" considerably to make comparisons. They were encouraged to do so.

Yet, in the end, they bought a UNITED.

What they found was that it stood comparison, even with the most costly trucks.

They discovered that UNITED units were the high-grade kind used on trucks costing very much more. That UNITED workmanship was second to none. That its engineering construction was not merely up-to-date, but in advance. And, finally, that the UNITED was priced much less than many trucks of great reputation that were not capable of rendering any better service than a UNITED.

So we never discourage comparisons.

We build the UNITED to meet them.

Ask us for specifications and prices.

1½—2½—3½—5-Ton

*A Size for Every Requirement.
Internal Gear or Worm Drive.*

United Motors Company

FACTORY AND SERVICE 675 NORTH STREET
Bell Main 770 Grand Rapids, Mich. Citizens 4472

**Quality—
rather than quantity production**

trucks



Controversy Referred to Tradesman Readers For Settlement.

Lansing, March 18—If I did not have such a high regard for your paper and for your work I would have been very much inclined to throw your letter in the waste basket and to entirely revise my opinion of the Michigan Tradesman. Knowing the facts as I do, your articles on page eight and page forty of the edition of March 8 are jokes. In other words, you must have had a rambling brain storm when you wrote them.

To begin with, let us take the article on page eight, bearing in mind that the tenor of the entire article is, as you admit in your letter, a criticism of the Michigan Securities Commission.

1. You are honest enough to admit that we kicked Harrison Parker out of the State, as the files of your own paper will admit. Parker, himself, committed no crime in this State under which we could hold him. Your statement that he walks the streets of Chicago a free man is a little bit far fetched in view of the fact that a man who makes such irrational and distorted statements as you do ought to at least keep up with the procession. Parker was indicted last Saturday in the Federal court for perjury and is very apt to land just where you would want to have him.

2. Universal Stores Corporation. This is something that passed through the Commission a very long, long time before the present Commission had anything to do with these matters and before any of the members of the Commission were even in public office. The files show nothing dishonest or fraudulent in the inception of the corporation. There was nothing in the files or in the original organization and nothing presented to the Commission which would have given the Commission legal cause to refuse this application. The fraud which you allege was committed was all committed after approval was given. Not a complaint has come to this Commission. It is strange that if \$200,000 was stolen from farmers in a dozen different localities in the State that no one of them has made a complaint to his own prosecuting attorney. Have you yourself, knowing these facts as you do, ever made a complaint to a single prosecuting attorney? In this particular connection you say the following:

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

You must know, if you are honest and intelligent—and I know you are both—that this statement is wholly and completely false.

Regarding the case of Travis, of Plainwell, it is strange that if this man has inveigled 600 farmers into purchasing stocks in some swindling scheme that these complaints have not come in to the Commission and that no one of them has made a complaint to the prosecuting attorney of Allegan county.

The Williams Iron Company was a prospect, pure and simple. It was licensed years ago in the early years of the Commission and is something

that this Commission has had nothing to do with. This Commission has no right to say that a mining corporation shall not sell its stock as a prospect if it has a good prospect, considered as such by reputable engineers, and the stock is sold only as a prospect. You know that just as well as I do and it is childish and puerile to contend otherwise. You will agree that even engineers are human. I have just had Mr. Duff go through the records of the Williams Iron Mining Company and we find that this was approved upon the recommendation of the then State Geologist, R. C. Allen, one of the foremost mining engineers of the country, the man who for years appraised all of the mines of the State for the Tax Commission and who left here to take a \$20,000 position as vice-president of the Lake Superior Ore Association, an association of Michigan mine owners with headquarters in Cleveland. What would you do if you were sitting on the Commission in a case of that kind? The old Commission took Mr. Allen's advice. Allen is able and as honest as it is possible for human being to be, but no man is infallible. The Commission were just as justified in taking his advice as you would be in taking the advice of Dr. Mayo if you went to him for a surgical diagnosis.

In the Eureka-Croesus matter the Commission had before it the sworn affidavits of two of the best mining engineers in the country, saying that the Eureka-Croesus was precisely what its officers said it was. One of them was a Michigan man, well and favorably known in mining circles. The other was probably one of the most eminent copper mining authorities the United States has ever known. Because of our past experience, we sent our own engineer out there and preferred to take his judgment on it.

The Michigan Securities Commission cannot act as a guardian for the people of the State of Michigan in passing on stocks and bonds. It cannot go to the length of exercising its own business judgment as to whether or not the stock in question will be a good business investment. Up to the present session of the Legislature the only thing that the Commission could do was to refuse to approve a stock or bond issue because of fraud or misrepresentation which it found in the organization itself. The Legislature of 1921 amended the Blue Sky Act so as to give the Commission power in the case of unfair methods in the sale of stock. Suppose you were to incorporate the Michigan Tradesman as a company and sell stock. The Michigan Tradesman is a reputable concern. You are a man of unimpeachable integrity. Suppose after you had sold your stock, you conducted your paper with such a total lack of business ability and good judgment as to lose money and you went into the hands of a receiver. Do you think the Michigan Securities Commission ought to be blamed because you, perchance, may have made a fool of yourself? Bear in mind that the Michigan Securities Commission can not act as a guardian for all of the people in Michigan. If we did, we would have some of you in the psychopathic hospital once in a while

What You Can Do.

You can plan, through a WILL, for the future conduct of your affairs. You can name your own heirs and say what they shall receive.

You can arrange to keep your Estate for years, under experienced control. Bequeath AN INCOME.

From a wide experience in such matters, we can assist in planning your estate in a way that will best take care of the future needs of your heirs.

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

"Oldest Trust Company in Michigan"

**THE
MICHIGAN TRUST
COMPANY**

Grand Rapids, Michigan

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

**TAKING
INVENTORY**

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

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.

CADILLAC STATE BANK CADILLAC, MICH.

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

We pay **4%** on savings

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

RESERVE FOR STATE BANKS

for observation. You are about as unreasonable as some of the provincial members of my church who can smell booze forty miles and ten rods and write from some obscure station on an air line railroad and want me to use the entire power of the State of Michigan to deodorize the moon-shine breath with which some lumber jack is polluting the air. And when I don't move the Attorney General's office, State Constabulary, Governor and all up to that particular location, they blame the State for not doing its plain duty.

Bear in mind just this one thing, Mr. Stowe, the Michigan Securities Commission is attempting to do work that would reasonably cost one-quarter of a million dollars a year on an appropriation of \$64,635 and for next year \$64,135. So short is the Commission of money that it did not have enough to put an inspector on for the bucket shop campaign in Detroit and being a member of the Commission, I put the inspector on my own payroll and turned him over to the Commission, inasmuch as I considered that the work of the Attorney General and of the Commission in that particular line was identical. I am simply saying this to show you the financial difficulties we have.

Again, let me call your attention to the fact that the appropriation for the Attorney General's office this year is \$101,450. The appropriation this year for the conduct of the prosecuting attorney's office in Wayne county is \$99,960. You will remember that the present war between Governor Small and Attorney General Brundige of Illinois was precipitated very largely because the Governor cut \$700,000 out of the appropriation of the Attorney General and then he apparently had plenty to run on.

Your paper could do so much real constructive work if it would. If you, who are the brains of it, would not have one of your peculiar brain storms and start out with a club to destroy instead of to build and improve. You ought to be the bulwark of the mercantile business in Michigan. What I object to, and what I object to in any man, is his going off the handle without knowing the exact facts and without bringing a modicum of his gray matter to bear upon the facts after he has ascertained them.

My suggestion is that you come down to Lansing, sit across the table from me, or with the entire Commission if you wish, and get the facts first hand and have this entire matter out. We will then go out and eat a good big beefsteak together and understand each other better.

Merlin Wiley, Attorney General.

Open Letter to Mr. Wiley.

Grand Rapids, March 20—Although I have never had the pleasure of meeting you personally, I believe you are an honest man and that you are actuated at all times by right motives. Because I think you have been a very efficient Attorney General and mean well, I am going to pass up the rather dubious references you make to my mental condition when I wrote the articles to which you object, which were published in the Tradesman of March 8. In taking this position I am following the very generous example you set me two years ago when I reviewed your candidacy for the exalted position you now occupy and volunteered some animadversions on the attempt you made to elevate the Stuffed Prophet of the Soo to the United States Senate. Unlike your illustrious chief, who sent me a letter bristling with sarcasm and innuendo, you wrote me so courteous a letter of protest that I immediately accorded you a place of honor on my Pedestal of Great Men. I have watched your career as Attorney General with great pleasure and satisfaction and have never had occasion to regret my action in classifying you as an able

expounder of the law, a true gentleman and a good sport.

Not having had the advantage of a university education or a thorough legal training, I cannot express myself as positively and vehemently as you do, but I am going to answer your charges the best I know how and permit the readers of the Tradesman to decide for themselves whether you are quite fair in hold me up to ridicule and charging me with making distorted statements regarding some matters with which I am familiar.

1. Regarding Harrison Parker. You are quite right in stating that you "kicked him out of the State," but you will have to admit that you did not perform that very praiseworthy act until after he had filched thousands of dollars from the pockets of poor people. You and your Commission were appealed to repeatedly to take action, both by the Prosecuting Attorney of Kent county and the writer. Mr. Hoffius and myself nearly broke our backs in endeavoring to secure action by the Commission. Finally, failing to obtain any reasonable assistance from the Commission, Mr. Hoffius took the bull by the horns and threatened the men who were reaping a rich harvest with immediate arrest if they persisted in defying the law. This precipitated action by the attorneys of the swindling crew and your too tardy action followed several months later. Your statement that Parker committed no crime in this State is beyond my comprehension. If he didn't commit a crime when he violated the law by selling hundreds of worthless certificates and defying the Commission, what did he do? Your reference to another of my statements as "irrational and distorted" finds ample answer in the fact that my articles were written March 7, printed in the Tradesman March 8, while Parker's indictment on grounds of perjury was not made public until March 11.

2. Regarding Universal Stores Corporation. Your Commission authorized Vedder and his gang of crooks to sell the stock of that swindling concern, providing the commissions paid stock sellers did not exceed a certain amount. As a matter of fact, agents were paid more than twice the percentage you specified. This condition was repeatedly brought to the attention of the Commission, but nothing was done to stop the sale of the stock. In fact, sales were made to farmers in the vicinity of Allegan and Plainwell long after the concern was hopelessly insolvent. The crook who sold the stock around Plainwell is still clamoring for his 35 per cent. commission at the hands of the trustee. Why was no action taken to stop this swindle, by means of which Michigan farmers were victimized to the tune of \$200,000?

3. Regarding Travis. I have written the Commission many letters regarding the swindling tactics of this scamp, but I have thus far been unable to secure any action, except promises. I made a special trip to Allegan to consult with Prosecuting Attorney Montague regarding this case. I found him sore to the quick over his inability to secure any co-operation from the Commission in the Universal Stores matter. He is ready at any time to entertain complaints against Travis, because he believes a great wrong has been done the 600 farmers who were victimized by Travis in selling them stock unauthorized by law. He believes, as I do, that it is the business of the Commission to investigate this swindle and see to it that proper complaints are made, in order that Travis may be made to pay the penalty of his misdeeds. Mr. Duff, your hard working executive officers, has written me repeatedly that the matter would be investigated, but if such investigation was ever made I have no knowledge of it.

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In any event, let us send you an interesting booklet entitled "Safeguarding Your Family's Future," describing a service that has stood the test of a century.

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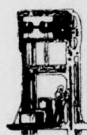
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East Fulton Street and Diamond Avenue
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Grandville Avenue and Cordella Street
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GREEN & MORRISON—Michigan State Agents

4. The Williams Iron Co. The literature put out by the promoters of this concern was such as to lead the average investor to believe that the proposition was a going concern. Positive statements were made as to the value of the ore taken out of the embryo mine, every one of which was false. The Commission is supposed to pass on every prospectus issued by companies authorized by the Commission. Did the Commission do its full duty to the public in this case?

5. The Eureka-Croesus matter. I did not refer to this swindle in the Tradesman and have no personal knowledge of that gigantic fraud except as I read of it in the newspapers at the time of the exposure.

I repudiate the statement that my aim is to destroy, instead of build up, in the case of anything good. All my life I have aimed to be constructive; to assist in the up-building of every good thing which pertains to the merchant. In doing this I sometimes have been compelled to resort to unpleasant methods, just as all men do who aim to be of service to their fellows. My idea is that criticism is one of the most wholesome things there is in this world. If it is just, it usually results in reform. If it is unjust, it falls flat.

I have no serious controversy with the Commission. I believe the men composing the Commission are all high grade men who aim to do all in their power to bring about better conditions for the investors of Michigan. Because they are human, they have probably made many mistakes. If they are willing to profit by the mistakes in the past, they will make fewer mistakes in the future. If they hold themselves above criticism, they are hopeless and the investing public is helpless. If they welcome criticism of a constructive character, instead of attributing it to ignorance or malice, they will, in time, be able to make their work invaluable to the investing public. Granting a license to sell a certain amount of stock should not end the duty of the Commission. It should see to it that the stock is sold exactly as prescribed by the Commission. Any deviation from the straight line of honesty should be sufficient to enable the Commission to call a halt. If the law creating the Commission and prescribing its duties is defective, it should be remedied. If more money is needed, it should be provided. Whatever is worth doing at all, is worth doing well.

While I am on this subject, I wish to call attention to another abuse which I think the Commission ought to remedy—the granting of license cards to scallawag stock and bond salesmen. No man should be permitted to carry a card who is a dead-beat, a liar or a cheat. Many such scamps are now going about, plying their arts on the unwary and flourishing their license cards as proof of their reliability. As a matter of fact, the cards are not intended to convey any recommendation from the Commission, but the holder of a card frequently misuses its possession in the manner stated. More care in this respect means more work for the Commission, but if diligent investigation by the Commission resulted in the retirement of half of the men who are now selling securities the investing public would some way be able to survive the curtailment.

Mr. Wiley, I have endeavored to reply to your charges without resort to abuse or sarcasm. I have refrained from making any unpleasant references to your mental condition, because I consider such expedients entirely out of place in a discussion of this kind. I have written plainly things I know about in the simplest language I have at any command. We are still widely apart, as two men can be and yet not be personally unfriendly. Three alternatives present themselves:

1. Either you are right and I am wrong, or

2. You are wrong and I am right, or

3. The truth is to be found in a middle ground somewhere between us.

I am content to leave the settlement of the controversy to the readers of the Tradesman, who have invariably sustained me with singular fidelity for nearly forty years and whom I hope to be able to serve until I have rounded out fifty years as their servant and friend.

E. A. Stowe.

Proceedings in St. Joseph Bankruptcy Court.

St. Joseph, March 13.—In the matter of Sam Konigsberg, bankrupt, of Kalamazoo, the final meeting of creditors was held at the referee's office and the trustee's final report and account were approved and allowed. Administration expenses were ordered paid and a final dividend of 10.6 per cent. declared. Objections having been made to the discharge of the bankrupt, it was determined that the referee make no favorable recommendation as to the bankrupt's discharge and that the trustee at the expense and request of creditors be authorized to interpose objections to the bankrupt's discharge. The final dividend list of creditors was filed and the meeting adjourned without day.

March 14. In the matter of Alfred Speyer, bankrupt, of Kalamazoo, the first meeting of creditors was held at the latter place and William Maxwell, of the same place, was elected trustee. His bond was fixed at \$1,000. W. F. Rowe, John Van Dyken and Charles E. Schroder, of Kalamazoo, were appointed appraisers. The bankrupt was sworn and examined by the referee and attorneys present, his examination disclosing that creditors will not receive dividends to exceed 10 per cent. The trustee was authorized to sell the property of the bankrupt estate upon the inventory and report of appraisers being filed, and the meeting was adjourned for thirty days.

March 15. Peter Weber, doing a retail shoe and clothing business, at Bridgman, filed a voluntary petition, was adjudicated a bankrupt and the matter was referred to Willard J. Banyon, referee, who was also appointed receiver. The schedules of the bankrupt disclose liabilities in the sum of \$8,091.26 and assets of \$2,700.00. Creditors are listed as follows:

H. E. Howard, township treasurer	\$ 42.85
Emil Freyer, Bridgman	192.50
Moseph Hora, Bridgman	60.00
Bridgman State Bank, Bridgman	1,800.00
Bridgman Supply Co., Bridgman	1,100.00
Total	\$3,195.35
Unsecured Creditors.	
Emil Freyer, Bridgman	\$ 198.00
Lockway, Stouck Paper Co.,	
Benton Harbor	76.00
LaCrosse Rubber Mills Co., La-	
Cross	56.41
Hirth, Krause Co., Grand Rapids	558.00
National Leather Mfg. Co., Niles	50.00
Buchanan Leather Co., Buchanan	119.00
The Western Shoe Co., Toledo	1,545.00
Bridgman State Bank, Bridgman	1,800.00
Nathan Schuler, Bridgman	90.00
Brown Shoe Co., St. Louis	404.00
Total	\$4,896.41
Assets.	
Stock in trade	\$2,500.00
Household goods	200.00
	\$2,700.00

March 16. In the matter of William M. Traver, bankrupt, of Hartford, an order was made calling the first meeting of creditors at the town hall of the latter place for the purpose of proving claims, the election of a trustee and the examination of such other business as may properly come before the meeting. The schedules of the bankrupt were filed and the following are listed as creditors:

Secured Creditors.	
American National Bank, Ben-	
ton Harbor	\$15,000.00
Kidd, Dater & Price Co., Ben-	
ton Harbor	12,450.00
West Michigan Savings Bank,	
Bangor	10,000.00
Albert Anders, Hartford	2,000.00
John Kepler, Hartford	5,000.00
Covert State Bank, Covert	1,000.00
Ulrath & Disbrow, Hartford	1,000.00
	\$46,450.00

Prior or Preferred Creditors.

Seventy-three labor claims	\$1,268.06
Unsecured Creditors.	
St. Joseph Valley Bank, Elk-	
hart	\$15,000.00
Kalamazoo National Bank,	
Kalamazoo	2,000.00
First National Bank, Paw Paw	10,000.00
Paw Paw Savings Bank, Paw	
Paw	4,000.00
Home State Bank, Lawrence	4,000.00
Watervliet State Bank, Water-	
vliet	1,000.00
Olney National Bank, Hartford	2,914.80
Ed Smith, Hartford	4,500.00
Albert Anders, Hartford	4,045.00
Melvina Carpp, Hartford	500.00
Johnson-Carlson Tank Mfg. Co.,	
Chicago	193.53
Bangor Lumber Co., Bangor	482.88

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

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

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

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Landrus Brothers	200.00	C. J. Larson Brothers Co.,	5.96
J. M. Paver Company, Chicago	8,000.00	South Bend	127.27
Dunkley Company, Kalamazoo	900.00	John H. Leslie Co., Chicago	12.57
Leonard Seed Co., Chicago	1,976.72	Janson Brokerage Co., Cincinnati	700.00
Hellmuth Cooperage Co., Chicago	1,000.00	Swell Bills	18.75
Midwest Engineering Co., Chicago	1,000.00	C. H. Spies, Benton Harbor	
Reiter Boiler Works, Elgin	400.00	Also the following from Hartford:	
John Wolf Co., Chicago	741.00	Johnston Brothers	16.38
Arvilla Parmalee, Hartford	2,000.00	Farmer's Mutual Fire Ins. Co.	19.93
Tone Martin, Hartford	1,480.00	Van Buren County Fair	5.50
Eva Hockenjos, Hartford	316.00	Austin, Nichols & Co.	102.00
Mary Stevenson, Hartford	165.00	Ackley & Sherwood	45.37
Mr. Lung, Kalamazoo	1,864.80	Booth Cold Storage Co.	82.80
Lonzo McLain, Lima, Ohio	350.00	Tibbitts Hewitt Grocery Co.	656.88
Detroit Steel Products Co.,		The W. H. Hood Co.	14.43
Detroit	300.00	Pearl E. Monroe	25.75
Marquette Lumber Co., Grand		Mrs. Wm. Monroe	4.84
Rapids	2,065.82	S. T. Galbreath	52.10
Clark Engine Boiler Works,		Hoosier Wholesale Grocery Co.	81.53
Kalamazoo	1,200.00	H. Busser	35.16
Continental Can Co., Chicago	4,360.83	Chas. Siegeman	38.20
Kieckhefer Box Co., Milwaukee	1,000.00	J. C. Perry & Co.	23.61
Ed. Finley, Hartford	2,000.00	A. A. Sherwin	15.90
Sprague Can Machine Co.,		Dan Close	172.90
Chicago	1,000.00	H. J. Robbins	106.90
National Cannery Association,		F. W. Hubbard & Son	21.05
Washington	512.14	Mamie Williams	30.00
Olney Nat. Bank, Hartford	311.85	Wabash Railway Co.	68.57
Thomas Albright & Co., Goshen	55.81	Paul Szabo	6.00
Ed Brammell, Benton Harbor	137.21	Kohl & Meyer Co.	257.72
Fruit Growers' Exchange,		L. Rea	1.13
Bangor	16.80	Levering	1.45
Barclay, Ayres & Bertsch,		E. Engstrom	3.78
Grand Rapids	204.28	B. Landstrom	2.48
B. H.-St. J. Ry. & Lt. Co.,		H. Levring	1.99
Benton Harbor	84.90	V. Frude	.92
Ned Cook, Hartford	56.40	Alice Page	2.08
M. O'Conner & Co., Indianapolis	30.25	G. Levering	2.00
Chisholm Scott, Columbus	200.00	R. Teall	1.17
Currier Lee Warehouse, Chicago	72.46	M. W. Whitney	9.63
Central Public Warehouse Co.,		Mrs. Page	5.74
Indianapolis	25.51	F. Lee	.98
J. T. Fritz, Hartford	168.94	B. Leedy	5.29
John R. Griffin, Bangor	24.00	Lee	.48
Hartford Day Spring, Hartford	65.28	H. Garver	1.93
G. A. Hawley & Co., Breedsville	80.41	Levering	1.64
Huntley Mfg. Co., Silver Creek,		Widner	1.70
N. Y.	20.69	Van Camp	7.24
Frank Himmachek, Kewaunee,		T. Goss	.80
Wis.	200.00	Mrs. Martindale	9.02
Keeney & Walker, Hartford	57.50	Mrs. Ellert	5.14
L. P. Walker, Hartford	145.91	Woodward	3.75
Kayes Auto Sales Co., Hartford	78.92	Emke	2.00
Hartford Gleaners, Hartford	129.17	Ed Smith	15.00
L. J. Messer, Bloomington	77.64	Mr. Thomas	12.60
A. B. Morse Co., St. Joseph	42.00	Congdon	6.00
J. P. Moran & Co., Detroit	303.08	Pitcher	3.45
Missouri Valley Grocer Co.,		Jillson	14.94
Mandan, N. D.	48.29	Ida Borst	10.00
Grover Page, Breedsville	26.60	St. Johns	3.80
F. W. Schmidt Harvest Co.,		Wilkins	2.45
New Holestn, Wis.	24.00	Martindale	2.91
J. H. Schoo, Louisville, Ky.	26.14	Hicks	3.87
Dr. J. D. Stewart, Hartford	31.50	G. Fuller	4.57
S. & S. Garage, Benton Harbor	18.75	Ellert	4.13
Theo. A. Schmidt, Chicago	41.40	Van Camp	2.78
Smith & McAlpine, Hartford	28.10	Seeley	3.20
G. E. Shults, Hartford	36.48	Martindale	3.15
George B. Thayer, Coloma	86.20	Fuller	5.32
Warrington-Duff Co., Broker-		Dyer	3.44
age, Chicago	166.71		
A. McIntosh, Hartford	221.01	Total	\$123,870.24
Lawrence Times, Lawrence	24.50	Assets	
Clare Leach, Hartford	813.16	Real estate	\$95,500.00
Minnie A. Lawrence, Hartford	64.36	Stock in trade	4,500.00
J. M. Liebowitz & Co., St. Louis	176.65	Household goods, etc.	200.00
Warrington-Dugg Co., Chicago	2,300.00	Horses, cows and other animals	3,000.00
L. Hickey, Detroit	285.83	Carriages and other vehicles	2,800.00
High & Thompson, Hartford	93.79	Farming stock and implements	6,000.00
Hipp, Enders & Avery, Benton		Debts on open account	17,530.00
Harbor	64.40	Stocks and negotiable bonds	8,000.00
M. O. Oppenheim, Hartford	65.45		\$137,530.00
L. P. Harley, Hartford	336.11		
Decker, Beattie, Decker, Paw			
Paw	34.25		
H. L. Gleason, Hartford	135.22		
John Hanel, Hartford	17.50		
Mr. Bluebaker, Hartford	11.07		
Chas. Stuckum, Covert	649.22		
Harold Ament, Hartford	72.68		
B. Benton, Hartford	64.05		
Bangor Fruit Exchange, Bangor	52.67		
Alfred Drake, Hartford	24.18		
Mr. Sherwood, Watervliet	52.55		
Wm. Kerns, Breedsville	5.35		
William Osborne, Hartford	7.09		
Alden H. Boyer, Bangor	1.14		
Irvin Wilkinson, Hartford	2.52		
George Borst, Hartford	67.41		
Orlo Dade, Hartford	351.60		
Mr. W. W. Hygena, Hartford	313.61		
Fred Simpson, Hartford	154.78		
Louis Finley, Hartford	39.50		
Continental Brokerage Co., In-			
dianapolis	157.63		
Anderson Brothers, Hartford	445.08		
Detroit Commerce Co., Detroit	30.78		
J. M. Paver Co., Chicago	54.70		
A. D. Hoppen, Bangor	36.40		
Russell Brokerage Co., Wichita	23.40		
L. P. Cole Brokerage Co., Cin-			
cinnati	113.71		
St. Joseph Valley Bank, Elk-			
hart	16,000.00		
Corsco-Neuman Brokerage Co.,			
Detroit	36.47		
Kidd, Dater & Price Co., Benton			
Harbor	12,878.70		
Van Buren Telephone Co., South			
Haven	78.00		

C. J. Larson Brothers Co.,	5.96
South Bend	127.27
John H. Leslie Co., Chicago	12.57
Janson Brokerage Co., Cincinnati	700.00
Swell Bills	18.75
C. H. Spies, Benton Harbor	
Also the following from Hartford:	
Johnston Brothers	16.38
Farmer's Mutual Fire Ins. Co.	19.93
Van Buren County Fair	5.50
Austin, Nichols & Co.	102.00
Ackley & Sherwood	45.37
Booth Cold Storage Co.	82.80
Tibbitts Hewitt Grocery Co.	656.88
The W. H. Hood Co.	14.43
Pearl E. Monroe	25.75
Mrs. Wm. Monroe	4.84
S. T. Galbreath	52.10
Hoosier Wholesale Grocery Co.	81.53
H. Busser	35.16
Chas. Siegeman	38.20
J. C. Perry & Co.	23.61
A. A. Sherwin	15.90
Dan Close	172.90
H. J. Robbins	106.90
F. W. Hubbard & Son	21.05
Mamie Williams	30.00
Wabash Railway Co.	68.57
Paul Szabo	6.00
Kohl & Meyer Co.	257.72
L. Rea	1.13
Levering	1.45
E. Engstrom	3.78
B. Landstrom	2.48
H. Levring	1.99
V. Frude	.92
Alice Page	2.08
G. Levering	2.00
R. Teall	1.17
M. W. Whitney	9.63
Mrs. Page	5.74
F. Lee	.98
B. Leedy	5.29
Lee	.48
H. Garver	1.93
Levering	1.64
Widner	1.70
Van Camp	7.24
T. Goss	.80
Mrs. Martindale	9.02
Mrs. Ellert	5.14
Woodward	3.75
Emke	2.00
Ed Smith	15.00
Mr. Thomas	12.60
Congdon	6.00
Pitcher	3.45
Jillson	14.94
Ida Borst	10.00
St. Johns	3.80
Wilkins	2.45
Martindale	2.91
Hicks	3.87
G. Fuller	4.57
Ellert	4.13
Van Camp	2.78
Seeley	3.20
Martindale	3.15
Fuller	5.32
Dyer	3.44

Total	\$123,870.24
Assets	
Real estate	\$95,500.00
Stock in trade	4,500.00
Household goods, etc.	200.00
Horses, cows and other animals	3,000.00
Carriages and other vehicles	2,800.00
Farming stock and implements	6,000.00
Debts on open account	17,530.00
Stocks and negotiable bonds	8,000.00

March 17. In the matter of Water F. Clements and Edgar E. Pauley and Clements & Pauley, a copartnership of Benton Harbor, bankrupt, an order was made calling the first meeting of creditors at the court house in the city of St. Joseph, March 28, for the purpose of proving claims, the election of a trustee, examination of the officers of the bankrupt and the transaction of such other business as may properly come before the meeting.

March 8. In the matter of the Victor Truck Co., of St. Joseph, bankrupt, the final meeting of creditors was held at the referee's office and the trustee's final report and account, showing total receipts of \$4,762.43 and disbursements of \$1,745.25, approved and allowed. The administration expenses were ordered paid to date and a first and final dividend of 16.9 per cent. was declared and ordered paid. Creditors having been directed to show cause why a certificate recommending the bankrupt's discharge should not be made, and no cause having been shown, it was determined that such favorable certificate be made. It was further determined that the trustee be not authorized to interpose objections to the bankrupt's discharge. Final meeting of creditors then adjourned without day.

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Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3 1/2

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$600,000

WM. H. ANDERSON, President
J. CLINTON BISHOP, Cashier
HARRY C. LUNDBERG, Ass't Cashier

LAVANT Z. CAUKIN, Vice President
ALVA T. EDISON, Ass't Cashier

MICHIGAN TRANSIT COMPANY

CHICAGO, ILLINOIS

Safety and substantial returns are combined in an investment in the Preferred and Common Stock of the Michigan Transit Company. This Company has a record of having come through the worst years known to water transportation with an enviable record of earnings.

Better years are coming and with those better years there will be much better business and there should be even better earnings for the Michigan Transit Company.

If the Company can keep up its rate of earnings made for the last thirty-one months, for three or four more years, there can be no question but what the common stock of the Michigan Transit Company should easily be worth twice its present value.

This Company has paid dividends on both the Preferred and Common Stock from the beginning of its organization. Dividends are payable in January and July.

An investment with greater safety and at the same time a possibility of very substantial returns and increase in the value of the common stock, is hard to find.

Write for full information.

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.

Name _____
Address _____

Fenton Davis & Boyle

BONDS EXCLUSIVELY
MICHIGAN TRUST BUILDING

GRAND RAPIDS

Detroit

Chicago
First National Bank Bldg. Telephone 3
Main 656
Citizens 4212
Congress Building

Railroads Destroying Themselves By Excessive Charges.

Lansing, March 21—Permit me to give you the following concrete example of what Michigan is up against now with intolerable freight rates.

We had last week at Jackson 21,000 pounds of merchandise to haul to Leslie, fifteen miles north, to which town there are two railroads from Jackson. The best rate we could get from either road was \$56.10 and it would cost an additional \$8 to unload from car in Leslie and haul to store, or \$64.10. We contracted with a teamster to haul these goods, which he did with a team and wagon, for \$31. He made \$7.50 per day for himself and team at that, which was about \$1.50 per day more than the going wages for team work at that time at that place; in other words, he got 25 per cent. more than normal pay for hauling at less than half railroad rates and the same job could have been done with a two ton truck with much better results, as two trips per day could have been made and about \$15 per day earned.

This may be an exaggerated case, but it is an actual fact. If a teamster can make more than regular wages hauling freight at less than half railroad rates there is no wonder that most of the local freight is now being hauled on trucks and that it will be practically all done that way before long. We have had occasion to send over 300,000 pounds of hardware from Lansing to our Leslie store in the past few months, less than 3,000 pounds of which was sent by freight. The remainder was all hauled on trucks, because the truck service was from one to two days quicker and cost about one-third less. In other words, we sent a load of freight this morning which was in Leslie at 10 a. m. Had we sent it by rail it would have taken from one to two days longer and cost about one-third more. We believe our experience has demonstrated the efficiency, economy and saving of time in truck hauling; also the excessive overcharge for local freight rates in Michigan at the present time. A. T. VanDervoort.

Our correspondent should consider that the fundamental cause of the present situation in freight rates is due to cowardice—first, because of the cowardice of the Wilson administration in enacting the infamous Adamson law (the blackest page in American history) through the coercion of Gompers and his gang of grafters and blacklegs; and, second, because of the cowardice of the Republican administration in not repealing the Adamson law, which should have been the first act of Mr. Harding and the present Congress when they assumed the reins of power. No substantial reduction in freight rates can be made until this stumbling block to prosperity and decency is removed.

Breaking It Gently.

A well-dressed gentleman sat upon a bench in the park and leaned back to enjoy the refreshing air. Not far away a boy sat on the grass watching him intently. Presently the man spoke to the lad:

"Why aren't you off playing with the other boys?"

"Oh, I just want to know," he answered.

"But a chap your age ought to like to play with the other fellows."

"I am going to soon," continued the lad. "I just wanted to see you when you got up. They painted that bench you are sitting on this morning."

Do not go through life doing little things painfully when you were made to do great things grandly, happily.

NEW LOAN:

Because of their intimate knowledge of the thrift, integrity, and industry of the Holland people through years of contact with the large Holland element in our population, the bankers and investors of western Michigan will be particularly appreciative of the attractiveness of the following loan, which is being offered by one of the strongest banking syndicates of the country, including:

**GUARANTEE COMPANY OF NEW YORK,
BANKERS TRUST COMPANY OF NEW YORK,
LEE, HIGGINSON & COMPANY,
CHASE SECURITIES CORPORATION,
KIDDER, PEABODY & COMPANY.**

\$40,000,000

DUTCH EAST INDIES

40-Year External Gold 6s.

**PRICE 94 $\frac{3}{4}$ AND INTEREST
TO NET 6.35%**

Yield to Earliest Redemption Date in 1932, 6.73%

Denominations \$500 and \$1,000.

Not Redeemable for 10 Years.

Commencing in 10 years there will be a sinking fund sufficient to retire one-thirtieth of the issue each year, bonds to be called by lot at par and interest.

These bonds are direct external obligation of the Government of Dutch East Indies and an integral part of the Kingdom of Netherlands, and its most important colonial possession.

Dutch East Indies is known among international bankers as one of the most amazingly rich and productive lands of history.

For the past six years the Dutch East Indies has had a larger favorable trade balance than any country in the world except the United States.

The total revenues for 1921 were OVER 10 TIMES INTEREST AND AMORTIZATION CHARGES on ALL debt both funded and floating.

The funded debt of the Dutch East Indies exclusive of this loan amounts to only \$212,000,000 and against this the Government owns property with an established value of \$275,000,000.

Some idea of the richness of these properties may be gathered from the fact that for the last five years net income from Government properties and monopolies alone averaged \$48,000,000 or more than 1 $\frac{3}{4}$ all interest and amortization charges in the budget for the coming year.

The bringing out of this bond has been expected for some time and has caused very favorable comment by conservative bankers throughout the country.

We have \$60,000 of these bonds available and take pleasure in according our recommendation for investment.

"Telephone or Telegraph orders at our expense."

HOWE, SNOW, CORRIGAN & BERTLES INVESTMENT BANKERS

DETROIT, MICH.

GRAND RAPIDS, MICH.

The statements presented above are based on information obtained partly by cable from official and other sources, and while not guaranteed, we believe them to be reliable.

CHARM OF THE MANISTEE

Experiences on Canoe Trip From Source to Outlet.

Written for the Tradesman.

In the late afternoon of a perfect day we made camp in a grove of spruce and hemlock on a high bluff with grand views of the river, up and down. We were winded by the time the camp truck was in place, so with supper safely in our inside storage, we lounged about on the balsam we had gathered for beds. In front was a fine camp fire; from below came the rippling and echoing of the rapid running river and back of us the soft sound of the bells of cattle grazing on the distant plains. Dan was reading to us by the light of the camp fire, a touching story of Civil War days, to the accompaniment of whip-poor-will calls and katy-did raspings, when Gramp's experienced ear caught the rumblings of deeper music. Off to the South the blacksmith who forges the thunderbolt for this part of the country began to growl and blow his fires and the witch who sails the star land astride a broom was shrilling up, with the wind dead ahead. From long observation Gramps knew there was going to be trouble so all hands fell to, made more and longer tent pins and tightened the guy ropes and were soon safely tucked inside watching nature's movie as it came along. Every bird and wood sound ceased as the rumblings rapidly drew nearer and the lights flashed through the sky. Then came the deluge. Just in front of the open tent was a hemlock leaning far over the water. It seemed to be a runway for the bolts that came down the standing hemlocks, particularly those back of the tent, for the lightning certainly jumped over us, ran out on the leaning pine and hurdling the river banged up against the hills on the opposite shore. Wind, rain, thunder and lightning kept up half the night, but we found ourselves all intact at daybreak. The river was overflowing its banks, the flowers were fresher and the birds took up their songs where they left off the night before.

The morning after the storm the Soldier Boy and his Gramps set out to explore the desolate cut over lands where as far as we could see were the scars of the battle against the pines. We hoped to trail those bells heard the night before to their abiding place. A couple of miles from camp we came upon a herd of fine cattle resting in the shade of some second growth pines. Another mile and we found a group of weather worn farm buildings and crawling under a wire fence we dropped into a paradise of a farm garden. The farm buildings were evidently remodeled lumber camps where like the home of the indian, the front door was on the back side. A short distance to the right was a deep glen, enclosing a rushing brook that came out of the hills singing the songs of the forest. Between the house and the brook were stables, and chicken coops with broods of chicks and ducks; to the left the fields were filled with melons, squash, pumpkins and other garden truck; as grand a display as could be found in any part of Michigan.

As we came near the door a woman stepped out. There is no type of woman in all the world just like the Italian, but we had never met one of them on a farm. Our acquaintance had been confined mostly to fruit stores, so imagine our surprise when the dainty bit of Italy with carefully combed hair, black and glossy as a raven's wing, a neatly fitting blue cloth dress, came to greet us. We explained that we had come up from the river and wanted to buy a loaf of bread. But the woman seemed to see only the Soldier Boy. Coming near and placing her hand upon his arm, she explained, "I speak no English, Italian me." Then, in a pitiful mixture of English and Italian, "My boy, my boy, he soldier. No come back long time," holding up her hand to count the fingers "four years. Some day maybe he come back," and she turned her face to scan the yellow sandy road where it passed over the crest of a distant hill. The uniform of a Soldier Boy had opened anew the wounds of that day when her boy, wearing a suit like his, went out of sight over the hill road and she could not keep her hands from touching him. She showed us the attic of the weather beaten home, where swings a hammock by a gable window. There is no gold star but every night a light shines as a guide to the boy whom she believes will some day return. Most of his comrades have come back and in the meetings in the village, eight miles distant, they speak of him as dead. They touched elbows as they went Over the Top and out into death's harvest. When first coming home some of these comrades helped store away crops; then came their own problems and the fellowship that the battlefield had created became but a memory. While we were visiting, eighteen tortoise shell cats and kittens gathered about us, every one of them worthy a blue ribbon. We could not touch a hand to their soft fur. They would not play with us and our hostess explained, "Kit'en no speak do English—speak do Italian." Her husband, she made us understand, had gone to town with the cream and she could let us have a loaf of bread, half wheat and rye. But first to the melon patch where she selected, one which we devoured seated on the ground near an old pine stump.

We came away with the bread and all the melons the Soldier Boy could pack. Gramps also toted a paper sack of eggs and a pail of milk. But the long legged Soldier Boy set a pace which kept the old fellow on the double quick and when about half way to the camp he caught his toe under a briar tangle and in a wild lunge, the paper sack aloft, Gramps and the eggs came down in a crash. There were all sorts of yellows in that landscape and no sense in trying to improve the scenery with this wild scramble. Plenty of brimstone seasoned the expressions that accompanied the salvage of only nine good eggs. That is one of the events of the day we would like to forget and as we write remember only the little mother, the pleasant home and the beautiful garden.

And this leads me to ask, why can-

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 { 1 share Class A \$15.00 per Block
 { 1 share Class B

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

Write To-day For Detailed Information

NATIONAL INVESTMENT CORPORATION

Murphy Building

Detroit, Mich.

GENTLEMEN:

Without any obligation on my part send me full particulars regarding Nut Grove Butter Co.

Name _____

Address _____

not all this cut-over land be made into prosperous farms? I am puzzled to know why men go to the arid plains of the West when we have thousands of acres which can be had for a song at our very doors; back forties which can be planted with blue berries which grow so plentifully on the sand beaches of Superior. Why not conserve with bees the million pounds of honey lost every year? Now that the prodigal sons have drained the State of its forest wealth, there is left to us the sassafras, golden rod, wild asters, sumacs, blue spruce pine and hemlock stumps which give old Mother Earth the look of a toothache. Why not award the State Dentistry Association the commission to pull these fragments or why not give the buyer of each forty acres a stump machine and a "barrel of pepper?"

Canoeing is unlike any other outing. Each day presents a routine and program of its own. The password is "travel light, pack and load the canoe with care, never overload." The camp, if only for one night, should have drainage and shelter from wind storms, balsam or some other good bedding and plentiful use of it. Then in your wool blankets you will be happier than those who dwell in marble halls. In our party of four were three fine cooks. Gramps was strong at making camp fires and balsam beds. Dan was chief cook. He had more good things to eat in his duffle than one could find in a city hotel. He brought forth hot graham muffins with butter and honey, fried mush and maple syrup, bacon and Johnnie cake. Dan, it seems, inherited Aladdin's frying pan and oven if not his lamp. Dern a lamp anyway in camp. If packed in the duffle it would be sure to leak oil. He made magic with a contrivance that gave out dill pickles, currant jelly and tomato soup. With a turn of the wrist he brought forth biscuit light as those which mother used to make and never a one was fed the fishes or birds.

Not often does one find the good points of a hundred men bundled up in one and it seems to me now that a canoe trip without Clyde would be like bread without butter. He knew everything about canoeing which was worth knowing. When it came to cooking, Clyde's specialty was apple sauce. If he had to tramp five miles back from the river for fruit, he always had some apples stewing on the stove.

The Soldier Boy, with his six foot two and a winning smile, was not only a cook but an able forager. He could see a joke in the wildest thunderstorm and every dip of his paddle was a flash of sunshine. Like all good soldiers he had a sweet tooth and a sweetheart. The latter had packed in his duffle bag a ten pound slab of milk chocolate. Every kid or kiddie we met up with, as well as many grown ups, were treated to a sample. I advise all young fellows who paddle the River of White Trees to wear a soldier's uniform or tote a load of chocolate, for they carry a magic key to the doors of home and good will. None of our party used tobacco, so

we lacked a cigar to offer to an old teamster whom we found snoozing away one Sunday morning in the shade of an old logging camp barn. By way of substitute, the Boy offered a square of hocolate. Looking it over the old fellow asked, "Do you shave it (for your pipe) or chew it?"

But to return to our cooks. Nary a one of this squad was a member of the hash slingers union. Twenty-four hour days were all too short for the joy of living. An eight hour man would soon have stranded in the drift wood jam of derelict logs floating along life's stream for awhile, then blocking the way or piling upon the bends to rust out. Seems to the canoe man better to be a shingle on a corn crib than a straggling log in a drift jam.

carved on the birch trees round about. Truants from the little red school house were chased back to their studies by the school master who tickled their legs with a willow switch.

It was by this old swimming hole that the boys of '61 planned to form a squad in one of Custer's cavalry regiments and when they were gone it was here their sweethearts came wandering. After all these years, there is the same swirl to the waters, the same trees, but few of the boys. Some lie sleeping in the Southland, but one, at least, is left. He possessed the charm that carried men through all dangers and came back to enter life's stream with all the vim of the dashing cavalryman. He built up a fortune in mills, bonds and

will find me digging bait behind the barn on the hill."

Just where the river at a six mile gait in a puzzle of elbow bends runs away with itself, we found a regular "Ranch Man's Delight." It was a great surprise to come upon flocks of sheep, herds of cattle, ranch houses of logs, cabins with shaded verandas, large barns, gardens with flowers and a flag pole from the top of which floated the colors we all salute. The noses of our canoes seemed to sense a welcome and glided of their own will to the landing where the house dog met us with a welcoming wag of the tail. Only the manager was at home, his hands calloused from shoveling prosperity, which seemed the principal thing grown on this ranch. Being just river tramps we have no right to tell of the glories of Rowe ranch. But we wondered to ourselves, as we again took to the river, why men go to the arid West, where some of them haven't water enough to wash their necks, when right here at home they can tap a river full of speckled trout, turn a stream into a corn field and grow corn with red kernels. Then at the husking bee kiss the prettiest girl and carry her off to cook your trout and thus have heaven on your own forty right here in the cut-over lands.

Charles E. Belknap.

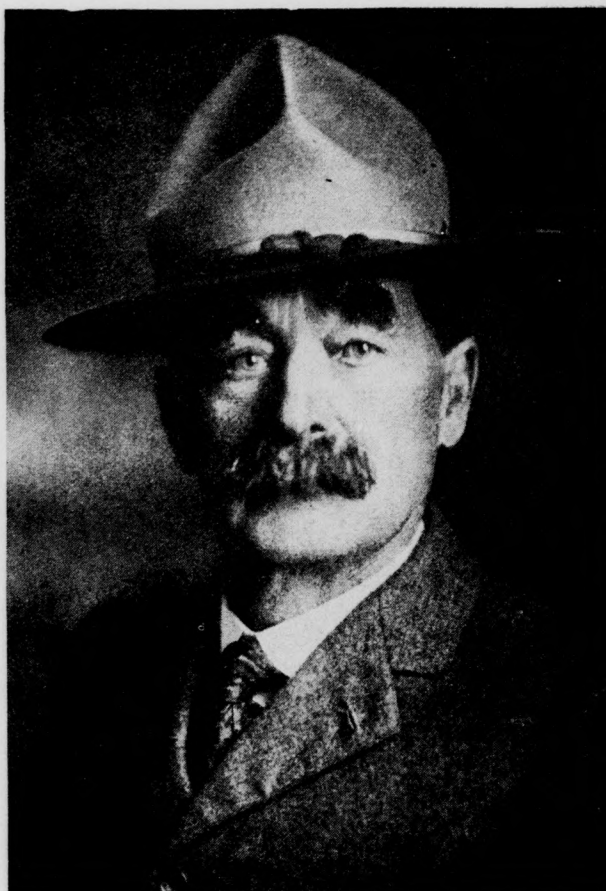
An Electric Doll.

Who ever heard of an electric doll? The idea has been patented by David Zaiden, of East Orange, N. J., and, with the help of an armature in the head of the doll and a little battery to energize it, he gives to the manikin lifelike movements of the arms.

The arms are connected by a spiral spring, which passes through a tube that is hung on a rod carried by the armature of an electric magnet.

When the electric magnet is energized the arms are agitated with movements simulating life, the effect being increased by the resiliency of the spring.

Our trouble with corn for fuel is you can't eat coal.



Hon. Chas. E. Belknap.

One morning we explored Clay Bank Lake, a gem of a place, inhabited mostly by fish. Gramps paddled for Dan, who was casting for bass. Above us on one of the hill plateaus, a plowman was spending the glorious day cussing his team, out of sight, but not out of hearing. I trust the "recorder of deeds" pays no heed to the expressions used by this plowman of the pine stump lands. He gets full punishment here below. He goes on cussing until his back is bent and broken and his voice gives out. Then, perhaps, he gets wise, digs a can of worms and goes fishing.

Beyond a clay bank bluff, where the water sets back into a bay, hidden by trees and vines, we found an old swimming hole. Here in the days gone by the charm of the place had lured the boys for miles about. Their names, all overgrown with bark, were

farms; traveled the West, the South and Main Street. Then a hunch led him back to the swimming hole. We found him in the shade of an old birch tree, where his initials cut with pocket knife were overgrown and dim. He was smoking a cob pipe and fishing with a rough cut pole, from which a line with a bobber floated on the water. That line was in trouble, being baited for grass pike, not trout, but he did not sense it. His dreams of the fleeting forms of yesterday were not disturbed until Gramps' eyes lighted upon his Grand Army button. Then with a hail from the canoe, "Hello, Yank, how far is it to camp?" he came to with right good will. Most of the civil war was fought over before we succeeded in floating on. The old comrade with his visions of yesterday bid us a heartfelt, "Come again. If I'm not here with my pipe, you

For Sale

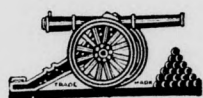
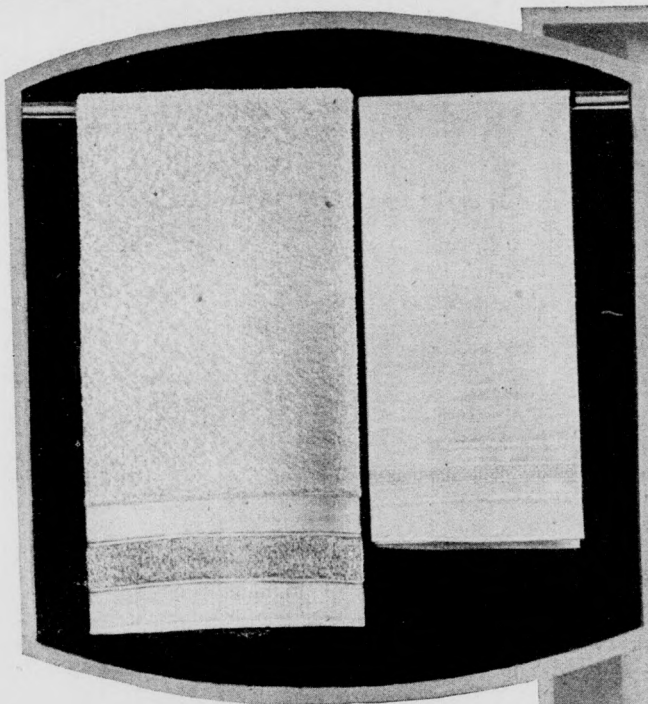
A Profit Making old **Established Business in Prosperous Farming** Community. Stock consists of

Dry Goods, Shoes Clothing and Furnishings

Also Brick Building of Modern Construction and Modern **Fixtures**. Will sell **complete** or sell stock and fixtures and lease Building.

Communicate with Owner.

SOL GITTLEMAN,
Lakeview, Mich.



*In Paisley Shawls
or Sable Wraps*
These TOWELS Fill Their Needs

THE little old lady who wants a towel or two—something inexpensive but good—can find a Cannon Towel to suit her needs. The woman who drives to your store in her limousine can choose a selection of Cannon Towels that in appearance and quality are suited to the beauty of her home.

For the completeness of the Cannon line is one of its advantages. It includes every kind of cotton huck and turkish towel—at prices that all your customers can afford.

Cannon Towels offer you the finest values that you can buy. Compared price for price, they bring you heavier weight, closer weave, and higher quality than any other towels made. Their fine appearance is gained by the Cannon process of bleaching and finishing.

From the raw cotton to the finished product, Cannon Towels are made by the Cannon Manufacturing Company—the world's largest producer of towels. They are distributed only through jobbers. Write your jobber today for samples, prices and complete information. Buy the Cannon line complete.

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



*Be certain you secure
genuine Cannon Towels.
Look for this trade-mark
label (in blue) on the
wrapper of every package.*

CANNON TOWELS

STRATEGY IN BUSINESS.

Modern Merchandising Calls For Advance Planning.

I have written one article on Integrity. This was followed by one on Energy. The subject of this article is Ability.

Ability means the thinking or intellectual side of business. A man of ability thinks straight and controls his actions by his head. A man of ability may be impulsive but he is a man of cool second thought and his impulses are checked by his intellect. A man of ability is a close student of "relativity"—in other words—the relative importance of one thing to another. A man of genius in business quickly sees the important thing to be done and does not allow any little side issue to interfere with his plans. From my observation of men, they differ more in this respect than in any other. A man with a keen trained mind quickly sees the main road, while smaller minds easily get side tracked and waste their energy running up and down blind alleys.

Is the building up of a standard business in the manufacturing or jobbing line worth while? By a standard business I mean a business that deals very largely in the necessities of life—a business that will not be seriously affected by changes in fashions. In this article I desire to show that the building up of such a business is of great value because, unless it is directly wrecked by mad management or dishonesty it will support families that control such a business from one generation to another. I believe that the building up of such a business is the result of personal sacrifice of many valuable lives, and that the franchise of such a business should be valued accordingly. When such a business is once created it is almost a crime when it is destroyed by carelessness and inefficiency.

What is the ideal business organization? Most business men have very erroneous ideas on this subject. They seem to think that the ideal business is a very large one with a lot of system and red tape. As a matter of fact, the ideal business is one good man running his own shop and doing everything himself. That is the ideal that the largest business organization tries to follow. System, efficiency and red tape are simply necessary evils in a large business because it is large. I have dwelt on this subject at some length in one of my early articles. With one good man doing everything in his own business, there is always concentration of effort and perfect harmony. There is no jealousy between right hand and the left of the one man. All managers of large businesses, however, know from bitter experience that jealousy between the various people in the organization, from the top clear down to the bottom, is one of the greatest handicaps in the development of the business.

A well established business earning money is a franchise. What I mean by that is that if, for instance, in any city there are two well established, prosperous hardware houses two houses hold a very valuable franchise in their territory. When a house is

once established on a firm foundation it is very difficult indeed to wreck the business. Recently a bank in New York telephoned me and asked what I thought about the credit of a certain Western hardware jobber. I happened to know that this jobbing house was very well managed. I answered the banker by asking him this question—"Did you ever know a hardware jobbing house to fail?" Stop and think; in the last twenty-five years have any of the readers of Hardware Age known a well established hardware jobbing business to either fail or go into the hands of a receiver? As I told my banker friend—you can't kill a well managed hardware business with an axe! I have known managers of certain businesses who tried to kill them but it has simply been impossible.

Have you ever thought how the corporation form of business has helped steady and perpetuate established houses? The corporation form of control naturally divides a business into its parts with a certain officer of the company in charge of each part. A very learned lawyer friend of mine in discussing modern corporations advanced an idea that I have found very interesting to study out.

This lawyer stated that in the Middle Ages practically all wealth was in land. The feudal system grew up upon the basis of land control. The serfs or villeins belonged to the land. Land was necessary for their existence, and needing the land they were practically the slaves of the nobles who owned the property. In order to maintain their control the great landed nobility developed the system of primogeniture. In other words, the oldest son inherited the undivided estate. Of course the object of this system was to perpetuate the land in the family, and as we know the system worked well and for hundreds of years the landowners practically controlled everything. When the Government of the United States was founded, our early statesmen such as Thomas Jefferson realized the unfairness of this system, so they abolished the law of primogeniture and as a result with us the land and estates were divided among the various heirs equally upon the death of the original holder.

In modern times land ceased to be the great source of wealth and the corporation was devised as a means to hold and manage many other forms of wealth. Well managed corporations with modern accounting and business methods stabilized wealth and passed it down from one generation to another, who held the control of the stock in these corporations. In other words, my good friend the eminent lawyer declares that to-day the corporation and corporation management has taken the place of the feudal system in the Middle Ages. Now with this hint, those who take pleasure in working out parallels may carry on this thought indefinitely.

Have we to-day in our corporations a well defined, modern feudal system in which certain men control, manage and perpetuate great wealth just as the feudal barons did in the Middle Ages? One must have this thought to understand more fully why the State

these days is levying taxes and also very heavy surtaxes on large incomes. The idea is not only to provide revenue for the Government, but also to check the constant increase in wealth brought about by the corporation form of control and management.

Now what has all this to do with my article? My point is just this—a well established business in any standard line of merchandise is a franchise. It is not only a franchise, but with the corporate form of control it practically becomes a perpetual one. Under our present laws a minority stockholder in a corporation stands about as much chance as a younger son did in the good, old feudal days.

What I am driving at is that the rewards that follow the building up of a profitable business under our present business system are very large and long continued. One man may build up a business simply working from day to day without much further thought than that he is providing a living for himself and his family. After a while as he grows older he desires to establish his business on a basis so it will take care of him in his old age. Many of these men, founders of businesses that have grown to be very large and have lasted for many years, never realized just what they were doing. They did not know that their businesses with the development of the country would grow to enormous proportions, and that these businesses growing from small beginnings would give their descendants incomes compared with which the revenues of the feudal barons of the past would be insignificant.

The moral to be drawn from this line of thought is that it is well worth while to go to great pains to develop a business. The wise manager of a business will constantly bear in mind that he is building for the future. Therefore he will spare no pains in seeing that his business is established upon correct principles—that it is officered by the right kind of men and that unusual care is devoted to the selection of department managers, foremen and salesmen. As the results of success are so far-reaching, the time spent in teaching and training the men in a business is very well used indeed.

With these thoughts in our mind, let us consider the strategy of the management of any business. The first thing, of course, whether the business is large or small, is to positively know the facts about the business. These facts can only be obtained by good accounting. If I were suddenly put in charge of a new business the very first thought I would have in my mind would be the accounts of that business. Now by this I do not mean a lot of expert efficiency work, but I do believe that the books of every business should be audited at regular intervals, and where the business is so located that it is convenient to have chartered public accountants check up the accounts, I would strongly recommend that this be done. Roger W. Babson of Babson's Statistical Organization is now conducting classes for young men in business management, and one of his classes I under-

stand is intended primarily for the benefit of young men who will inherit large corporate interests. It is impossible for any man to direct a modern business properly and efficiently unless he understands something of modern accounting and if the man in charge of a business does not understand accounting he should take lessons immediately. This is fundamental.

Business building has always appeared to me as being a very simple thing. Of course to build up a standard business takes time and work. I use the word "standard" because I do not refer to that class of businesses that are sometimes built up overnight by tremendous advertising campaigns. It is always questionable whether such mushroom growths will prove to be lasting.

I was the president for ten years of one business where our gains in sales averaged about \$1,000,000 per year for ten consecutive years. These sales were built up by concentrating on certain simple plans. In the first place we decided not to seek any foreign business. We next decided to start increasing our business first in our home town, then in our home state and then as we developed we spread out into faraway states. In other words, we worked from the inside out. It may be interesting to the trade to know some of the plans we followed. The first thing we developed was good service. We shipped goods very promptly. We did our level best to keep our stocks complete so we filled our orders with very few shortages. In the jobbing hardware business I am absolutely convinced that good service is of more importance than cut prices. What I mean by this is that you can hold your customers and increase your business more quickly by giving first-rate service than you can by having poor service backed up with cut prices.

To give real good service means exceedingly hard work on the part of the managers of the business. In giving good service the first thing the head of a business must watch is his claim department. You must not study claims by hearsay. Have the letters of complaint come to your own desk and study them day by day. These kicks or complaints will give you the best photograph of the service of your house that you can possibly get. Claims should be analyzed and tabulated and by doing this a finger will point to those weak spots in your organization where the machinery is knocking. You can afford to pay a good salary to the manager of your claim department.

Referring again to accounting, I would say that it is my opinion that the accounting department of the business should be kept just as far as possible separate from the rest of the business. Accounting fundamentally is simply a system of charges and credits. All charges and credits should be passed to the accounting department in written form. For reasons that will appear obvious to all experienced business managers, the less personal contact there is between the rest of the house and the accounting department, the better.

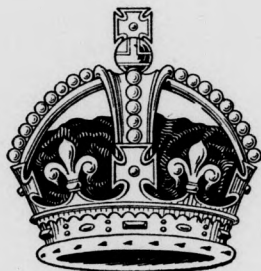


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you can bet a large percentage of them use



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



Let me illustrate what I mean by telling of an experience I once had with a certain club. This club for years had lost about \$10,000 per annum. Every year the members made up the deficit. The only explanation was that the club was losing money. Nobody seemed to go into question of why the club was losing money. Finally the writer and an expert accountant were placed on the house committee. We decided to thoroughly investigate the affairs.

The first thing we did was to take away the accounting from the jurisdiction of the manager of the club. We made it a separate department under an efficient and honest accountant. We instructed the manager to pass all bookkeeping items through a window into the bookkeeping department, and we insisted upon having clearly defined vouchers for every charge and credit. The manager naturally did not like our plans.

Then we established a store-room and put a man in charge of the store-room. In the store-room he kept a buying book. The manager was compelled to call for bids on almost everything the club bought, and he received quotations. These quotations were entered in the buying book and the lowest price was checked. If we did not buy our supplies from the concern that quoted us the lowest price the manager had to enter an explanation. All supplies were delivered to the store-room and the quantities and weights checked there. When supplies were needed by the club they were drawn out of the store-room on

written orders. With this system it was a simple matter to check up the store-room. Then the club had a side door and it seems that all the employees came in and went out of this door. The side door was locked and the employees upon arrival and departure were required to pass in front of the office. A simple but accurate system of accounting and profit-figuring of the different departments of the club was installed.

The upshot of this work in this club was that at the end of the first twelve months of this form of management the loss of \$10,000 per annum was turned into a profit of \$10,000 annum—in other words—a difference of \$20,000 in the income of the club and strange to say, the club prices were nowhere advanced! The conclusion of course is obvious. The manager decided to resign. I merely tell of this incident because it clearly outlines my theory of having the accounting of a business separated just as much as possible from the rest of the business. The accounts in a business should only be under the direction of one of the leading officers in the business and they should be entirely independent of any of the heads of departments.

I will briefly outline some of my experiences with salesmen. I never had much luck with the very high-priced men. I mean salesmen that came to me with great reputations which they had built up with other houses. In almost every instance such salesmen proved a disappointment. I may say the same

thing in regard to very high priced department heads. For some reason they never made good. I was often reminded of the saying of some one to the effect that when a man drew a very large salary it took a good deal of his time to spend the salary! I have always had better luck in business with moderate-priced people. By this I mean men who would start at a low salary and then develop. The proper way is for an organization to develop from within.

In St. Louis there used to be a part of the town where the poor Irish lived. It was called Carey Patch. I got a lot of good boys and men out of Carey Patch. One day I happened to remark—"Thank God for Carey Patch!"—and the expression stuck to me for a long time.

Recently at a gathering of some of the leading sales managers and advertising men of the country the question was discussed as to the best suggestion that could be given business men in the selling end of business for the year 1922. After some discussion it was finally decided that there was no question whatever and that the best method to get results out of the selling end of the business was to plan very carefully indeed for the future, lay out these plans definitely on paper and then as the year progressed, check the results against the plan.

The head of the sales department of a very successful house—a house that made a large increase in their sales in 1921 over 1920—told me that he believed that the strongest and best thing they did in their sales depart-

ment was working out a plan and a quota for each year. This house sells goods all over the United States through general agents. They employ hundreds of salesmen. He said that every one of these agencies was required to make up a quota for each salesman for every week and every month of the coming year and these quotas were all tabulated before the year started. He made the point that the head of the sales in New York did not assign these quotas to the field men, but the field agencies made up their own quotas and sent them on to headquarters. Then he showed me how closely they had worked to their quotas in 1921. With such planning he said they knew in the first place what financing to do for their business—just how much money they would need. Then the manufacturing departments knew very closely indeed what would be required of them in the way of production. Others may be able to get along without quotas and without planning a year's business ahead in every detail, but I do not see how we could possibly run our business without planning and without quotas.

Then he smiled and said—"When I ask a salesman if he will work hard and do his level best for the house the coming year, the salesman of course answers—"Sure I will." "You will do your part?"—he would ask the salesman. "Yes," answered the salesman, "I will do my part." "All right," this sales manager would then say, "let us move on to the next stop which is—just what is your part?"

ASK YOUR JOBBER FOR

Hart Brand Canned Foods

HIGHEST QUALITY

Our products are packed at seven plants in Michigan, in the finest fruit and vegetable belts in the Union, grown on lands close to the various plants; packed fresh from the fields and orchards, under highest sanitary conditions. Flavor, Texture, Color Superior.

Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers

Vegetables—Peas, Corn, Succotash, Stringless Beans, Lima Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Spinach, Beets, Saur Kraut, Squash.

Fruits—Cherries, Strawberries, Red Raspberries, Black Raspberries, Blackberries, Plums, Pears, Peaches.

W. R. ROACH & CO., Grand Rapids, Mich.

Michigan Factories at

HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE, CROSWELL, NORTHPORT

Let us figure out just what your part is and we will give that to you as your quota and then we will check you up week by week and month by month and see whether you actually are willing to do your part or not."

There is no doubt that in 1922 we are faced in all lines of business with one of the years of the keenest competition we have ever seen. Competition will be keener than ever before for one reason—because since 1914 the world has learned better than ever before the great power of organization. Organized selling on a tremendous scale and with tremendous power is being put under way in this country this year. When an old fashioned business man brought up in the old school attends the meetings of some of these sales and advertising organizations here in New York and learns what they are doing to bring to bear selling power, he is amazed at the thoroughness with which the work is being done and how every element of success and failure is carefully worked out. He cannot help but think, as he sits and listens to the plans of some of these great selling organizations what a slim chance some of the houses in business will have competing with them. In these days we cannot guess at figures. We must know them. We cannot afford to guess at certain elements in business. We must send out investigators and learn exactly what these elements are.

The United States in the past twenty-five years has out-stripped the entire world in production. We have invested millions in modern manufacturing methods, automatic machinery, electric control, etc. Our capacity to produce cheaply on an enormous scale has been the wonder of the world. Of course Europe excels us in their skill in all manufacturing where hand work is required, but when it comes to use of machinery in production, we have no competitor in the world—not even in Germany.

On the other hand, the science of distribution—that is—the science of economical salesmanship in this country lags far behind the science of production. We are not distributing our goods in the United States as economically as we should. It is costing us too much after the goods are manufactured to distribute them. Any comparison of the cost of manufacturing any line of leading articles in general consumption with the cost of selling them through the channel of the manufacturer, the jobber and the retail merchant will show that the spread between the cost of the goods as they leave the factory machine and the price of these goods as bought by the consumer is entirely too great. It is this spread in the cost of the goods reaching the consumer that the science of distribution, which in the last analysis is the science of modern salesmanship, must grapple, study and apply the remedy in a more economical cost of distribution.

This problem in recent years is being approached from a number of different angles. One of them is the great mail order house. This system of distribution is from the manufacturer to the mail order house to the

consumer. This system leaves out all personal contact between the seller and the consumer. Another system that has been developed is the line of chain stores. This system is from the manufacturer to the chain store to the consumer. Another system that is just beginning to be felt in this country is the co-operative store. This system is distribution from manufacturer to the co-operative store to the consumer with the consumer sharing in the profits on his own purchases. Another system that has been apparently successful in the drug line is the distribution of goods to retail merchants through co-operative jobbers. This system means the distribution from manufacturer to these co-operative jobbers to the retail merchant, the retail merchant sharing in the profits on his own business through holding stock in the co-operative jobbing concern.

It will be noticed in all these cases that the old established system of distributing goods from manufacturer to jobber, and jobber to retail merchant, and retail merchant to consumer has been changed and the old line jobber has been eliminated. Therefore in my next article I will take up a study of the position of the jobber in modern scientific distribution. We will consider the old question of whether the jobber is necessary or not. We will tell some of the very plain things that manufacturers have to say about jobbers and the usefulness of the jobber in distributing goods. Some manufacturers depend upon the jobbers to distribute their goods for them. Other manufacturers are going direct to the retail trade. Still other manufacturers are adopting the policy of using the jobber simply for distribution, not counting on him as a sales organization at all, the manufacturer himself through his missionary salesmen introducing his own goods to the retail trade, even going direct to the consumer.

In the coming article we will lay before the hardware jobbers of the country just what dozens of great manufacturers say about them as distributing and selling organizations. Please note the distinction I draw between a distributor and one that makes sales. A distributor in the sense I have in mind simply warehouses the goods and when they are called for by the retail trade, ships and bills them. A selling organization on the other hand is one that not only carries goods in stock and fills orders, but actually sends out trained salesmen to create a demand for such goods, introduce and sell them to their customers.—Saunders Norvell in Hardware Age.

Pine Song.

Like a young pine
May I grow:
Only feel
But never know.

Feel the wind
And rain and sun,
See dusk dead
And day begun,

Feel the touch
Of needles fine
Of a swaying
Neighbor pine.

Feel the forest
Awe and wonder
Only never know
That under

Beauty lieth woe.
Mary Carolyn Davies.

EASTER CANDY

(EASTER SUNDAY, APRIL 16)

SEND US YOUR ORDER NOW FOR

Putnam's **LOWNEY'S** *Paris*

Fancy Package Chocolates

ASK US FOR A WINDOW TRIM

Putnam Factory Grand Rapids
Michigan

RYZON

BAKING POWDER

RYZON-raised cakes
keep fresh longer.
The special process
of manufacture is
the reason.

RYZON, a slow,
steady raiser, has
greater raising
power. Provides
home baking in-
surance—no bad
luck. You may
mix batter today.
Set in cool place,
bake tomorrow.

Order
from your
jobber today.



Why not control
in your town, the
exclusive sale of
the finest line of teas
and coffees in the
country?

Write us about
our SOLE AGENCY

Chase & Sanborn

CHICAGO



HE WALKS WITH MEN.

Wherein Edward Swett Differs From Mark Twain.

Muskegon, March 14—In my recent visits among the hotel men of the State, and my numerous interviews with traveling men during that same period, no single individual has been more frequently spoken of, or more sincerely commended in the work than mine host, Edward R. Swett, of the Occidental Hotel, of this city.

To write his biography would be a large subject and comprehensive contract, but to speak of him as a kind, generous and loving friend, is a labor of love, the assignment to which I thank the editor.

Some weeks ago Mr. Swett wrote me that he intended to hold me to my promise to spend several weeks as his guest and that he was wondering why I had passed him up, whereupon I advised him that I had ever had him in mind and intended to round out my winter's feast with an Occidental dessert, and here I am.

Mr. Swett is, to say the least, a colossal figure in hotel affairs in Michigan and in municipal doings at home. At the age of 17 he entered the employ of the Langmore Hotel, in Chicago, as a bell boy, but he had included in his curriculum of younger days a course in mechanical engineering, which study he continued, and every spare moment outside of his regular hours of employment, when not occupied by such studies was spent in learning the minutia of hotel operation, especially in what is known as the back end work—engineering and stewardship.

At the age of 20 the subject of my sketch was given the position of chief engineer of the Seminole Hotel, at Winter Park, Florida, on the supposition that he was of much riper age than he really was, and at the end of the second season, on account of the destruction of the Seminole by fire, he received the appointment of superintendent of repairs of the entire plant system, consisting of four of the most important, at that time, hotels in that State.

Soon after, however, he was appointed chief engineer and superintendent of Hampton Terrace, at Augusta, Georgia, at that time the largest and finest resort hotel in the world, at which establishment was entertained from time to time such notables as Rockefeller, Harriman, Twombly, McCormick and others.

Later on Mr. Swett became owner of the Hotel at Lake Harbor succeeding his uncle, Edward R., and had charge of the numerous cottages at that popular resort until the destruction of that famous institution by fire in 1918.

During this period of ownership of the Lake Harbor property, Mr. Swett, through an association of Muskegon capitalists, known as the Occidental Hotel Company, acquired the old Occidental Hotel, which had held a place in Muskegon history for many years. It was opened as a frame structure back in 1868 and section after section had been added as necessity required. The Western avenue frontage was the first addition to the old frame structure and it was built in three sections. The middle tier of these stores was built in 1885, the end tier in 1888 and the corner in 1893. The last was constructed by N. A. Barney and his son, Henry Barney, the latter being manager of the hotel for nearly two decades.

The advent of the Barneys really marks the beginning of the modern Occidental. Charles Schoenberg followed Mr. Barney for two years and then came Mr. Swett.

The rehabilitation of the Occidental, representing an investment of a half million of dollars, culminating in the magnificent eight-story structure, containing 320 rooms, every detail representing the last word in hotel creation, and opened to the public last year, marks a new era in the

business and social life of Muskegon. Patrons of the hotel have gradually shifted their social events from the home centers to the hotel and the Occidental may now be considered the headquarters of social life here.

The remarkable growth of the Occidental during the past dozen years under the sole management of Mr. Swett brings to light an interesting story in the organization of employees, a story well known among hotel men the country over. This story is the record for long and faithful service which most of his employees possess and it is a topic at conventions in sections of the country even where Mr. Swett has not been identified.

Hotel employees frequently are of a type that move from one section of the country to another without long stopovers and the fact that many of the Occidental employees have been here continuously during the period of Mr. Swett's incumbency naturally is a cause of much comment in the profession.

The key to this excellent organization is believed to lie in Mr. Swett's method of constantly promoting the welfare of his employees, past as well as present. They are given responsibilities and, naturally, are required to deliver service and this policy, coupled with opportunities the employees are given for advancement, have made them contented and efficient in their profession.

Hotel papers and books on hotel efficiency are supplied and all in the service are required to study thoroughly, and in addition a correspondence course in hotel conduct and management is also provided.

Mr. Swett personally gives every assistance in these studies and endeavors to inspire interest in progressive ideas.

Many of his graduates have gone out in the world to manage hotels of importance and met with surprising success.

Most of the present employees are stockholders in the Occidental organization which promotes an additional interest in their work and makes them ambitious for the welfare of the hotel.

Edward R. Swett had not the advantage of being born with a silver spoon in his mouth, nor was he ever the beneficiary in any legacies which have enabled others to achieve greatness through the advantages derived from ample capital. He is essentially a self made man and as a dutiful and faithful son contributed to the welfare of his parents at an age when most youths look for help from home.

Of his magnificent and commanding physique, I will not speak except in so far as I have told him on numerous occasions that, were I endowed with his wonderful personality, I would commercialize it in my profession. He is naturally of a retiring disposition, devoting the most of his time to hotel details, but possessing the rare accomplishment of being able to select such lieutenants as can meet the public with a geniality which is a necessary asset in hotel conduct. Notwithstanding this seeming diffidence on his part, his manner is most attractive and his many qualities lovable.

His business associates swear by his judgment, his friends worship him for his fidelity and many kindnesses, and in all municipal affairs his influence is most potent.

In 1921 Mr. Swett was deservedly honored by election as President of the Michigan State Hotel Association, on which occasion he stated with emphasis that he "had rather be the executive head of such a representative body than to be President of the United States." His administration brought honor, profit and many new members to the Association.

It was said of Mark Twain that he "walked with kings." "Ed." Swett walks with men. Frank S. Verbeck.

FIRE

TORNADO

BETTER INSURANCE AT LESS COST

During the year 1920 the companies operating through

The Mill Mutuals Agency

paid more than \$4,000,000 in dividends to their policy holders and \$6,300,000 in losses.

How do they do it?

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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
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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.

Advantage of Working Other Peoples' Ideas.

Written for the Tradesman.

The dry goods dealer ought to cultivate the art of working other peoples' ideas. And this goes for the small dealer as well as the large. Indeed one may say that the soul of merchandising genius is this: To take over and use good ideas which have been developed by other people.

Take, for instance, the admitted lure of a common price—i. e. many different commodities priced at the same figure—as reflected in the popularity of the red front 5 and 10 cent stores and the increasing vogue of the 25 cent store. Here, surely, is a phenomenon worthy of the careful study of the dry goods dealer.

If there happens to be one of these little 5 and 10 cent stores in your town, or one of the somewhat less frequent 25 cent stores, you, as well as a good many other dealers in other lines, are missing a great many small sales. Small sales, in the aggregate, make big totals. Have you given this matter the really serious attention which it merits?

It is absurd to say that the loss of these small sales does not hurt your business. It does hurt it. And as the volume of these sales mounts up year by year, it is going to hurt it more and more. The thing to do is not to blink facts, but to face them.

Here is a store—let us say a 5 and 10 cent store—occupying a large first floor sales room, located on the most populous shopping street of your town. The room has literally scores of tables and counters and compartments of shelving back of the counters in which merchandise of various kinds—all sorts of little useful commodities—are displayed in plain view. They are grouped according to their kind and their uses; and the price is 5 cents or 10 cents, as it may be.

These articles are of unequal value. Some of them are cheap enough at the price, others are manifestly not so cheap. You have articles in stock just as good, or better, which you sell at the same price. Yet if you will visit one of these little red front emporiums during the busy hours of the day, you will likely find the aisles thronged with shoppers. Cash registers all over the place are ringing up the sales, and hour by hour the total is mounting up.

Why the increasing popularity of these little stores?

For one thing the large and com-

plete lines in itself constitutes an attractive feature.

The careful stock arrangement constitutes another strong point. Everything is so accessible.

And all is in plain view.

This, of course, is the old argument for display. If you want to create wants—develop latent needs into articulate calls—exhibit the merchandise.

This is precisely what the 5 and 10 cent store does. Everywhere you look there are loads and loads of things, all for 5 cents or 10 cents.

People see this, that or something else, and suddenly it occurs to them that they needed some little something or other. They buy it then and there.

It is a bang-up good idea, this idea underlying the titanic development of the 5 and 10 cent store proposition.

And my point is, let the dry goods dealer take it over and develop into a real competitor of the little red front establishment with the familiar name. You can do it.

How?

Well, start with a table—preferably two or three tables—prominently located towards the front, or maybe near the center, of your sales room. Devote one of these tables to 5 cent commodities. You have a lot of them when you come to think of it.

And another to 10 cent articles.

And another to 25 cent articles.

In the latter you could put, for instance, children's stockings, work gloves, Turkish towels, ladies' neckwear, gingham bib aprons, ladies' lisle hose, children's button waists, ladies' brassiers, remnants of yard goods, such as seco silk, curtain scrim, mercerized curtain marquisette, fancy cretons, drapery madras, white lawn, Indian linen, pajama checks, dimities, beach cloth, etc., etc.

Have a big placard on the table announcing:

Anything on the table for 25 cents.

And be sure to make a good showing at each table or counter. Have a little of everything you have in stock at the price, whether it be 5, 10 or 25 cents.

Show the folks who come into your store that the little old red front establishment hasn't a thing on you. The idea isn't copyrighted. It is anybody's idea. Make it yours by using it. Use it right there in your own dry goods store in your own home town.

Frank Fenwick.

Why She Quit.

"Why did the new girl in the ribbon department quit?"

"The boss found out that her work here interfered with her attendance at the movies and her late night parties."

Staples and Known Brands

During the past ten days our buyers have been in the market and we now have either in stock or in transit the newest and latest staple wanted merchandise for Spring, including the well known brands which your trade wants. This includes all kinds of Piece and Wash Goods for Spring, Notions, Hosiery and Underwear, Men's Furnishing and Ladies Ready-to-wear.

GRAND RAPIDS DRY GOODS CO.
 Wholesale Only

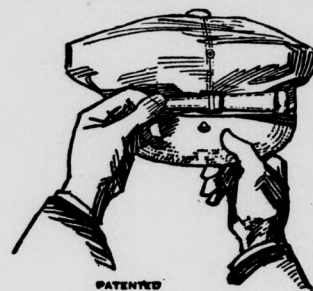
SUSPENDERS

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.

A Repeater



The Sure-fit Cap

in all up-to-date cloths and patterns.

Adjustable. No broken sizes left in stock. From \$15 to \$21 per doz.

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 Wants a Modern, Up-To-Date
DRY GOODS and CLOTHING STORE
 Complete Lines and Good Assortments
 To Care for Local and Resort Trade
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We are manufacturers of
Trimmed & Untrimmed HATS
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GRAND RAPIDS KNITTING MILLS

Manufacturers
 of
 High Grade
 Men's Union Suits
 at
 Popular Prices

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

Good Checks and Bad Checks.

Lansing, March 21—Our members will remember the trials we have had with bad check artists, and judging from the reports which come to this office frequently, I am of the opinion that the following suggestions regarding the issuing of checks will not be out of place. These suggestions come to us in the form of a bulletin from the Lansing Credit Bureau, doubtless copied by them from some other bulletin. Such as they are, we give them to our members and I feel very certain that a careful perusal of these suggestions will be worth your while:

1. Do not write checks with a lead pencil. To do this is the height of carelessness.

2. Do not typewrite the amount line of your checks. Always use acid-proof ink.

3. Do not use a check with an erasure on it. Banks are not obligated to know who made the changes.

4. Do not make checks payable to cash or to bearer. Issue them payable to "myself" which requires your endorsement when cashing them.

5. Do not issue checks to strangers in exchange for cash. Tell them to buy postal money orders.

6. Do not cash checks for strangers. This will stop traffic in stolen checks.

7. Keep all check books and paid checks in a locked compartment. Burglars do not steal current numbered checks. They extract blank checks from the middle or the back of the books.

8. Immediately upon receipt of checks endorse them payable to your bank.

9. Deposit in your bank account all incoming checks. It is dangerous to establish a precedent by cashing them.

10. Start the written amount line at the extreme left edge of the check and write the words close together. This method makes it impossible to change the words or to add others.

11. Write the payee's address on the check whenever advisable. Such checks should not be mailed in a window envelope.

12. Write your checks on sensitized paper. The difference in cost is well spent.

13. Use the best style of mechanical protection for writing the amount line. Your banker will tell you the best device.

14. Reconcile your bank account at least once a month. Banks' monthly statements demand this and your protection makes it imperative.

15. If you make a mistake in writing your deposit slip, destroy it completely. Check artists often frequent bank corridors to obtain sample signatures.

16. Buy check and forgery insurance. It completes the 100 per cent. protection for check-users.

Jason E. Hammond,

Mgr. Mich. Retail Dry Goods Ass'n.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.	
Auto	16 1/2
Fruit of the Loom	19 1/2
Bravo	16
Cabot	16
44 in. Indian Hd. S.F.	25
Big Injun	13 1/2
Lonsdale	15
Hope	20
36 in. Indian Head	13 1/2
33 in. Indian Head	13 1/2
54 in. Ind. Head L.F.	32 1/2

Unbleached Muslins.	
Plaza	09 1/2
96A 36 in.	12 1/2
Black Hawk	13 1/2
Giant	12 1/2
40 in. Exposition	14 1/2
40 in. 96A	12 1/2

Wide Sheetings.	
Pepperell Unblea.	Blea.
10-4	53
9-4	49
8-4	44
7-4	40

Less 5 per cent.	
Pequot Unblea.	Blea.
10-4	65
9-4	60
8-4	55
7-4	50

Pillow Tubing.	
12 in. Seneca	32 1/2
15 in. Seneca	34 1/2
12 in. Pepperell	32 1/2
15 in. Pepperell	33 1/2
36 in. Edwards	26 1/2
42 in. Indian Head	30
42 in. Cabot	31 1/2
45 in. Cabot	33 1/2
42 in. Pequot	38
45 in. Pequot	40
40 in. Quinebaug	30

Denims, Drills and Ticks.	
220 Blue Denim	18 1/2
240 Blue Denim	17
260 Blue Denim	16
Steifels Drill	17 1/2
8 oz. Canvas	17 1/2

Armour, ACA Tick.	
8 oz.	28 1/2
Cordis, ACA Tick	25
Warren Fancy Tick	35
Thorndyke Fy. Sat.	37 1/2
Amoskeag, ACA	28 1/2

Cambrics and Longcloths.	
Berkley, 60 Cambric	21 1/2
Berkley, 60 Nainsook	21 1/2
Berkley 100 Nainsook	30
Old Glory, 60 Cambr.	18 1/2
Old Glory, 60 Nain.	18 1/2
Diamond Hill, Nain.	16 1/2
Diamond Hill, Camb.	16 1/2
77 Longcloth	13 1/2
81 Longcloth	16
84 Longcloth	17 1/2
7001 Longcloth	15
7002 Longcloth	16 1/2
7003 Longcloth	19 1/2
7004 Longcloth	24 1/2

Ginghams.	
A. F. C.	17
Tolle du Nord	20
Red Rose	17 1/2
Dan River	17 1/2
Everett Classics	15
Amoskeag Staples	13
Haynes Staples	15
Lowe Cheviots, 32 in.	15
Bates 32 in.	02 1/2
Treffan 32 in.	27 1/2
B. M. C. Seersucker	18 1/2
Kalburnie 32 in.	22 1/2
Jacquelin, 32 in.	40
Gilbrae, 32 in.	45
32 in. Tissue	42 1/2
Manville Chambray	16 1/2
Red Seal Zepheyr	18 1/2

Prints and Percalines.	
Columbia, Lights	15

Columbia, Darks	
Columbia, Lt. Shorts	14
Columbia, Dk. Shorts	15 1/2
Am. Prints, Greys	10 1/2
Am. Prints, Indigo	13 1/2
Manchester 80x80 Lt.	13 1/2
Manchester 80x80 Dk.	19 1/2
Scout, 64x60, Lights	14
Scout, 64x60, Darks	15 1/2
Shirtings	09
Reds	11

Outings and Cantons.	
Cashmere Twill	15
27 in. Unble. Canton	14
100 Flannelette	13 1/2
1931 Outing Lights	13 1/2
1921 Light Outings	12 1/2
Appledece Shaker	14 1/2
Scotchdown Shaker	16
Appledown Shaker	16
24 in. White Shaker	11 1/2
26 in. White Shaker	12 1/2
Daisy Cloth	15
1931 Dark Outings	15

Draperies and Cretonnes.	
Hamilton Twill	16
Dresden Fy. Drapery	18
Tudor Fy. Drapery	20
Nu Drape	25
Westmoreland Creto.	16
Fancy Silkoline	16 1/2
Stratford Cretonne	16
3544 D. B. Scrim	13 1/2
8177 Curtain Net	35
8342 Curtain Net	62 1/2
4039 Marquiseette	20
Dragon Drapery	30
36 in. Art Cretonne	25
36 in. Elco Tapestry	30

Linings and Cambrics.	
Tico D Satine	20
No. 40 Blk. Satine	16 1/2
No. 1 White Satine	14 1/2
No. 50 Percaline	16 1/2
DD Black Satine	25
Satin Finished Satine	42 1/2
Raidant Bloomer Sat.	42 1/2
36 in. Printed Satine	60
Windsor Cambric	09
Parkwood Wash Sat.	57 1/2

Meritas Oil Cloth.	
5-4 White	3.25
5-4 Mossaics	3.10
5-4 Blue Figure	3.25
6-4 White	4.25
4-4 Fancy	4.10
5-4 Sanitas	3.50
All oil cloth sold net cash,	no discount.

Flags.	
16x24 in. Spearheads	1 3/4
18x30 in. Spearheads	1 9/10
24x36 in. Spearheads	2 9/10

Each	
3x5 ft. Reliance Prt.	70
4x6 ft. Reliance Prt.	1 30
5x8 ft. Reliance Prt.	1 90
6x9 ft. Reliance Prt.	2 90
8x12 ft. Reliance Prt.	4 25
4x6 ft. Defiance Swd.	2 00
5x8 ft. Defiance Swd.	2 75
6x9 ft. Defiance Swd.	3 60
8x12 ft. Defiance Swd.	5 20
10x15 ft. Defiance Swd.	8 00
6x9 ft. Sterling Wool	7 50
8x12 ft. Sterling Wool	11 50

Gross	
No. 7 Muslin Flags	7 20

Sheets and Pillow Cases.	
63x90 Pequot Blea.	15 85
63x99 Pequot Blea.	17 35
72x90 Pequot Blea.	17 35
72x99 Pequot Blea.	19 00
81x90 Pequot Blea.	18 85
Less 5%	
81x90 Standard	15 00
42x38 1/2 Utica Cases	4 15
42x36 Pequot Plain	4 32
42x38 Pequot Plain	4 56
42x36 Pequot S. S.	5 32
45x36 Pequot S. S.	5 56
Less 5%	

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

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

Hosiery—Misses and Ladies.	
Misses 300 needle combed hose, bxd. 1 doz. \$2.25 on 7 rise 10 fall	65
Boys' 3 lbs. on 9, extra clean yarn on 8 (R10F5)	2 25

Wool Goods.	
36 in. Hamilton, All	
Wool Storm Serge	57 1/2
No. 75, 50 in. Storm	
Serge	87 1/2
No. 4040, 50 in. Storm	
Serge	1 10
40 in. Julliards Pla.	1 32 1/2
50 in. Julliards Pla.	2 00
6120, 50 in. French	
Serge	1 50
K S. 36 in. Storm	
Serge	37 1/2
2215, 50 in. Storm	
Serge	1 22 1/2
56 in. Silvertone	
Coating	2 00
D R N Tricotine	1 65

Carpet Warp.	
Peerless, White	42
Peerless, Colors	48

Diaper Cloth.	
18 in.	1 15
20 in.	1 25
22 in.	1 35
24 in.	1 45
27 in.	1 60
30 in.	1 75

Blankets.	
Nashua Cotton Felted.	
54x74, G. W. T.	1 50
60x76, G. W. T.	1 55
64x76, G. W. T.	1 60
68x80, G. W. T.	2 00
72x80, G. W. T.	2 15
72x84, G. W. T.	2 30

Catlin Cotton Felted.	
54x74, G. W. T.	1 32 1/2
60x76, G. W. T.	1 42 1/2
60x80, G. W. T.	1 50
64x76, G. W. T.	1 50
64x80, G. W. T.	1 60
70x80, G. W. T.	1 90

Notions.	
1225-F Boston Garters	2 25
Rubber Fly Swatters	80
Roberts Needles	2 50
Stork Needles	1 00

Per Box	
Steel Pins, S. C. 300	42 1/2
Steel Pins, M. C. 300	45
Brass Pins, S. C. 300	75
Brass Pins, M. C. 300	85

Doz.	
Coats Thread	59
Clarks Mile-End Td.	59
J. J. Clarks Thread.	56
Gainsborough Hainnets	1 00
D. Mesh	1 00
Gainsborough Hainnets	1 00
S. Mesh	80

Per Box	
R. M. C. Crochet Cot.	75
B-4 Clarks Crochet C.	90
Silkline Crochet Cotton	90
Sansilk Crochet Cot.	55

Dexters' Knitting	
Cotton, White	1 50
Dexters' Knitting	
Cotton, Blk., col'd.	1 75
Allies' Yarn, bundle	6 50

Fleishers Knitted	
Worsted, skeins	2 30
Fleishers Spanish	2 60
Fleishers Germantown	3 70
Fleishers Saxony, ba.	3 70
Fleishers Knitted	
Worsted, balls	2 60
Fleishers Scotch & Heather, balls	2 90

Doz.	
Ironweave Handkfs.	90
Rit Dye Soap	30
Wolverine Dmesh Cop	80
Mit	80

Hosiery—Men's.	
Men's 176 Needle Cotton Cut Toe	\$1 00
Men's 200 needle full combed yarn	
hose, seamed back	2 50
Ladies' 220 needle merc. hose with 440 needle rib. top fashion seam	5 25
in back	2 25
Ladies' fleeced hose, hem top	3 00
Ladies' fleeced hose, rib. top	3 30
Ladies' fleeced hose, rib. top	3 25

Infants Hosiery.	
Cashmere, Silk Heel and Toe.	
60 per cent. Wool	4 12 1/2
Infants' Cotton Hose 1x1 Rib	1 00
Infants' Mercerized 1x1 Rib	2 00
Infants' Fibre and Wool Hose	6 50

Boys', Misses and Ladies' Hosiery.	
Misses 1x1 Cotton Ribbed Hose	\$1.25 on 7 R. & F. 5c
Boys' 2x1 Cotton Ribbed Hose	\$2.25 on 8 R. 10c, F. 5c

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	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 37 1/2
Drawers	7 25
B. V. D. Athletic Style No. U-101	12 62 1/2
U-D Youth's B. V. D.	8 50
Boys' "Hanes" No. 756, 72x80, Nainsook Union Suits	7 25
Boys' "Hanes" No. 856, 72x80, Union Suits	6 25
Boys' 64x60 Union Suits	5 00
Boys' 72x80 Union Suits	6 25

Men's and Boys' Cotton Underwear for Spring.

Men's Egypt Balbriggan Shirts and Drawers	4 50
Men's Egypt Balbriggan Union Suits	7 50
Lawrence Balbriggan Shirts and Drawers	7 50
Men's Cotton Ribbed Union Suits	8 50
Men's Combed Yarn Cotton Union Suits, Egyptian	1



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 Man-Eating Argentine Ants Invade Texas.

A destructive, invading army of "man-eating" Argentine ants is marching on the capital of Texas, according to reports from Austin. Officials of the State Department of Agriculture report a plan for extending warfare against the Westward advance of this persistent and costly pest.

Entomologists pronounce the Argentine ant a pest in a class by itself, a menace not only to horticultural interests, because it destroys buds, blossoms, and fruit, but also a source of great damage to certain field crops, and even a menace to human life.

Infants have been reported killed by hordes of these ants. Federal investigators have found localities over-run by their hosts until homes and fields were deserted—human tenants driven out by insect invaders.

Introduced into the United States probably at New Orleans by ships from South America, this highly undesirable immigrant, a native of Brazil and Argentina, now infests other sections of the country. The Federal Department of Agriculture recently placed its Northern limit of invasion at Nashville, Tenn.; the Eastern advance armies at Wilmington, N. C., and a Western group in California. Freight shipments originating in infested areas are responsible for the widespread appearance of the insect, which has a story that reads like fiction.

Building everywhere; beneath houses or between the walls, in trees, under stones, in compost heaps, and many other places, the ant increases with great rapidity. Most persistent of all, it destroys or drives out the native species and penetrates to every crack and cranny of a dwelling.

The worker ants are dark brown, small in size, and almost omnivorous. They will even enter ice boxes and refrigerators in search of food, deterred not at all by low temperatures. Poultry raising is attended by great difficulties in localities they infest because the ants eat young chicks.

The worker ants are fond of sweet stuff. For this reason the orchard destroying aphids and scale insects which excrete honey dew are given tender protection. Frequently the ants build protecting shelters over the fruit destroying pests, and often the workers carry the aphids and scale insects to the young tender

growth of fruit trees, so that they may more easily get the fruit juices.

Millions of dollars have been spent in Louisiana combating this ant. In the orange belt of Texas a systematic campaign was waged effectively by the State in co-operation with citizens of Orange and Port Arthur. The towns were laid off in districts and the ant armies routed a district at a time.

Corn, sugar cane, and cotton are among the field crops suffering from the ravages of the pest. The workers are said to attend constantly the aphids and mealy bugs attacking these crops.

Trapping with a mixture of sugar syrup and arsenic; a tree-banding mixture of one part of flowers of sulphur to six parts of commercial tree-banding sticky material, and tape soaked in a saturated solution of bichloride of mercury and hung up to dry are some of the weapons recommended in the warfare against the ant armies.

A retail merchant who made full use of his windows for display purposes noticed that a great many people would come into his store, and ask him for something that he had had in his window the week before. In many cases they could not quite remember what it was. This gave the merchant an idea to move his window inside the store every week. Accordingly, he placed a large table at the front of his store where it could be plainly seen. Then in trimming his window, he would transfer the display from the window to the table, and let it do duty there for a week, while the new display was in the window. He found that people were reminded by the display inside the store of something that they had seen in the window the week before. This gave another boost to the merchant's business.

You Make Satisfied Customers when you sell "SUNSHINE" FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

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

Order a bunch of **GOLDEN KING BANANAS** of

ABE SCHEFMAN & CO.

Wholesale Fruits and Vegetables

22-24-26 Ottawa Ave.

Grand Rapids, Mich.

WHEN YOU THINK OF FRUIT—THINK OF ABE.

Comprehensive Plan Adopted By Fremont Business Men.

Fremont, March 21—I thought possibly you might be interested in a recent action of the Chamber of Commerce of this city. The suggested program, copy enclosed, was adopted at a recent luncheon of the Chamber. The Committee on Finances are now at work and have a fund of \$1,000 in sight for this year's activities along this line. This simply means a more intensive cultivation of the many neglected opportunities of this community. Use it if you desire.

D. D. Alton.

Suggested Program.

1. Adoption of a definite policy for community up-building through promotion and encouragement of the widest practical diversity of agricultural and horticultural activity.

2. Authorize and appoint an Agricultural and Horticultural Promotion Committee of three members, none of whom shall have any direct interest in agriculture or horticulture unless it be as a grower. The duties and functions of this committee to be:

a. Co-operation with and assistance to the County Agent to the end that his efforts for this portion of his territory shall most effectively further the development sought.

b. Co-operate with the Farm Bureau and other grower organizations.

c. Secure and bring to the attention of the community the information, data and services available through the Michigan Agricultural College.

d. Visit other producing sections to secure practical information relative to crop returns and cultural methods.

3. Arrange for assisting, so far as may be practicable, in the negotiation of loans to finance the planting of fruit.

4. Make available for the expenses of this Committee a substantial yearly fund.

First Furniture Catalogue Issued By a Manufacturer.

Grand Rapids, March 21—Permit me to express my appreciation for the time you have kindly taken in recalling events of the early days. I might go a little further in the Widdicomb Furniture Co.'s records and say it issued the first catalogue put out by a furniture manufacturer in the United States. I have one of the original copies, bearing imprint of the year 1877. Both the event you mention and the little I recall are not matters of moment at the present time, yet they indicate the unbounded energy which possessed Grand Rapids in the early days that has since brought the unparalleled development of the industry and the city itself. There were many other matters which we had to find out, for even in the day when you came to Grand Rapids capital was exceedingly limited, and I am constantly reminded that Julius Berkey and myself were pioneers in many of those early struggles and eventually attained success.

I read in these lines, also that you were not backward in this same pioneer work in the special trip you made to Cincinnati in your effort to locate the paper required and it reminds me of a time before that when a certain kind of sandpaper was being made and controlled by a firm in Cleveland and I, being determined to get to first hands in this necessary material for the furniture business, and realizing, perhaps, as did you, that New England was the source of supply at that time for nearly all material of good quality, I made a trip into New England and did not return until I had discovered not only the producers of the sandpaper, but their gen-

eral agents as well. In reply to my question, they simply announced they had all the business they could care for, hence there was no reason why they should disturb their Cleveland representative. Your letter recalls other efforts of this character that were very important in the development of our industry and town.

William Widdicomb.

Reciprocity With Canada.

Canada, one of our best customers, has been selling us less since the emergency tariff went into effect last May, and has been trading more with the United Kingdom. It is interesting to note that the decrease in the value of its grain exports to this country just about equals the increase in the value of its exports to Great Britain. This does not indicate that the latter country is going to supplant us in the Canadian markets, but it does show that the new tariff law is effecting rather material changes in the commercial relations between our country and the Dominion. In view of these facts the reports from Washington that the new Liberal Government, which has just come into office in Canada, is making overtures to our Government with a view to negotiating a treaty of reciprocity are of more than passing importance. The idea of reciprocal tariff treaties under a regime of high duties is not a new one. It was favored by President McKinley in his last public speeches. President Taft eleven years ago succeeded in negotiating a reciprocity treaty, but its acceptance by Canada was prevented by bungling politicians on both sides of the border. Now Canada is taking the initiative, and as our agreement in 1911 has never been repealed, all that is necessary is for the Dominion to do its part. The Fordney tariff bill, which has already passed the House, repeals this agreement, but it is stated that if the Administration is inclined to favor reciprocity it can easily have this clause dropped by the Senate.

Laugh.

Build for yourself a strong box,
Fashion each part with care;
Fit it with hasp and padlock,
Put all your troubles there,
Hide therein all your failures,
And each bitter cup you quaff,
Look all your heartaches within it,
Then—sit on the lid and laugh.

Tell no one of its contents;
Never its secrets share,
Drop in your cares and worries,
Keep them forever there,
Hide them from sight so completely,
The world will never dream half,
Fasten the top down securely,
Then—sit on the lid and laugh.

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



PIOWATY METHODS

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PLEASURE AND PROFIT

TO YOUR

FRUIT AND VEGETABLE DEPT.



M. PIOWATY & SONS, of Michigan

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.

Prompt Service Reasonable Prices Courteous Treatment

These three features, combined with a complete stock of the highest quality fruits and vegetables, are the reasons "we guarantee satisfaction—always."

THE VINKEMULDER COMPANY

The Oldest Produce Firm Serving the Community

Grand Rapids, Michigan



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

Some Features of the Spring Sales Campaign.

Written for the Tradesman.

The spring season is to the hardware dealer what the Christmas season is to the dealer in toys. In the spring, business in hardware—normally—opens with a rush. Practically every line that is carried comes into active demand and sales are heavier than at other seasons. Because of this, spring is a season of the utmost importance to hardware dealers.

It will consequently pay the hardware dealer to have his stock ready bright and early; and to launch his sales campaign well in advance of the actual demand. Right now, the final preparations should be under way for getting the spring trade moving.

The trade of the farmer is of particular importance in the spring. In order to get to work, the farmer needs a great variety of goods obtainable at the hardware store. He needs wire fencing to get his boundaries in shape; nails for repairs; paint for retouching wagons and implements; roofing for his barns; locks, tools, netting and a hundred and one other articles. True, forehanded farmers have in some instances used the dull winter months to do a lot of this necessary work; but the great majority wait until spring is almost upon them before getting their equipment in shape.

There isn't a farmer within selling distance of your town who doesn't need a big bill of goods when the snow leaves the ground. The hardware dealer who can get the ear of the farmer and tie up a bunch of these orders is off to a good start with his spring trade. The farmer's business may not be so big this spring as usual; but there will undoubtedly be something for the hardware dealer willing to hustle.

Opinions may differ as to the advisability of outside salesmanship; but few merchants will dispute the fact that, particularly for the small town hardware dealer, outside salesmanship is good business right at this juncture, if the time can be found for it. To get out among the farmers and learn their needs is one sure way of getting the inside track on their business.

One hardware dealer carries out this idea very thoroughly. All through the winter he makes trips out through the country getting orders; but more especially getting a line on future orders. He finds out that Judson Marling will paint his

barn in the spring, that Jake Smith will require a new mower, that Jim Bain is planning to put a new roof on his barn, and so on.

About this time of year—the middle or latter part of March—this hardware dealer is ready to "cash in" on these exclusive tips he has been gathering. He looks up his memorandum book, does a little advance figuring, and then starts out to sell paint to Judson Marling, a mower to Jake Smith, and a supply of prepared or metal roofing to Jim Bain. He calls on his entire prospect list; and in most cases sells a substantial bill of goods.

But it is not possible for all dealers to follow this plan. Time does not permit. For those who cannot get out and sell the farmer before he has a chance to drive in to town and get within hailing distance of other hardware stores, other methods must be found. Sound advertising will go a long way. The farmer reads his newspapers thoroughly. He notes advertisements which refer to goods he will need, and digests their contents. A straightforward proposition presented to him through the medium of a newspaper advertisement, and so worded as to appeal specifically to the farmer, will get his attention.

Next in importance to the farmer's trade is that of the builder and contractor. With the coming of spring the builder's needs will at once develop, and will continue right through to the end of the building season. There should be a corresponding improvement in the demand for hardware. Builders' hardware, cement, building paper, roofing, etc., should all be sold in this connection.

The importance of getting the trade of the contractors in early spring lies in the fact that it is usually possible to hold the connection, once it is established, right through the building season.

A plan followed with success by a Western hardware dealer is to seek out each contractor in the city and endeavor to reach an agreement with him to supply everything required during the season in these lines. The contractor gives an estimate of the amount of building he expects to do, and the hardware dealer then figures out about what the total of his sales on these contracts will be. If he is able to convince the contractor that his terms and his goods are right, he is in a position to account with a degree of certainty on additional turnover during the season.

Cement, roofings and sidings are also particularly good lines. The widespread "Safety First" campaigns and the agitations with regard to fire loss-

W. M. Ackerman Electric Co.

Electrical Contractors

All Kinds of Electrical Work.

Complete Line of Fixtures.

Will show evenings by appointment.

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

Citizens 4294

Bell Main 288

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

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

Brown & Sehler Co.

Grand Rapids

::

Michigan

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
 Sporting Goods and

FISHING TACKLE

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

es should be capitalized by the hardware dealer for the benefit of the roofing trade. Sheet metal for ceilings, roofs, walls and sidings, as well as certain prepared roofings, can be successfully pushed in this connection.

No hardware dealer, with spring approaching, should overlook the possibilities presented by the back yard gardener's trade. Now is a good time to get ready some of the display accessories—to plant the boxes of corn, lettuce, radishes, etc., that can be used a little later to brighten up a display of gardening tools. Show these goods early, get the gardening enthusiast thinking about his hobby, and his ideas will have time to expand before the season actually starts.

An effective and yet simple display was put on by a small town dealer last year. He showed a lawn swing in one corner of the window. The floor was covered with excelsior sprayed with green paint to represent grass, and a neat picket fence arrangement gave a realistic touch to the background. An assortment of lawn tools was shown—everything from a lawn roller to a pair of shears. Above the fence was a large card lettered as follows:

Reduce the High Cost of Living
Raise Your Own Vegetables

We supply everything needed to make your garden produce fresh and abundant supplies.

Garden tools should be advertised early and often in the local newspapers, in store and in conversation. Every house in your section lacks at least one item, a rake, a spade, a hoe or a lawn mower. Make it a point to show that lack and then supply it.

Housecleaning is another important factor in the spring hardware trade. The housecleaning season in the home involves the purchase of many things. There must be cleansing materials, polishes, brooms, mops, dusters, hammers, tacks, carpet stretchers, carpet beaters, curtain stretchers, etc. Many of these items have to be purchased new every season. Tacks can never be kept in the house; at least they are never to be found when wanted. New brooms and new mops are needed to do the work right.

In the sale of the goods needed for housecleaning, the hardware dealer has plenty of opposition. Grocers have been handling powders, compounds and brooms, and they are now industriously creeping into the field for other lines formerly found solely in the hardware store. The furniture dealers and the dry goods stores are also in some measure competitors. So the hardware dealer, to hold and develop the trade in these lines, must be prepared to push them aggressively.

If the hardware dealer has not already done so, he should rearrange his stock for spring trade. The winter goods must be put to the rear, and the spring goods brought to the front. Undoubtedly the question of arranging spring lines is a difficult one. Many a display has been spoiled by overcrowding; this, indeed, is the danger when the desire is to bring prominently forward every class of goods suitable to this season.

Crowded effects are to be avoided; but so far as possible, prominence

should be given to the most important spring lines, and especially those most likely to lure customers inside the store. The problems of display and interior arrangement, in this connection, demand careful thought and close attention. You cannot follow the "hit and miss" idea in arranging your store for the spring trade. The detail arrangements must, obviously, depend to a large extent upon the store itself and the hardware dealer must adapt his arrangements to his limitations, or, better still, make the most of the facilities he has.

Victor Lauriston.

Ten Commandments For Store Clerks

1. Punctuality—Treat the time clock as your friend. Don't abuse it.
2. Appearance—See yourself as others see you. Let your mirror be your guide.

3. Fellowship—Do you treat your fellow worker as you would be treated? Start the day with a friendly spirit toward all.

4. Stock or Department—Know your stock well. Be able to tell your customer intelligently the merits of the particular merchandise being sold in your department.

5. Courtesy—A gift we all have in latent form, anxious to come to the surface with a little encouragement.

6—System—Start the day feeling that you will do everything possible to help give our patrons good service. Study the system of this establishment. Make it your business to become enlightened in the different departments that help to make our system as near perfect as the human mind can conceive.

7. Suggestions—Be not afraid to offer suggestions that may help this store to greater endeavor to please our patrons and our employes. We are all open to criticism and appreciate being told our errors.

8. Co-Operation—Maeterlinck says that "a single bee lacks the necessary intelligence to make honey; but a hive of bees develops a high order of intelligence. It is only when they work together that bees are productive." Let us be bees.

9. Is your position a one-sided bargain? On your side are you a clock watcher? Do you realize that you are virtually a partner in this business; that you get out of it what you put in? Your desire to do your best will act as a boomerang. It will spur you on to greater efforts, which eventually will spell "success."

10. Eventide—Leave the store at night knowing that through the day you have done your best. Have each person who comes in contact with you feel that in knowing you she has learned the meaning of "Love thy neighbor as thyself." Then and then only have you accomplished what life expects of you.

Why He Felt Perfectly Safe.

They were standing at the front gate.

"Won't you come in and sit a little while, George, dear?"

"N-no, I guess not," said George, hesitatingly.

"I wish you would," the girl went on. "It's awfully lonesome. Mother

has gone out and father is upstairs groaning with rheumatism in the legs."

"Both legs?" asked George.

"Yes, both legs."

"Then I'll come in a little while."

Wm. D. Batt FURS Hides Wool and Tallow

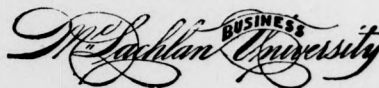
Agent for the
Grand Rapids Steam
Ground Bone Fertilizer

28-30 Louis St.

Grand Rapids, Michigan

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.

Sand Lime Brick

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

Brick is Everlasting

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



Signs of the Times Are

Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.
We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

Bell M 797 Citizens 4261

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.



Gabby Gleanings From Grand Rapids.

Grand Rapids, March 21—The Gabby Scribe offers a good American dollar for a better piece of pie than is served at the Bowman Hotel in Otsego. The Bowman was first in line when hotels reduced their week day meals to 65 cents. Sunday dinners, consisting of chicken and extras, are now 75 cents. Autoists who have enjoyed one of these Sunday dinners will travel several miles for another chance at them.

The Anchor, published by students of Hope College, is now in its thirty-fourth year. During its existence there have been twenty-eight different business managers and as many editors. Beginning as a monthly, it is now issued every week during the school year from the office of the Holland City News, where every number has been printed from the first. A new contract has been signed for the coming year.

George M. Wells, of Toledo, who has been visiting his brother, John Wells, of the Reynolds Roofing Co., expressed considerable surprise at the amount of home building going on in Grand Rapids. When told of our wonderful banking system, our building and loan associations and the inducements offered to those who desire to own their own homes he said, "I wish Toledo had a bunch of business men like yours; we could have a beautiful city, too." Mr. Wells is connected with the Kent-Owens Machine Co., of Toledo.

R. V. Pilkington assisted at the dedication of a new Council of United Commercial Travelers in Ludington on Saturday evening.

The annual convention of United Commercial Travelers will be held in Ludington June 1 to 3. Already reservations are being made for the event and a large attendance is expected.

The Palace bakery, of Owosso, will move into new quarters April 1. New and modern equipment has been purchased and provision made for handling a greater volume of business.

An old-established printing ink house in Chicago is advertising for a representative in Michigan, promising a permanent position to a good man. To qualify one should have had some experience as pressman. There are a number of Grand Rapids men well fitted for the place.

Rupert Cain, who is working city trade in Chicago, spent Sunday with his parents, Mr. and Mrs. C. W. Cain, on Sherman street.

The Reynolds Roofing Co. is again in operation and will soon have the usual number of travelers out after orders. The Reynolds sales department is 100 per cent. U. C. T.

Monday morning the gang was in line waiting to register at one of the larger hotels in Michigan, when a sign over the desk caught the eye of a bald salesman well to the front. It read something like this "Notice: Travelers avoid Podunk on the nth account Umteenth Convention Sons of Big Guns (Signed) Hotel Blank." It so happened that signs similar to this are common around hotels announcing coming conventions, but the bald man took exceptions to the wording. "Well, I'll be hanged if that isn't the most impudent, the most insulting thing a man has to face on a Monday; who wouldn't avoid any town after reading a notice like that; the Hotel

Blank must think more of conventions once a year than travelers who visit regularly; as though we were good enough when other patrons were not procurable." It was the Post Tavern, at Battle Creek, that sent out notices recently containing the necessary information couched in words more acceptable, and in language befitting a hotel of its class. The announcement read: "Attention, Travelers—If necessary to remain over night with us on the 'teenth kindly, make reservations early, as we will be crowded on account of convention."

Complaints have been registered against the fare and rates at a hotel in Montague. Meals are still 75 cents for ordinary fare, with the cheapest of paper napkins on the table. Other hotels along the Pentwater branch are reported as serving dinners as palatable for less money and where real cloth napkins grace the board.

The Otsego Union, published by George R. Brown, has purchased a Lee two revolution book and job press with individual motor equipment manufactured by the Challenge Machinery Co., of Grand Haven. This is the twenty-second machine of its kind that has been installed in Michigan printing offices during the past few months.

A dozen or more travelers who call on the printing trade in response to invitations attended the annual banquet of Grand Rapids Printing House Craftsmen at the Association of Commerce rooms on Wednesday evening. A delightful dinner was served by Mr. Baumann and his assistants, followed by musical stunts and speeches. Harry C. White as toastmaster was equal to the occasion. E. J. McCarthy, of Chicago, was the principal speaker. Every moment was one of surprise and amusement, not the least of which was when a newsboy suddenly burst into the room crying "extra paper, all about the bank robbery," and scattered copies of a full size newspaper gotten up especially for the occasion. The bank robbery with "scare" head proved to be a printer's bank and the loss was a printer's "pi". This paper was most cleverly designed and edited, even to the display advertising, each of which was a perfect scream, as were the editorials and reading matter. The space given to Dwight Bros. paper house announces: "You'll find us asleep next to the switch tracks across from Swift's hog house." Central Michigan Paper Co.'s announcement contained the words: "You can distinguish our brands by the finger marks," while Tobin Len advertise the "finest line of bunk in the city, visitors welcome and stogies free to the ladies." Many special engravings and half-tone cuts were made for this issue. The production must have cost a neat sum, but that each one in the scheme donated his services. Every available copy of this paper was at a premium and many were mailed to out-of-town friends as souvenirs of the occasion.

It was during that short period of relaxation before bedtime in a country hotel one evening last week. Orders had been written up and mailed with the usual daily reports. The double quartet of card players had adjourned to the hall bedroom as card players will do after the workers can no longer be annoyed. The new man, his first trip out, had finished "selling" his line and his house to a more or less disinterested bunch and conversa-

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

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.

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.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

HOTEL RICKMAN

KALAMAZOO

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

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, 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

tion lagged for a time, when the old timer piped out: "Well, fellows, I like to be sold, whether it be life insurance, cigarettes or a railroad ticket. The salesman should know his goods, know them better than the purchaser and the latter is ahead in the sale if he is carefully and rightly sold. Last summer I wanted to go to New York on business and, having a little time to spare on the way, decided to take the family. Going to the consolidated ticket office in Grand Rapids I approached the counter and enquired of a beardless youth what he would suggest as a route, saying I had traveled the usual roads many times and wondered if he could offer something different. He gave me the icy stare and stated quite distinctly the price and departure and arrival of trains. There were no connections, no stop-overs, no changes, the car went through; to go by way of Boston would be out of the way and well-nigh impossible. He even looked dismayed when I suggested a Southern route or one to the North, displaying the fact that his geographical education had been neglected and that he was very much out of place in a railway office. Failing to get satisfaction from the youngster and other clerks about the office being occupied at routine work I went to the union depot, where prices were quoted as before, likewise departure of trains and their time of arrival at destination. The clerk was courteous, but very busy. Having made reply to his own satisfaction, he left me at the window and went about his business. Slightly peeved, I strolled over to the Grand Trunk depot and met the agent, Mr. Justin. He listened attentively to my problems and asked a few questions, as would any good salesman. "How would you like a trip through the Thousand Islands by boat, take a day or so in Montreal, Quebec and back by way of Boston?" said he, spreading out before me a beautiful folder teeming with pictures and views along the route suggested. He talked of the beauties and pleasures of this route as though he had but recently made the trip. I was sold on the idea and before he had finished with the description, I cut in with, "But what is all that going to cost?" Taking his own time to reply, I was pleasantly surprised at getting so much for the price. Let me prepare a schedule and if you follow it closely there will be no trouble, no inconvenience and no disappointments." I bought the tickets and the family traveled as directed, surprises in store at each change of cars and every stopping place, for this man had wired ahead for reservations and our comforts were provided for as though on a personally conducted excursion. It was a pleasurable trip and one we hope to enjoy again another summer. No less than a dozen of our friends followed the same course during the season and on our recommendation. Not one returned disappointed."

Gordon B. Evarts has engaged in the drug business at Pearl street and South Front avenue. The stock and fixtures were furnished by the Hazeltine & Perkins Drug Co. Mr. Evarts was formerly head clerk for Wm. E. White, the East Fulton street druggist.

A small man can make a big job shrink, but it takes a big man to make a small job grow.

Lee M. Hutchins leaves this evening for Charlevoix, where he will spend Thursday with his friend, Floyd Fessenden. In the evening he will speak at the annual banquet of the Petoskey Chamber of Commerce. Saturday noon he will talk at a dinner meeting at the Association of Commerce restaurant.

L. L. Gillarde, who has acted as manager of the Grand Rapids branch of M. Piowaty & Sons for the past six months, has been transferred to Chicago, where he will be identified with the parent organization. He is suc-

ceeded by Wm. A. Mair, who has had twenty years' experience in the fruit and produce business, having been long connected with the well-known house of Gamble-Robinson Co. as manager of its branch at Rochester, Minn. For some years he was engaged in the produce business at St. Paul under the style of the Wm. A. Mair Co. For the past three months he has acted as manager of the Muskegon branch of Piowaty & Co. His successor at Muskegon is Henry Cooper, who has been connected with the produce business at Muskegon in various capacities for the past nine years. John B. Olney.

for those whose business takes them to the Canadian side.

The McKinney Building Co. has decided to wind up its business affairs and dissolve.

The new high school at Rudyard was opened with due pomp last week. With the exception of our high school, it is one of the finest in Chippewa county and Rudyard has cause to feel proud of it. The building is modern in every detail. It is a two-story structure, with a fine auditorium, splendid class rooms, sanitary drinking fountains, etc. It is a credit to the enterprising town of Rudyard. Sam Kirvan and Ed. Dynes, the

FABLE OF THE UNPAID BALANCE.

By the Gabby Scribe.

THERE once lived a man, a country merchant, in the land of Leelanau which is beyond Benzie. He owned a small stock of goods and a large family and being a good feeder his income was but little more than his outgo. Among the great mercantile houses this man was an unknown factor and Bradstreet quoted not of him. Howbeit there was a certain prune peddler traveling for a House in the land of Kent, which is below Wexford, most a day's journey by Pere Marquette. And it came to pass that a great friendship developed between the country merchant and this prune peddler who called for an order at the beginning of each month. As time passed they became quite confidential, calling each other by their sir names. When winter had gone and frost came from out the ground and trees began to bud, a strange malady attacked the peddler, who bared the secrets of his heart to the merchant and described his symptoms, saying: "Oh, my good sir, I fear illness has come upon me since the days have warmed, for I have that tired feeling and a longing for the great outdoors with a day on the stream." With that sympathy of one who was likewise afflicted, the merchant replied: "Brother, I am also smitten; let us together seek a cure during the next full moon, for by then the army of first-day enthusiasts will have departed for the remainder of the season. Make thou a special trip and bring thy big boss, for I would show him a good time since I must needs stand in with him. Write me the week before thou comest that I may prepare bait and tackle." And when the peddler was gone this merchant said unto his betterhalf: "Oh, wife of my youth, mother of my six children, I have a great idea. We will entertain the big guy who sits behind brass rails in the wholesale house. Thou shalt prepare a good meal for his coming; yea, thou canst boil the brown hen and make a great feast, whilst I conduct him in the small hours of early morning to the trout stream that is near by and see to it that his basket is well filled. And when the day is spent we will shove our feet under the table and fill ourselves with good eats such as thou only can prepare. It will be a great day and I will stand well with this big guy, for I will make peace with him. He will write of his coming that we may prepare a welcome." It came to pass that about the end of the third week there was great excitement in the small burg, for the limited halted at the depot at 4 a. m., leaving two passengers upon the platform. Soon thereafter the merchant was awakened by loud wrapping and the barking of his hound dog. When he had dressed and repaired to the front of his store, great was his surprise, for without stood the prune peddler and his big boss. "Why sleepest thou at this hour?" spoke the peddler in mild wrath, "has thou so soon forgotten the engagement? Where is thy rod and thy creel? Hast thou not procured bait from the barnyard? Have we not twice written thee of our coming this day?" And the merchant was sorrowful, making reply thusly: "By gravy, old top, I have two letters from thine house that remain unopened upon the counter, because thy credit man doth pester me these four weeks for a past due balance of \$1.24 which I have neglected to remit. Thinking they were from him I paid little heed, knowing he was but a hirling and that I would take care of it when convenient to do so. For my carelessness, a perfectly good day is spoiled." And they departed from him, each going his way, and the prune peddler came no more, nor did his big boss who sitteth behind the brass rail.

Items From the Cloverland of Michigan.

Sault Ste. Marie, March 21—F. J. Allison, Swift's well-known beefer, made a trip to Saginaw and Flint last week to help him decide upon the make of a car which would stand up under the mileage he has in store for it this summer. Frank says the robins are very scarce from Grayling up. He got back just in time to escape Sunday's big snow storm.

Frank Oster, the Soo's original old timer in the restaurant business, after being convinced that the South is not in it with the North for business, has opened a new quick lunch and will specialize on Coney Island sandwiches which will give the Eskimo pie a hot chase in our city.

The ferry between the two Soos expects to start operations within the next week. The ice bridge has been discontinued and the only means of connection is the train service at present. Therefore it is very inconvenient

new proprietors of the Empire pool room and billiard parlors, are making many improvements and have added a radio station, so their patrons will be afforded an opportunity to hear the concerts which are being received from different parts of the country. They have installed several hundred theater chairs, which will be ready within the next few weeks.

Chicago is planning the biggest zoo in the world. Chicago needs it.

W. J. Taylor, a former resident of this city and the first officer of the steamer Marigold of the light house service, has been appointed to the position of master of the Government S. S. Aspen.

The branch grocery store of P. T. McKinney & Sons, in the East end, was considerably damaged by fire Sunday night.

N. K. Dow, Libby's canned meat salesman, is paying the Soo a visit this week. Mr. LaDow is a booster for Cloverland during the curtailing of

business in the South and says the Soo looks good to him, as compared with Lower Michigan cities.

This business revival seems to be a protracted meeting.

The late W. J. Atchison, who for sixteen years was the faithful manager of the Postal Telegraph Co. here, was laid to rest in his old home town at Cornwall, Ontario, last Tuesday. He will be greatly missed by his many friends who admired him for his pleasing personality and respected him as an esteemed citizen.

The new tourist booklet is almost finished. George E. Bishop, Secretary-Manager of the Upper Peninsula Development Bureau, announces the new booklet will feature mainly a detailed description of the many touring and side roads throughout the Peninsula, emphasizing the particular points of historical interest. A list of the hotels, garages, summer resorts, free camping sites, etc., is given with the correct addresses. The new highway map which will designate the establishments noted on the list will make the tourist book a very complete guide for the tourist and will be a big asset to the merchants in Cloverland.

Prohibition will remove wine stains from the table cloth.

Bert. Wylie, who has been with the Postal Telegraph Co. for the past six years, has been promoted to the position of manager. Mr. Wylie needs no introduction to the patrons of the Postal, as he has served the office as efficiently as did the late manager. He is being congratulated on his promotion by his many friends.

Spring is here, but it would have passed unnoticed had it not been for the calendar, as it started in like the first day of winter. Nevertheless "Bill" Weber tells his friends to "Say it with flowers."

James Bechard, East Portage avenue druggist, returned to the city recently, after having spent a week with his brother in Detroit.

W. T. Feetham has engaged G. D. Rowe, of Detroit, to take charge of the optical department of his jewelry store. Mr. Rowe is a registered optometrist and was formerly connected with "Square Deal Miller" in Detroit.

William G. Tapert.

Annual Meeting of Post A, T. P. A.

Grand Rapids, March 21—The 14th annual meeting of Post A, T. P. A., will be held at the Association of Commerce, March 25, at 7:30 p. m. sharp, for the election of officers and such other business as may regularly come before it.

Howard Sloodmaker, John L. Dows, Gerald R. Ford and George Fritz compose the Entertainment Committee. A liberal allowance has been provided and they have promised a real live time for all who attend. Frank Heath and C. I. Williams have charge of the buffet luncheon, etc. Don't miss it! Something good!

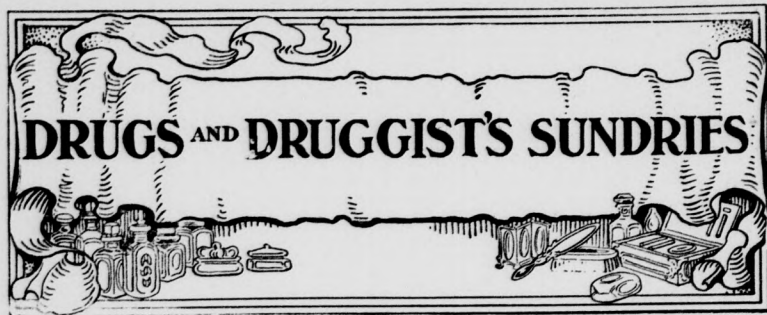
Clyde E. Brown and Frank B. Winegar are acting as a special committee on publicity and prizes to be given to members. It will be something worth while.

Jack Laramy is away on his honeymoon and he appointed Arthur D. Carrel, chairman, to complete arrangements in his absence, and believe me, it is going to be the biggest time Post A has ever had.

Charles D. Sharrow has a special duty to perform and it is a complete surprise.

This is all free to members, regardless of whether you secure an application, but "let's go" and put our membership over the top by securing a new member and send it in at once with \$5.68 and invite him to attend this meeting. His application will admit him. If you need more call the Secretary. Clyde E. Brown.

If you never show any public spirit in connection with affairs in your town, what claim have you upon the patronage of those who are trading with public-spirited competitors.



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.

Scientific Handling of Food Products By Druggists.

Judging superficially, with the mind's eye turned more to the past than to the future and influenced by deprecating remarks of the older school of pharmacists, many members of our profession have arrived at the conclusion that the purely commercial side of pharmacy has now reached the peak of its development, in fact, that it has been carried too far. Laboring under this belief and being mindful and anxious about the good name of professional pharmacy, many of these well intentioned gentlemen have for years past sought with increasing anxiety a way out of the dilemma. More and more therefore, many of the thoughtful, active and leading spirits of our vocation are inclining to separation of commercial from professional pharmacy. In this tentative solution of the problem, they fail to take into consideration that, even were the correctness of their suggestion admitted, the solution would apply to part of the problem only, since it would leave out the many thousands of drug stores located in small towns, villages as well as the residential and suburban sections of the larger cities. In these many thousands of drug stores, it would be absolutely impossible to divorce professional from so-called commercial pharmacy, as this somewhat indefinite term is understood. Reams have been written upon this vexatious subject and no doubt many more volumes will be added to this very interesting discussion. However, this paper is not intended to enter this particular field of debate. The foregoing remarks are intended to serve rather as an introductory excursion into an entirely different angle of the problem and if the deductions and speculations will lead to fields new and perhaps startling, we must bear in mind that this is the way of the world and that approaching changes in the historical, commercial, mechanical and social structures of this little planet of ours have always elicited at first opposition, ridicule or persecution, one of them, or all of them.

To begin at the beginning of this different view angle, let us examine and speculate a little whither the professional side of our business is drifting to. We all know whither commercial pharmacy is navigating to to-

wards ever greater expansion and elasticity. But professional pharmacy no one seems to worry about. It is almost presumed to be a fixed, immutable, immovable proposition, at least as far as its practice in our drug stores is concerned. But is it? Let us see. Say about twenty-five years ago physicians were writing prescriptions for galenicals and patients were taking medicine. "Them was the so-called happy days" of pharmacy. But oh! how the physicians and the public have drifted since! In that span of time the physicians have drifted into and traversed the fields of c. c. tablets, pill therapy, bacterio-therapy, drug nihilism, animal extract therapy, X-ray, blue-ray, and pink ray treatment, electric vibrations, mud baths and last, but not least, diet.

While the physicians were thus engaged, the public were experimenting on their own hook. While twenty-five years ago the stock of so-called patent medicines was rather crude and homely, to-day some of the "swellest and most high falutin" ethical preparations are screening their curative virtues at the public from pages of the daily penny dreadfuls—now two and three cents. Many ethical proprietaries which years ago were masquerading in scientific sheep's clothing, appearing upon prescriptions only, have to-day discarded the outer coating and appear in the vulgar wolf's apparel—direct from the manufacturer to you—as the saying goes.

This kind, as well as many other kinds of self-medication have grown apace. Every newspaper has a physician upon its staff who instructs the public how to remove a corn or reduce the size of their liver. We have the homeopaths, who boast of one drug store in Greater New York, and that one is never busy. Osteopaths tickle their patient's bones, while chiropractors manipulate their spines. Naturopaths follow so-called natural curative systems. The followers of Father Kneipp's walk on the wet grass early in the morning—when no one is looking. Hydropaths attempt to cure by various water applications. Of physical culturists who cure by physical torturing there are legions. Then we have Christian Scientists who deny there is such a thing as pain or disease. Also the mental healers who cure disease by applications of mind. And we are not through yet. Now come the advocates of fasting; of milk cure; of rest cure, and etc. Now it is not our purpose to enter here into any discussion of the merits or demerits of the various drugless cults or systems. I merely want to call attention to the many thousands of individuals and families who are believ-

ers and supporters of one or another of the above systems and who naturally do not call upon regular physicians for treatment or, if they do only very seldom. There is no denying that these various schools are on the increase and so are their followers. Such being the case, and should this ratio prevail and persist, then, in due time we will not have to worry about separating professional from commercial pharmacy—there will be little left to separate. The thought occurs whether the enthusiasm for commercial pharmacy with the many is not a more or less unconscious reflex sentiment in the direction of self preservation.

Now we will go a step further in analyzing conditions within our own camp and a step nearer to the prophecy in store.

Of late years the ailments of children as well as the chronic diseases of adults have largely come to be treated mainly by diet, with perhaps a minimum amount of medication thrown in. The dyspeptics, the rheumatics, the tubercular, the sufferers from heart trouble, blood pressure, arterio sclerosis, Bright's disease, gall stones, etc., are treated mainly by diet and other drugless means, while a majority of sufferers from acute diseases are shipped off to private or public hospitals, sanitariums and like institutions. With this gloomy recital in mind, the wonder is not that we get so few prescriptions on the average but that we get any at all. However, let us cheer up. The drug business is not destined for extinction. On the contrary, the drug business is going to develop and grow in scope, in service and usefulness to the community. Whereas the small individual stores of various classes are being gradually discarded and abandoned, the drug stores are absorbing many of their functions thereby expanding and improving constantly. The greatest new service of the drug store is yet to come and it will come as a legitimate, scientific adjunct of our profession in keeping with its traditions and conforming as sister profession with that of medicine. This service will consist of the scientific handling of plain foods and the expert handling of scientific foods—and thereby hangs a tale.

The question of food for the well or for the ill is no more nor less than a question of chemistry. Food has a

very complicated organic chemistry. It has its compatibilities, incompatibilities, its food values and curative values, as well as its pathogenic potentialities. The fact that diet is being resorted to increasingly in the treatment of many diseases ought to give a dignity to food which would take the handling of a great part of it out of the hands of ignorant and often not very clean grocers, butchers and various other irresponsible dealers and handlers. It has well been said, "Tell me what you eat and I will tell you what you are." Is there anything more important to the growing child, the expectant or nursing mother, the sick, the invalid, the aged than their food? In the ratio that the importance of food is being increasingly recognized by the public; in the ratio that thousands of those who suffer or those who are intelligent upon the subject and merely wish to do what is right; in the ratio that physicians will more and more rely upon food as one of their armamentariums; in such ratio the sick, the invalid and the medical profession will want this important question intrusted to individuals who will know all about the science of food. Already we are handling numberless baby foods, food specialties, extracts, condiments, tea, coffee, cocoa and in the large stores, fruit jams, mayonnaise and some preserved fruits. But the manner of our handling of these items to-day does not differ materially from the manner it is being handled by other than drug stores. The present handling of food in drug stores neither lends dignity nor can boast of justification. But when the time will come wherein each pharmacist shall be, in addition to his present training, thoroughly trained in the science and chemistry of food, which is a great and most absorbing study, when, thus trained he will be able to answer all questions on the chemistry of food, food values, food incompatibilities, digestibility, etc., and thus be an aid to the physician and take it out of the hands of complete ignorance and darkness, at such a time the handling of food will become one of the largest side lines of the drug store—a side line staple, enduring and ever growing, one the handling of which shall require scientific training of a higher order.

The scientific handling of food does not yet represent the sum total of future possibilities of the drug store.

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

Electrical appliances of every description, scientific contrivances for the household, hygienic wearing apparel, scientific photography, the further extension of the home dye industry, the handling of smaller art objects of all kinds, and many other scientific and semi-scientific sidelines will claim the attention in a scientific and commercial way of the pharmacist of the near future.

S. Kopald.

Planning For the Ann Arbor Convention.

Grand Rapids, March 21.—At a recent election J. A. Skinner, Cedar Springs druggist, was elected President of Cedar Springs village. Mr. Skinner defeated his opponent by a vote of nearly two to one. Besides holding this office, Mr. Skinner is one of the officers of the local Y. M. C. A., member of the Michigan Board of Pharmacy and member of the executive committee of the Michigan State Pharmaceutical Association. So you see, Jay is a busy man.

On March 17, a get-together meeting was held by the State druggists and travelers associations, the Ann Arbor druggists and the University of Michigan in regard to formulating plans for the State convention. The Michigan State Pharmaceutical Association was represented by its President and Secretary, John G. Steketee and Louis V. Middleton; Secretary Walter S. Lawton represented the Michigan Travelers Association; the Ann Arbor Retail Druggists Association was represented by its President, Alfred Mummery, and several Ann Arbor druggists; while the University of Michigan was represented by four professors of the Pharmacy College, Dean Edward H. Kraus, Prof. Charles H. Stocking, Prof. William J. McGill and Prof. Leonard H. Wagner. Everything points, not only to a very good convention, but also to a convention filled with new and novel features. Included in the entertainment will be illustrated travel talks in the Science auditorium, a twilight organ recital in the Hill auditorium, trips through the University buildings, auto trips, banquet and dances. The papers presented will be crackerjacks along the line of pharmacy and business efficiency. The

headquarters of the convention will be at the Michigan Union.
Louis V. Middleton, Sec'y.

Louis V. Middleton, Sec'y.

Shall We Obey the Law?

Lansing, March 21—I drive a motor car; it never occurs to me to break a traffic law, even though I find some of the regulations in my neighborhood not to my liking. I keep the law first, because I was taught when I was a child that life and property are secure only when citizens keep the law, regardless of whether they like it personally or not. Again, I keep the law because of the children around me. I feel that the security of the future rests on the fact that they see me, their adviser, keeping the law of the land. I feel it would be very dangerous for me to put into their heads the idea that I only keep laws that are personally agreeable to me.

But I hear and I read in the press that prominent men, highly respected in their communities, men to whom the rights of life and property are very dear, are sending out letters asking whether certain county dinners should be "wet" or "dry," and deciding that they should be "wet." I meet these gentlemen, who boast to me that they have been to these dinners where they broke the law, and they show me little flasks that they have brought away. In short, they are law-breakers, keeping laws that are personally agreeable to them and breaking laws that are not.

Now, I want to ask them if they think I, a woman dealing constantly with boys and girls, should follow their lead and break the laws that do not please me, or do they think that the future citizens that I am to mould will be better citizens and the country safer if I teach them to keep the law regardless of any personal prejudice that I may have.

I should be pleased if you would print this in your columns and allow it to be answered by these very prominent and intelligent beings, to whom I, a mere woman, should look up.

A. Mere Woman.

A. Mere Woman.

The men who go after things are the men who get results. A dream without action is like a bucket without a bottom.

STAPLE SUNDRIES

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

Safety Razors

Writing Paper

Pens

Perfumes

Nail Files

Face Powders

Lather Brushes

Razor Straps

Toilet Soaps

Popular Books

Candy

Tooth Brushes

Rubber Goods

Shaving Soaps

Razor Blades

Pound Paper

Typewriter Supplies

Toilet Soaps

Pencils

Inks Etc.

Etc.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Wholesale Drug Price Current

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

Acids			Almonds, Sweet,			Tinctures		
Boric (Powd.)	17½@	25	Amber, crude	2 00@	25	Aconite	① 85	
Boric (Xtal)	17½@	25	Amber, rectified	2 25@	50	Aloes	① 65	
Carbolic	30@	36	Anise	1 50@	50	Arnica	① 50	
Cifric	60@	65	Bergamont	8 00@	35	Asafoetida	③ 30	
Muriatic	3½@	8	Cassia	1 50@	75	Belladonna	① 35	
Nitric	9@	15	Castor	2 75@	30	Benzoine	② 40	
Oxalic	25@	30	Cedar Leaf	1 50@	75	Benzoine Comp'd	③ 15	
Sulphuric	3½@	8	Citronella	85@	10	Buchu	③ 15	
Tartaric	40@	50	Cloves	3 25@	30	Cantharadial	③ 00	
			Cocoonut	25@	35	Capsicum	② 30	
			Cod Liver	1 15@	25	Catechu	② 50	
			Croton	2 25@	50	Cinchona	② 10	
			Cotton Seed	1 15@	25	Colchicum	② 00	
			Cubeb	9 50@	9	Cubebs	③ 00	
			Ebigeron	4 00@	25	Digitalis	① 80	
			Eucalyptus	75@	100	Gentian	① 40	
			Hemlock, pure	1 50@	75	Ginger, D. S.	① 30	
			Juniper Berries	3 25@	30	Guaiac	② 20	
			Juniper Wood	1 50@	75	Guaiac, Ammon.	② 50	
			Lard, extra	1 25@	15	Iodine	① 00	
			Lard, No. 1	1 50@	15	Iodine, Colorless	① 50	
			Lavender Flow	6 00@	25	Iron, clo.	① 50	
			Lavender Gar'n	1 75@	20	Kino	① 40	
			Lemon	1 75@	20	Murrrh	② 50	
			Linseed Boiled bbl.	① 83		Nux Vomica	① 50	
			Linseed bld less	95@	10	Opium	③ 50	
			Linseed, raw, bbl.	① 86		Opium, Camp.	② 85	
			Linseed, raw, less	93@	10	Opium, Deodor'd	③ 50	
			Mustard, true oz.	② 75		Rhubarb	② 00	
			Mustard, artifil, oz.	① 50				
			Neatsfoot	1 15@	30			
			Olive, pure	3 75@	4			
			Olive, Malaga, yellow	2 75@	30			
			Olive, Malaga, green	2 75@	30			
			Orange, Sweet	5 00@	25			
			Organum, pure	1 00@	20			
			Organum, com'l	2 50@	2			
			Pennyroyal	3 25@	30			
			Peppermint	12 00@	16			
			Rose, pure	1 50@	75			
			Rosemary Flows	1 50@	75			
			Sandalwood, E.	10 50@	10			
			Sassafras, true	1 75@	20			
			Sassafras, art'l	1 00@	25			
			Spearmint	4 50@	4			
			Sperm	2 40@	2			
			Tansy	10 50@	10			
			Tar, USP	50@	65			
			Turpentine, bbl.	—	86			
			Turpentine, less	94@	1			
			Wintergreen, leaf	6 50@	7			
			Wintergreen, sweet	3 75@	4			
			Wintergreen art	80@	10			
			Wormseed	6 50@	6			
			Wormwood	18 00@	18			

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

Mushrooms
Prunes
Raisins
Holland Herring
Flour
Semdac Polish

DECLINED

Cocoanut
Hides
Lamb

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 90
24, 3 lb. 6 00

BAKING POWDERS

Calumet, 4 oz., doz. 97 1/2
Calumet, 8 oz., doz. 1 35
Calumet, 16 oz., doz. 3 95
Calumet, 5 lb., doz. 12 75
Calumet, 10 lb., doz. 19 00
K. C., 10c, doz. 95
K. C., 20c, doz. 1 85
K. C., 25c, doz. 2 35
K. C., 5 lb., doz. 7 00
Queen Flake, 6 oz., 1 35
Queen Flake, 50s, kegs 13
Queen Flake, 100s, keg 95
Royal, 10c, doz. 2 70
Royal, 6 oz., doz. 5 20
Royal, 12 oz., doz. 5 20
Royal, 5 lb., doz. 31 20
Rumford, 10c, doz. 95
Rumford, 6 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 5 45
Quaker Puffed Wheat 4 30
Quaker Brist Biscuit 1 90
Quaker Corn Flakes 2 80
Ralston Purina 4 00
Ralston Branzen 2 70
Ralston Food, large 3 60
Ralston Food, small 2 90
Saxon Wheat Food 4 80
Shred. Wheat Biscuit 4 35

Post's Brands.

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

BROOMS

Standard Parlor 23 lb. 5 50
Fancy Parlor, 23 lb. 7 00
Ex. Fancy Parlor 25 lb 8 50
Ex. Fcy, Parlor 26 lb 9 00
Toy 2 00
Whisk, No. 3 2 25
Whisk, No. 1 3 00

BRUSHES

Solid Back, 3 in. 1 50
Solid Back, 11 in. 1 75
Pointed Ends 1 35

Stove

No. 1 1 10
No. 2 1 35
No. 1 90
No. 2 1 25
No. 3 2 00

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.3
Paraffine, 6s 14.7
Paraffine, 12s 14.7
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 6 00
Apple Sauce, No. 2 35
Apricots, No. 1 1 90@2 35
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 2 75
Peaches, No. 2, Mich 2 60
Peaches, No. 2 1/2, 3 00@3 75
Peaches, No. 10, Mich 7 75
Peaches, No. 10, Cal. 10 50
Pineapple, 1 slic. 1 60@1 75
Pineapple, No. 2, slic. 2 75
Pineapple, 2, Brk slic. 2 25
Pineapple, 2 1/2, sliced 3 25
Pineapple, No. 2, crus. 2 25
Pineap., 10, crus. 7 00@9 00
Pears, No. 2 3 25
Pears, No. 2 1/2 4 25
Plums, No. 2 2 25
Plums, No. 2 1/2 3 09
Raspberries No. 2, blk. 3 25
Rhubarb, No. 10 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch'der, No. 3 3 00@3 40
Clams, Steamed, No. 1 1 75
Clams, Minced, No. 1 2 50
Pinnan 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 00
Shrimp, No. 1 1/2, dry 4 00
Sard's, 1/4 Oil, k. 4 25@4 75
Sardines, 1/4, Smoked 7 00
Sardines, 1/4, Mus. 3 75@4 75
Sardines, 1/4, Warrens, 1 lb 4 00
Salmon, Red Alaska 2 85
Salmon, Med. Alaska 2 00
Salmon, Pink Alaska 1 45
Sardines, 1/4, ea. 10@28
Sardines, 1/4, ea. 25
Sardines, Cal. 1 75@2 10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekco 1 65
Tuna, 1/2, Regent 2 25

CANNED MEAT.

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 50
Bacon, Large, Erie 3 00
Beef, No. 1, Corned 2 70
Beef, No. 1, Roast 2 70
Beef, No. 1/2 Eagle Sil. 1 30
Beef, No. 1/2, Qua. sil. 1 90
Beef, No. 1, Qua. sil. 3 25
Beef, No. 1, B'nut, sil. 5 70
Beef, No. 1/2, B'nut, sil. 3 15
Beef, No. 1/2, Onions, 1s 3 35
Beefsteak & Onions, 1s 3 45
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 Meat, 1/2 Rose 85
Potted Ham, Gen. 1/4 2 15
Vienna Saus., No. 1/2 1 35
Veal Loaf, Medium 2 30

Derby Brands In Glass.

Ox Tongue, 2 lb. 19 50
Sliced Ox Tongue, 1/4 4 60
Cold 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 50
Sandwich Spread, 1/2 2 25

Baked Beans.

Beechnut, 16 oz. 1 35
Campbells 1 15
Climatic Gem, 1 8oz. 1 90
Fremont, No. 2 1 15
Snider, No. 1 1 15
Snider, No. 2 1 55
Van Camp, Small 1 00
Van Camp, Med. 1 30

CANNED VEGETABLES.

Asparagus.

No. 1, Green tips 3 75
No. 2 1/2, Lge. Gr. 3 75@4 50
Wax Beans, 2s 1 35@3 75
Green Beans, No. 10 6 00
Green Beans, No. 2 Gr. 2 00
Lima Beans, No. 2 8 25
Lima Beans, 2s, Soaked 95
Red Kid., No. 2 1 30@1 55
Beets, No. 2, wh. 1 60@2 40
Beets, No. 2, cut 1 25@1 75
Beets, No. 2, St. 1 10@1 35
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fan 1 60@2 25
Corn, No. 2, Fy. glass 3 75
Hominy, No. 3 1 15@1 35
Okra, No. 2, whole 1 90
Okra, No. 2, cut 1 60
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 36
Mushrooms, Choice 45
Mushrooms, Sur Extra 65
Peas, No. 2, E.J. 1 25@1 80
Peas, No. 2, Sift. 1 60@2 10
June 1 90@2 10
Peas, No. 2, Ex. Sift. 32
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 2 15
Sauerkraut, No. 3 1 80
Succotash, No. 21 60@2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 1 35
Spinach, No. 2 1 45@1 75
Spinach, No. 3 2 10@2 85
Spinach, No. 10 7 25
Tomatoes, No. 2 1 40@1 65
Tomatoes, No. 2 1 85@2 25
Tomatoes, No. 2, glass 2 85
Tomatoes, No. 10 6 00

CATSUP.

B-nut, Large 2 95
B-nut, Small 1 80
Fraziers, 14 oz. 2 25
Libby, 14 oz. 2 90
Libby, 8 oz. 1 90
Van Camp, 8 oz. 1 90
Van Camp, 16 oz. 3 15
Lilly Valley, pint 2 95
Lilly Valley, 1/2 Pint 1 80

CHILI SAUCE.

Snider, 16 oz. 3 50
Snider, 8 oz. 2 35
Lilly Valley, 1/2 Pint 2 40

OYSTER COCKTAIL.

Sniders, 16 oz. 3 50
Sniders, 8 oz. 2 35

CHEESE.

Roquefort 90
Kraft Small tins 1 40
Kraft American 2 75
Kraft, 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 48

CHEWING GUM.

Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beemans Pepsin 70
Beechnut 65
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 32
Baker, Premium, 1/2s 32
Baker, Premium, 1/4s 32
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s 34
Runkle, Premium, 1/2s 37
Vienna Sweet, 24s 1 75

COCOA

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

COCOA NUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
Bulk, barrels 19
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 21 1/2@24
Maracaibo 24
Mexican 25
Guatemala 26
Java and Mocha 39
Bogota 26
Peaberry 24

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 50 pkgs. 4 25
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, Tall 4 25
Goshen, Gallon 4 25



Oatman's Dundee, tall, 48s 4 50
Oatman's Dundee, baby, 96s 4 40
Pet, Tall 4 50
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, 50s 115 00
National, 50s 130 00
Original Queens, 50s 150 00
Worden Special, 25s 185 00

Webster Cigar Co.

Plaza, 50s, Wood 95 00
Coronado, 50s, Tin 95 00
Belmont, 50s, Wood 110 00
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. Invinible, 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 20
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 20
Falks Havana, 20, pl. 9 75
Richm'd S Cut, 20, pl. 10 00
Richm'd 1 Cut, 20 ck. 10 50
Fatima, 20, Plain 9 20
Helmair, 20, Plain 10 50
English Ovals, 20 pl. 10 50
Turkish Trop., 10 ck 11 50
London Life, 10, cork 11 50
Helmair, 10, Plain 11 50
Herbert Tarryton, 20 12 25
Egyptian Str., 10 ck. 12 00
Murad, 20, Plain 15 50
Murad, 10, Plain 16 00
Murad, 10, cork or pl. 16 00
Murad, 20, cork or pl. 16 00
Luxury, 10, cork 16 00
Melachrinio, No. 9, 10, cork or plain 16 00
Melachrinio, No. 9, 20, cork or plain 16 00
Melach'o, No. 9, 10 St 16 50
Melach'o, No. 9, 20, St 16 50
Natural, 10 and 20 16 00
Markaroff, No. 15, 10, cork 16 00
Pall Mall Rd., 20, pl. 17 00
Benson & Hedges, 10 20 00
Rameses, 10, Plain 17 50
Milo Violet 10, Gold 20 00
Deities, 10 21 00
Condex, 10 22 00
Phillips Morris, 10 20 00
Brening Own, 10, Pl. 23 00
Ambassador, 10 23 00
Old 76, 10 or 50 37 50
Benson & Hedges 55 00
Tuberettes 55 00

CIGARETTE PAPERS.

Riz La Croix, Wh., dz. 42
Riz La Wheat Br., 100 7 50
Riz Tam Tam, 2 dz for 87
Zig Zag, per 100 7 25

TOBACCO-FINE CUT.

Liggett & Myers Brands
Hiawatha, 10c, doz. 96
Hiawatha, 16 oz. doz. 12 00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 3 40
Red Bell, 75c Pails dz. 7 50
Sterling, 10c, doz. 96
Sweet Burley, 10c, doz. 96
Sweet Burley, 45c foll 4 25
Swt. Burley, 95c Dru. 9 45
Sweet Cuba, 10c, doz. 96
Sweet Cuba, 45c, doz. 4 25
Sweet Cuba, 95c Pall 9 45
Sweet Orange, 10c, dz 98

Scotten Dillon & Co. Brand

Dan Patch, 10c, doz. 96
Dan Patch, 16 oz. ds. 7 70
Ojibwa, 10c, doz. 96
Ojibwa, 8 oz. doz. 3 85
Ojibwa, 95c, doz. 8 50
Ojibwa, 90c, doz. 8 00
Sweet Mist, 10c, doz. 96
Uncle Daniel, 10c, doz. 96
Uncle Daniel, 16 oz. 10 20

J. J. Bagley & Co. Brands.

Mayflower, 16 oz., d's 15 00
P. Lorillard Brands.
Pioneer, 10c, doz. 96
Tiger, 10c, doz. 96
Tiger, 50c, doz. 4 80

Weyman Bruton Co. Brand

Right Cut, 10c, doz. 95
W-B Cut, 10c, doz. 95

PLUG TOBACCO.

American Tobacco Co. Brands.

Amer. Navy, 10c, doz. 96
Amer. Navy, per plug 64
Jolly Tar, 24, per plug 16
Gold Rope, 10c, doz. 96
Boot Jack, 15c, doz. 1 44
Piper Heidsieck, 10c 96
Piper Heidsieck, 20c. 1 92
Spear Head, 10c cuts 96
Spear Head, per plug 64
Square Deal, per plug 64
Standard Navy, 8, plg 64
Town Talk, per plug 56

Liggett & Myers Brands.

Clipper, per plug 56
Chops, 10c, doz. 96
Drummond Nat. L. 15c 1 44
Honey Dip Twist, 1

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet, Cut Plug, 10c 96
Velvet, Cut Plug, tins 1 53
Velvet, Cut Plug, 8 oz. 6 72
Velvet, C. Pl., 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, 50 tin 4 80
Union Leader, 10c tin 96
Union Leader, 15c, dz. 1 44
War Path, 35c, doz. 3 35

Scotton 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, doz. 96
Red Horse Scrap, doz. 96

J. J. Bagley & Co. Brands:
Broadleaf, 10c 96
Buckingham, 10c, doz. 96
Buckingham, 15c tins 1 44
Gold Shore, 15c, doz. 1 44
Hazel Nut, 10c, doz. 96
Kleeko, 25c, doz. 2 40
Old Colony, Pl. C. 17c 1 53
Old Crop, 50c, doz. 4 30
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, doz. 96
Prince Albert, 17c, dz. 1 53
Prince Albert, 8 oz. tins, without pipes 6 72
Prince Albert, 8 oz. and Pipes, doz. 8 88
Prince Albert, 16 oz. 12 96
Stud, Gran. 5c, doz. 48
Whale, 16 oz., doz. 4 80

Block Bros. Tobacco Co.
Mail Pouch, 10c, doz. 96

Falk Tobacco Co., Brands.
American Mixture, 35c 3 30
Arcadia Mixture, 25c 2 40
Champagne Sparklets, 30c, doz. 2 70
Champagne Sparklets, 90c, doz. 8 10
Personal Mixture 6 60
Perique, 25c, per doz. 2 25
Serene Mixture, 16c dz. 1 60
Serene Mixture, 8 oz. 7 60
Serene Mixture, 16 oz. 14 70
Tareyton Luncheon 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, doz. 14 50
Edgeworth Sliced Plug, 17c tins, doz. 1 62
Edgeworth Sliced Plug, 35c tins, doz. 3 55

Weyman Bruton Co.'s Brands.
Central Union, 15c, dz. 1 44
Shag, 15c Tins, doz. 1 44
Shag, 15c Papers, doz. 1 44
Dill's Best, 16c, doz. 1 52
Dill's Best Gran., 16c 1 52
Dill's Best, 17c Tins 1 52

Snuff.
Copenhagen, 10c, roll 64
Seal Blending, 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 Boxes
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
Pineapple Fudge 21
Italian Bon Bons 18
National Cream Mints 28
Silver King M. Mallow 30

CRISCO
36s, 24s and 12s.
Less than 5 case 20
Five cases 19 1/4
Ten cases 19
Twenty-five cases 18 1/4
6s and 4s.
Less than 5 cases 19 1/4
Five cases 18 1/4
Ten cases 18 1/4
25 cases 18

COUPON BOOKS
50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50

Where 1,000 books are ordered at a time, special-ly print front cover is furnished without charge.

CREAM OF TARTAR
6 lb. boxes 40

DRIED FRUITS
Apples
Evap'd Choice, blk. 20
Apricots
Evaporated, Choice 30
Evaporated, Fancy 35

Citron
10 lb. box 40

Currents
Package, 15 oz. 18
Boxes, Bulk, per lb. 17

Peaches
Evap. Choice, Unpeel. 17 1/2
Evap. Fancy, Unpeeled 18
Evap. Fancy, Peeled 20

Peel
Lemon, American 26
Orange, American 22

Raisins
Seeded, bulk 16 1/2
Seeded, 15 oz. pkg. 19
Sultana Seedless 17 1/2
Seedless, 1 lb. pkg. 24

California Prunes
90-100 25 lb. boxes @11 1/4
80-90 25 lb. boxes @12
70-80 25 lb. boxes @13 1/2
60-70 25 lb. boxes @14 1/2
50-60 25 lb. boxes @16
40-50 25 lb. boxes @18
30-40 25 lb. boxes @20

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 1/2

Hominy
Pearl, 100 lb. sack 5 25

Macaroni
Domestic, 10 lb. box 1 00
Domestic, broken bbls. 08
Golden Age, 2 doz. 1 90
Foulds, 2 doz., 8 oz. 1 80

Pearl Barley
Chester 4 80

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

Sago
East India 06 1/2

Tapoca
Pearl, 100 lb. sacks 06 1/2
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant 3 50

FISHING TACKLE
Cotton Lines
No. 2, 15 feet 1 15
No. 3, 15 feet 1 60
No. 4, 15 feet 1 80
No. 5, 15 feet 1 95
No. 6, 15 feet 2 10

Linen Lines
Small, per 100 yards 6 65
Medium, per 100 yards 7 25
Large, per 100 yards 9 00

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 90
Harvest Queen, 2 1/2 8 90
Light Leaf Spring
Wheat, 2 1/2 9 30
Roller Champion, 2 1/2 8 50
Snow Flake, 2 1/2 7 40
Graham 25 lb. per cwt 3 40
Golden Granulated Meal, 25 lbs., per cwt., N 2 50
Rowena Pancake Compound, 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.
Bolted Granulated 2 25
Golden Granulated 2 45

Wheat
No. 1 Red 1 25
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 60
Oxford 1 75
Plymouth, White 1 40
Waukesha 1 35

GRANULATED LYE.

Wanders.
Single cases 5 15
2 1/2 cases 5 04
5 1/2 cases 4 95
10 cases 4 87
1/2 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. 1 06
Green, No. 2 05
Cured, No. 1 07
Cured, No. 2 06
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 05
No. 1 04
No. 2 03

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 50

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

HORSE RADISH
Per doz., 7 oz. 1 25

JELLY AND PRESERVES
Pure, 40 lb. pails 2 60
Pure, 7 oz. Asst., doz. 1 35
Pure, 15 oz. Asst., doz. 2 00
Buckeye, 22 oz., 2 doz. 4 25
O. B., 15 oz., per doz. 2 40

JELLY GLASSES
8 oz., per doz. 34

MATCHES.
Blue Ribbon, 144 box. 7 55
Searchlight, 144 box. 8 00
Safe Home, 144 boxes 8 00
Old Pal, 144 boxes 8 00
Red Stick, 720 1c bxs 5 50
Red Stick, 144 bxs 5 75

Safety Matches.
Red Top, 5 gro. case 5 75
Sociable, per gro. 1 00

M'NICE MEAT.
None Such, 3 doz. 5 35
Quaker, 3 doz. case 4 00
Guthies, 3 doz. case 4 00
Libby Kegs, Wet, lb. 25

MOLASSES.
New Orleans
Open Kettle 60
Choice 48
Good 36
Fair 30
Stock 25

Molasses in Cans.
Red Hen, 24, 2 lb. 2 60
Red Hen, 24, 2 1/2 lb. 3 25
Red Hen, 12, 5 lb. 3 00
Red Hen, 6, 10 lb. 2 90
Ginger Cake, 24, 2 lb. 3 00
Ginger Cake, 24, 2 1/2 lb. 4 00
Ginger Cake, 12, 5 lb. 3 75
Ginger Cake, 6, 10 lb. 3 50
O. & L. Spec., 24, 2 1/2 5 50
O. & L. Spec., 12, 5 lb. 5 25
O. & L. Spec., 6, 10 lb. 5 00
Duffs, 24, 2 1/2 Screw C. 5 35
Duffs, 6, 10, Screw C. 6 60
Dove, 24, 2 1/2 lb. Wh. L. 6 30
Dove, 12, 5 lb. Blue L. 4 70
Dove, 6, 10 lb. Blue L. 4 45
Palmetto, 24, 2 1/2 lb. 4 50

NUTS.

Whole
Almonds, Terregona 22
I. X. L., s. s. 30
Fancy mixed 21
Filberts, Sicily 16
Filberts, Naples 16
Peanuts, Virginia raw 09 1/2
Peanuts, Vir. roasted 11
Peanuts, Jumbo, raw 11
Peanuts, Jumbo, rstd 13
Pecans, 3 star 22
Pecans, Jumbo 80
Walnuts, Manchurian 27
Walnuts, Sorrento 35

Salted Peanuts
Fancy, No. 1 10
Jumbo 21

Shelled
Almonds, Spanish, 50
Peanuts, 125 lb. bags 08 1/2
Filberts 50
Pecans 50
Walnuts 75

OLIVES.
Bulk, 2 gal. keg 3 00
Bulk, 3 gal. keg 4 25
Bulk, 5 gal. keg 6 75
Quart. jars, dozen 5 00
4 1/2 oz. Jar, plain, dz. 1 35
5 1/2 oz. Jar, pl. doz. 1 60
10 oz. Jar, plain, doz. 2 35
16 1/2 oz. Jar, Pl. doz. 3 50
3 1/2 oz. Jar, stuffed, 1 45
8 oz. Jar, Stu., doz. 2 40
9 oz. Jar, Stuffed, doz. 3 50
12 oz. Jar, Stuffed, dz 4 50

PEANUT BUTTER.

Bel Car-Mo Brand
8 oz., 2 doz. in case 2 45
24 1 lb. pails 4 25
12 2 lb. pails 4 10
5 lb. pails, 6 in crate 4 65
25 lb. pails 13 1/4
50 lb. tins 12 1/2

PETROLEUM PRODUCTS
Iron Barrels
Perfection Kerosine 12.4
Red Crown Gasoline, 21.1
Tank Wagon 39.5
Gas Machine Gasoline 39.5
V. M. & P. Naphtha 23.2
Capitol Cylinder 23.2
Atlantic Red Engine 23.2
Winter Black 13.7

Polarine
The Perfect Motor Oil

Iron Barrels.
Medium Light 57.2
Medium heavy 59.2
Heavy 62.2
Extra heavy 67.2
Transmission Oil 67.2
Finol, 4 oz. cans, doz. 1.65
Finol, 8 oz. cans, doz. 2.25
Parowax, 100, 1 lb. 7.2
Parowax, 40, 1 lb. 7.4
Parowax, 20, 1 lb. 7.6

SEMDAC
SEMDAC LIQUID GLASS

SEMDAC, 12 pt. cans 3 20
SEMDAC, 12 qt. cans 4 60

PICKLES
Medium Sour
Barrel, 1,200 count 17 50
Half bbls., 1,300 count 17 50
5 gallon kegs 3 00@5 50
Sweet Small
16 Gal., 1600 28 00
16 Gal., 2880 32 00
5 Gal., 500 13 50

Dill Pickles.
1800 Size, bbls. 17 50
2400 Size, bbls. 19 50

PLAYING CARDS
No. 90 Steamboat 2 75
No. 808, Bicycle 4 50
Pickett 3 50
Congress 6 00

POTASH
Babbitt's 2 doz. 2 75

FRESH MEATS.
Beef.
Top Steers and Heifers 14
Good Steers and Heifers 13
Med Steers & Heifers 11
Com. Steers & Heifers 09

Cows.
Top 11
Good 10
Medium 09
Common 07

Veal.
Top 13
Good 12
Medium 09
Lamb.
Good 28
Medium 26
Poor 22

Mutton.
Good 16
Medium 14
Poor 12
Heavy hogs 10
Medium hogs 12 1/2
Light hogs 12 1/2
Sows and stags 10
Loins 20
Butts 18
Shoulders 16
Hams 23
Spareribs 11 1/2
Neck bones 05

PROVISIONS
Barreled Pork
Clear Back 23 00@24 00
Short Cut Clear 22 00@23 00
Clear Family 27 00@28 00

Drv Salt Meats
S P Bellies 14 00@17 00

Lard
80 lb. tubs advance 1/4
Pure in tierces 14 1/2@15
Compound Lard 14 1/2@15
69 lb. tubs advance 1/2
50 lb. tubs advance 1/4
20 lb. pails advance 3/4
10 lb. pails advance 1/2
5 lb. pails advance 1
3 lb. pails advance 1

Sausages
Bologna 12
Liver 12
Frankfort 16
Pork 18@20
Veal 11
Tongue 11
Headcheese 14

Smoked Meats
Hams, 14-16, lb. 28 @32
Hams, 16-8, lb. 28 @32
Ham, dried beef 38 @39
sets
California Hams 16 @17
Pork Boiled
Hams 30 @32
Boiled Hams 45 @49
Minced Hams 14 @15
Bacon 22 @38

Beef
Boneless 24 00@26 00
Rump, new 25 00@26 00

Mince Meat
Condensed No. 1 car. 2 00
Condensed Bakers brick 31
Moist in glass 8 00

Pig's Feet
1/4 bbls. 2 15
1/4 bbls., 35 lbs. 4 00
1/2 bbls. 7 00
1 bbl. 14 15

Tripe
Kits, 15 lbs. 90
1/4 b

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.	52
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

SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Oil-Foot, doz.	2 00
Bixlys, 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
Radiant, 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 95
Fels Naptha, 100 box	5 60
Grdma White Na, 100s	5 30
Rub No More White	
Naptha, 100 box	5 50
Swift Classic, 100 bx	4 95
24 Mule Borex, 100 bx	6 55
Wool, 100 box	7 50
Fairy, 100 box	5 50
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.	6 50
Ivory Soap Flks., 100s	8 00
Ivory Soap Flks., 50s	4 10
Lenox, 120 cakes	4 50
P. & G. White Naptha	5 25
Star, 100 No. 11 cakes	5 25
Star Nap. Pwd., 100s	3 60
Star Nap. Pwd., 24s	4 85

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.

KITCHEN KLENZER



80 can cases, \$4.80 per case

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 Kid, 24	4 25
Jinx, 3 doz.	4 50

La France Laun, 4 dz.	3 70
Luster Box, 54	3 75
Miracle Cm, 4 oz. 3 dz.	4 00
Miracle C., 16 oz., 1 dz.	4 00
Old Dutch Clean, 4 dz.	4 75
Queen Ann, 60 oz.	2 40
Rinsol, 100 oz.	6 40
Rub No More, 100, 10 oz.	4 08
Rub No More, 60, 4 oz.	3 45
Rub No More, 18 Lg.	4 50
Spotless Cleanser, 48, 20 oz.	4 00
Sani Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	3 80
Snowboy, 24 Large	5 60
Snowboy Large 1 free	5
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	5 50

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	
Chill Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	1 35
Onion Salt	1 35
Garlic	1 35
Ponely, 3 1/2 oz.	3 25
Kitchen Bouquet	3 25
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2 1/2 oz.	90

STARCH	
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 ls	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

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@38
Congou, Fancy	42@43

Oolong	
Medium	36
Choice	45
Fancy	50

TWINE	
Cotton, 3 ply cone	35
Cotton, 3 ply balls	35
Wool, 6 ply	18

VINEGAR	
Cider, 40 Grain	28
White Wine, 40 grain	17
White Wine, 80 grain	22
Oakland Vinegar & Pickle Co.'s Brands.	
Oakland Apple Cider	30
Blue Ribbon Corn	22
Oakland White Pickling	20
Packages no charge.	

WICKING	
No. 0, per gross	60
No. 1, per gross	85
No. 2, per gross	1 10
No. 3, per gross	1 85
Peerless Rolls, per doz.	45
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	50
Rayo, per doz.	90

WOODENWARE	
Baskets	
Bushels, narrow band, wire handles	1 75
Bushels, narrow band, wood handles	1 85
Bushels, wide band	1 90
Marked, drop handle	75
Market, single handle	80
Market, extra	1 35
Splint, large	9 00
Splint, medium	8 50
Splint, small	7 00

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

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

Mop Sticks	
Trojan spring	2 00
Eclipse patent spring	2 00
No. 2, 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	2 80
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 "n.	1 65
14 "n.	1 85
16 "n.	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

Gabby Gleanings From Grand Rapids.

Grand Rapids, March 21—By the way, Mr. Councilor, do you know that we have right here in Grand Rapids an exclusively traveling men's luncheon club, where we may meet each week and discuss current topics, develop good fellowship, exchange ideas and become better acquainted? We have just such a club and if you are not in on it you are missing one of the best functions of U. C. Tism. This club is known as the You-See-Tea club and it surely is popular with those who know about it. At the luncheon last Saturday noon Guy W. Rouse, of the Worden Grocer Co., gave the talk, which was of a highly educative and entertaining nature and much appreciated by all present. The committee in charge suggested plans for the coming year, all of which were adopted. They were presented in the form of six resolutions, which are as follows:

1. The offices to comprise a President, Vice-President, Secretary-Treasurer and a board of three Directors.
2. The meetings to begin promptly at 12:45 and adjourn promptly at 2.
3. That the membership fee be reduced to 50 cents per month.
4. That the ladies be admitted to each meeting.
5. That the meeting be adjourned during the months of July and August.

These meetings are held in the Association of Commerce rooms and all U. C. T's, their wives, sweethearts, families and friends are welcome. Come up, you U. C. T. booster, and knocker, too, for it is a 100 to 1 shot that when you come to know your brother better, you won't feel so much like knocking him. The officers elected for the ensuing year are Walter S. Lonton, President; John D. Martin, Vice-President; Homer R. Bradfield, Secretary-Treasurer; Director for three years, P. C. Crowlev; Director for two years, Frank E. Edler; director for one year, A. Harry Behrman.

Berton W. Rockwell, who is attending school at Ferris Institute, Big Rapids, visited his parents, Mr. and Mrs. A. F. Rockwell over Saturday and Sunday. Bert says, Ferris Institute is O. K., but the city is so quiet that it makes the proverbial oyster look like a piker.

The weather last Sunday and Monday must have eaten an esquimo pie. It was more like the frigid weather of California than the mild and tropical kind we are accustomed to here in Michigan.

John Duval is having some difficulty dodging the police these days.

C. G. Mahrle has just opened a hardware store in Tekonsha. He placed his stock order with Standart Bros. and Brown & Sehler Co.

Now that we have finished up with the intricacies and complexities of the income tax reports, we may turn our attention for the remainder of the year to the pursuit of our regular occupation and see if we can pile up an income on which to make a report next year.

Modern moonshine is very conducive to the prolific growth of wild oaks.

Warning, Councilors! We forgot to mention, in connection with our article on the You-See-Tea club, that when you come up Saturday be sure you can give your wife's full name without any hesitation or stammering. It would be well for you to practice it a few times before starting.

Mrs. A. F. Rockwell imbibed too freely of lemon sour recently and fell down stairs. No serious result followed, but she has been walking pretty straight since. Lame back.

The dancing parties given by the U. C. T. under the leadership of Perry Larrabee will be concluded next Saturday night, March 24. To say that these dances have been thoroughly enjoyed by the U. C. T.'s and their friends is stating it mildly. One or two little irregularities occurred, as they always do, but as soon as the committee's attention was called to it

they were promptly corrected. The large crowds that attended throughout the season is evidence of their popularity. Come up to the final party Saturday night and treat yourself and lady to a real good time.

Some facts in connection with the annual U. C. T. banquet have just been unearthed that may be of interest to the readers of these columns. According to an ancient custom, only the members of the U. C. T.s and their immediate families are admitted to this banquet. During the evening it became noised around among the members that Ex-Judge K. Mountain Landis was among those present and the committee in charge was asked to interview him and see if he belonged to the order. This the committee promptly did and found, upon approaching the gentleman, that the rumor was a false one and instead of being the noted base ball commissioner, it was our own E. J. MacMillan, P. S. C. Then when Mac went to the cloak room and turned in his check he declared the attendant had given him the wrong hat.

Once a year it is the custom of Grand Rapids Council to meet and pay its tribute of love and respect to those of its members who have passed away during the year. These services are always held on the Sunday nearest the ninth of April, that being the date of the death of our first Supreme Councilor. That Sunday this year falls on April 9, and you, fellow councilors, are asked to set aside one hour on that date and help pay tribute to our deceased brothers by being present at the council rooms. More detailed information will be given you later by the committee in charge.

Some of you fellows are pretty slow this month about paying No. 166. By so doing you are imposing considerably upon the generosity of the Secretary-Treasurer and the Council who, if they did what the old line companies do, would refuse to allow your claim in the event of injury. It seems difficult to believe that fifteen per cent. of those belonging to other accident insurance companies not supplemented by fraternalism, fail to pay their assessments when due. They know if they fail to do so their insurance lapses, and yet fully fifteen per cent. of the members of No. 131 were delinquent on the 17th of March. This. Councilors, is very unfair to your Secretary and we earnestly beseech you not to be so dilatory in paying your assessments, because you feel that you can hide behind the cloak of fraternalism. Pay up in our order as promptly as you would have to pay up in the I. C. M. A. the Utica or any other order, and thus save a lot of annoyance to your secretary who is under no obligations to pound you on the back with a half dozen letters, but who feels it his fraternal duty to do so.

The next regular meeting of the Council will be held Saturday April 1, at which time the newly elected officers will assume the duties of their respective offices. Come on up, fellow councilors, and help start the new year off with a bang.

Thomas Bracken, veteran clerk and manager of the Hotel Belding, (Belding) died at Tuscon, Arizona, March 13. The funeral and interment were at Belding March 20. Mr. Bracken was 62 years old and came to this country from Ireland when a young man. He became acquainted with the late Wenedill P. Hetherington in Massachusetts and when the latter removed to Michigan to open up and manage the Hotel Belding, Tom Bracken came with him to act in the capacity of clerk. During the thirty years which Mr. Hetherington managed the hotel, Mr. Bracken was with him and no more faithful or trustworthy person than Mr. Bracken ever held a position. During the many years that he was associated with Mr. Hetherington he became so attached to him that when he learned of his old friend's sudden death late in December,

his death at Tuscon, where Mr. Bracken and his wife had gone two years ago in search of a climate more beneficial to her health.

Tanners Holding Out For a Cut in Hides.

The packer hide market continues quiet, with packers holding for advances and refusing offer after offer made by tanners a fraction of a cent below the asking prices. It seems to be a battle for the survival of the fittest between tanners and packers, with the odds in favor of the packers, because prices are very low, and it is well known that there are many tanners who have not yet provided themselves with hides. A few orders for leather would drive tanners into the hide market for supplies.

Then there is the probability of a duty being placed on foreign hides and skins. The small advalorem duty of 15 per cent. would not be a serious obstacle to the foreigners at the low prices that now prevail, but if the agricultural bloc can force a specific duty there is every likelihood of prices advancing to a point sufficiently high that no more hides need be destroyed in this country.

Country hides are admittedly scarce. The three states where hides are supposed to be the best—Ohio, Michigan and Indiana—are so bare of hides that dealers from these states are going out into other states to meet the demand for hides. The fact

that hides hesitate for a few minutes on a sidetrack in one of the good states makes the hides worth considerably more, in the eyes of many tanners, than they were at the point of origin. Extremes and buffs are in fair demand and a sale of all-weight countries is noted at 8½¢, the sale consisting of Minnesota hides going to a dealer in one of the good states. Some sales of extremes with a few grubs have been made at 9½¢@10 cents.

Calfskins move with sufficient demand to absorb all offerings of fresh city skins, while country stock is very hard to move. Last sale was at 17¢.

Horsehides are very hard to sell because foreign goatskins can be bought so cheaply.

Sheepskins continue to move freely in the face of a big demand for clothing wools. The imposition of a specific duty on wool has made such a difference to the price of live sheep that packers are paying 2½¢ per pound more for sheep unshorn than they will pay for them with the wool shorn off. Sheepskin leather is difficult to sell in competition with the cheaper foreign skins.

Detroit—The Arcraft Bronze Co. has been incorporated with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in, \$4,000 in cash and \$6,000 in property.

S.C.W. 5¢ Cigar
"Good to the very end"
X CIGAR CO. DISTRIBUTORS

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

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—Well-assorted general stock located the center of a good farming region in town on cement road between Kalamazoo and Grand Rapids. Stock and fixtures will inventory about \$4,500. Rent reasonable. Address No. 690, care Michigan Tradesman. 690

\$5,000 to \$14,000 stock of general merchandise wanted on trade for fine 160 acre farm two miles from Central Michigan Normal School, Mt. Pleasant, on main road. Hugh Watson, Mt. Pleasant, Mich. 701

100 acre farm, comfortable house, small barn, fine water, 70 acres under cultivation. All kinds fruit, some nice timber, forty rods to school, eighty rods to stores and hamlet. Will trade for stock of goods up to \$4,000. W. J. Cooper, Mt. Pleasant, Mich. 702

For Sale—Dry goods, clothing and shoe store. Will inventory about \$22,000. In good manufacturing town of Northern Michigan, 3,500 population. Address No. 703 Care Michigan Tradesman. 703

For Sale—Millinery table—birch, mahogany finish. Three large drawers. In first class condition. Address all inquiries to the McNish Co., 115 W. Allegan St., Lansing, Mich. 704

For Sale—Largest and best equipped bakery in Northern Wyoming, doing wholesale and retail business; complete equipment and stock for sale cheap. Will lease or sell building. Brandenburg Bakery, Lovell, Wyoming. 705

WINDOW DISPLAY FIGURE—Full wax head and bust and wax fore arms. Good head of brunette hair. Size thirty-six figure. Stands on nickel base. A genuine value at \$15.00. Herpolsheimer Co., Grand Rapids, Mich. 706

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, Evart, Mich. 699

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

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.

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

1000 letterheads or envelopes \$3.75. Copper Journal, Hancock, Mich. 150

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

Bell Phone 596 Citz. Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising
Expert Merchandising

209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit. 566

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—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

YOUR BIGGEST ASSET

is the good-will of your customers. Its the only foundation on which a permanent, profitable business can be built.

VAN DUZER'S
Certified Flavoring Extracts



will help to enhance the good-will and prestige of your store. No other extracts equal them in purity, strength or richness of flavor

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



Store and Window

AWNINGS

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

Auto Tents, Cots, Stripes, Etc.
Send for booklet.

CHAS. A. COYE, Inc.
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.

Purchase Flour For Immediate Requirements Only.

Written for the Tradesman.

The price of wheat has been rather erratic during the past week. Futures are selling at approximately the same price as on March 14, a week ago, while cash wheat is 6c per bushel higher.

Flour dropped off temporarily, but reacted, of course, on the advance in cash wheat and it is holding reasonably firm.

The visible supply has decreased slightly, but stocks of wheat are not burdensome. On the other hand, the choice varieties of wheat are in rather limited supply and it is freely predicted will bring a pretty stiff premium before the new grain is available.

The crop report for Michigan, just out, shows that 23 per cent. of the 1921 crop of wheat is still in producers' hands. This is 5 per cent. less than last year and is equivalent to 3,237,000 bushels.

The Government report for March indicated the total amount in farmers' hands throughout the United States at 131,000,000 bushels, which is, approximately, 133,000,000 bushels less than at the same time the previous year.

Stocks of flour the country over are light in the hands of the trade. Mills, as a general rule, are pretty well stocked; in fact, are heavier stocked than usual. However, the entire supplies of wheat and flour, in bushels of wheat, are placed at 288,000,000 bushels—a comparatively small amount—much smaller, in fact, than usual, and makes the situation, statistically, very bullish. However, wheat has been in a strong position, statistically, all the crop year, but owing to trade conditions in general in the United States and the very unfavorable situation of European countries, the demand has not been sufficient to develop a thoroughly active bull campaign, although, the tendency of prices has been upward during the past three months and it is being freely predicted the tendency will continue upward until the new crop of wheat is available, along in July. This applies particularly to choice milling wheat.

There is nothing in the situation, however, which makes it appear advisable to buy heavily of either wheat or flour for long deferred shipment. Conservative business men are advising the purchase of supplies to cover immediate requirements and for not over thirty days in advance. Good judgment dictates buying in sufficient quantity to keep stocks of sufficient size to amply care for trade requirements, but buying from a speculative standpoint for future delivery is not deemed a sound policy; although, it might prove profitable this spring.

Lloyd E. Smith.

Title Guaranty Swindle To Be Liquidated.

The victims of the Title Guaranty and Casualty Co. swindle are to be congratulated that some of the large stockholders have taken the matter in hand and started proceedings to put the concern in the hands of a

receiver. The chief fugeler, Greig, has been deposed from the Presidency and a man of high character—Richard Quayle, of Gwinn—has been elected President of the concern. Steps will now be taken to liquidate the institution and divide the funds now in the hands of State officials at Lansing in an equitable manner among the unfortunate victims of the swindle. Greig has taken up his residence in Toronto and refuses to return to the State, where a warm welcome awaits him. Greig's associate in the fiasco, Smith, is giving the liquidating committee no assistance. He and Greig have both drawn large sums of money out of the treasury, which the stockholders will probably be unable to recover, because neither are considered responsible. The swindle is one of the most arrant cheats which was perpetrated on Michigan business men during the period of easy money and wild speculation immediately following the close of the kaiser's war. Smith worked the "religious racket" on his friends of the Methodist church with great success—for himself and his crooked associates—but he has now come to the end of his rope.

Black and Yellow Hats.

An entire line of Mimosa (yellow) and black hats has been made up by a New York manufacturer, according to the bulletin of the Retail Millinery Association of America, which says that the contrast is certainly beautiful and that the collection of models is a varied and delightful one. It goes on to say of them:

"The materials selected for this group of hats include haircloth, Milan and crepe. Flowers, scarfs, ribbons, birds, cherries, a few ornaments and a limited selection of glycerined and plain ostrich cover the trimming list. As for shapes, pokes, mushrooms and a very few close turbans—that's all.

"Nothing but the yellow and black is admitted to the clan. About half of the number are made up with the facings of yellow crepe, in spite of the fact that there is considerable opposition to Mimosa or dandelion yellow coming next to the face. This manufacturer gives as his opinion that the yellow facing will win success, because of the inclination of the American woman to follow the lead of Paris in styles.

"Waxed flowers have found their way onto this group of hats in a number of instances—making very realistic and dainty camellias to adorn the sidecrown of a black haircloth poke, with fitted round tipped crown. The stem of the blossoms points coquettishly up. The lower of the two blossoms rests on the brim, which is faced with black crepe, and makes a narrow flange on the upper brim, which is covered with the Mimosa crepe."

Wasting Good Time and Money.

The National Retail Grocers' Association has a bill now before Congress which would allow anybody to whom a civil employee of the United States owed money to attach it in the Government's hands. This would of course apply to hundreds of thousands of Government employees all

over the United States. The National Association is asking retailers everywhere to write their Congressmen demanding that they vote for this bill. If any reader wishes to do this, the measure is H. R. 8,570.

Of course this bill ought to pass, but of course it won't. It ought to pass because employment by the United States Government is regarded by most business men as a badge of good credit, and the Government ought to take pride in seeing that people in the public service pay their debts. If the Government did what it ought to do, there would really be no need for this bill. All that would be needed would be a firm notice to employees in general that they must keep out of debt or be fired. There would still be some bad debts, but not a tenth of what there are now.

But the Government wouldn't allow this bill to pass because of the extra work it would make. Probably 50,000 garnishments would be going along all the time, and this would unquestionably make some mess, but ought it to be considered paramount?

Proceedings of Bankruptcy in Grand Rapids District.

Grand Rapids, March 13—On this day was held the first meeting of creditors in the matter of Charles A. Arntz, Bankrupt No. 2058. The bankrupt was present in person and by attorneys, MacDonald & MacDonald. Matt N. Connine was present for creditors. Claims were proved against the estate. John Olson, of Muskegon, was elected trustee and the amount of his bond fixed by the referee in the sum of \$2,000. The bankrupt was then sworn and examined without a reporter. The inventory and appraisal on file was approved and allowed. The meeting was then adjourned to March 16, at which time the sale of the assets of the estate was called for.

March 14. On this day was held the first meeting of creditors in the matter of Fowler-Kline Co., Bankrupt No. 2033. The bankrupt was present in person and by attorney, Earl W. Munshaw. Claims were proved against the estate. Chester C. Woolridge was elected trustee and the amount of his bond fixed by the referee in the sum of \$500. The bankrupt was then sworn and examined without a reporter. The first meeting of creditors was then adjourned without date.

On this day also was held the final meeting of creditors in the matter of Willys Light Systems, Bankrupt No. 2015. There were no appearances. The trustee's report and account was considered and the same approved and allowed. The bill of Dilly, Souter & Dilly as attorneys for the bankrupt was approved and allowed. The bill of Henry Smith, in the sum of \$250, for rent of premises occupied by the bankrupt and trustee was considered, and the same approved at that sum. The meeting was then adjourned to April 5.

On this day also was held the first meeting of creditors in the matter of Edward B. Damon, Bankrupt No. 2059. The bankrupt was present in person and by attorney, J. Claude Youdan. Claims were proved against the estate. No trustee was appointed, there being no assets in the estate. An order confirming the bankrupt's exemptions was made. The estate was then closed and returned to the clerk of the District Court. The meeting adjourned no date.

March 15. In the matter of Benjamin H. Bush, Bankrupt No. 2,048, an order for the payment of administration expenses and a first dividend of 5 per cent. has been made.

March 16. In the matter of Charles A. Arntz, Bankrupt No. 2058. This being the day fixed for the sale of assets and the adjourned first meeting of creditors, the following proceedings were had. The notice of sale was issued pursuant to an order from Eli Nimz & Co., in the sum of \$1,000 for all the assets of the estate. Several bidders were present and the bidding was spirited, the property finally going to Hyde's cash market, of Muskegon, for \$2,225. An order was made confirming the sale of the assets. The meeting was then adjourned no date.

On this day was held the first meeting of creditors in the matter of Reed City Creamery Co., Bankrupt No. 2049. The bankrupt was present by George S. Norcross, attorney. Cogger & Dumon, of Big Rapids, were present for creditors. Claims were proved against the estate. The Grand Rapids Trust Company was elected trustee and the amount of its bond fixed by the referee in the sum of \$2,000. The first meeting was then adjourned to March 31.

In the matter of Claude W. Fuller, Bankrupt No. 2060, funds having been furnished, the first meeting of creditors will be held at the office of the referee March 27.

In the matter of Louis Dolan, Bankrupt No. 2063, funds having been furnished for the first meeting, the same will be held at the office of the referee April 3.

In the matter of Newman Azkoul, Bankrupt No. 2045, the trustee having filed his first report and account, from which it appears the funds in this estate are insufficient to pay any dividends, therefore a final meeting of creditors will be held at the office of the referee on March 29.

In the matter of Ox-Welding Company, Bankrupt No. 2043, from the report and account of the trustee filed in the court, it appears that there are insufficient assets in the estate to pay any dividends, therefore a final meeting of creditors will be held at the referee's office March 29.

On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Martin L. Crawford, Bankrupt No. 2065. 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 common laborer by trade. The schedules of the bankrupt list assets in the sum of \$300, all of which are claimed as exempt to the bankrupt, and liabilities in the sum of \$960.00. From the fact that there are no assets in the estate which are not claimed as exempt to the bankrupt, funds for the first meeting have been requested. Upon receipt of the same the first meeting of creditors will be called and the date of the same noted here. A list of the creditors of the bankrupt is as follows:

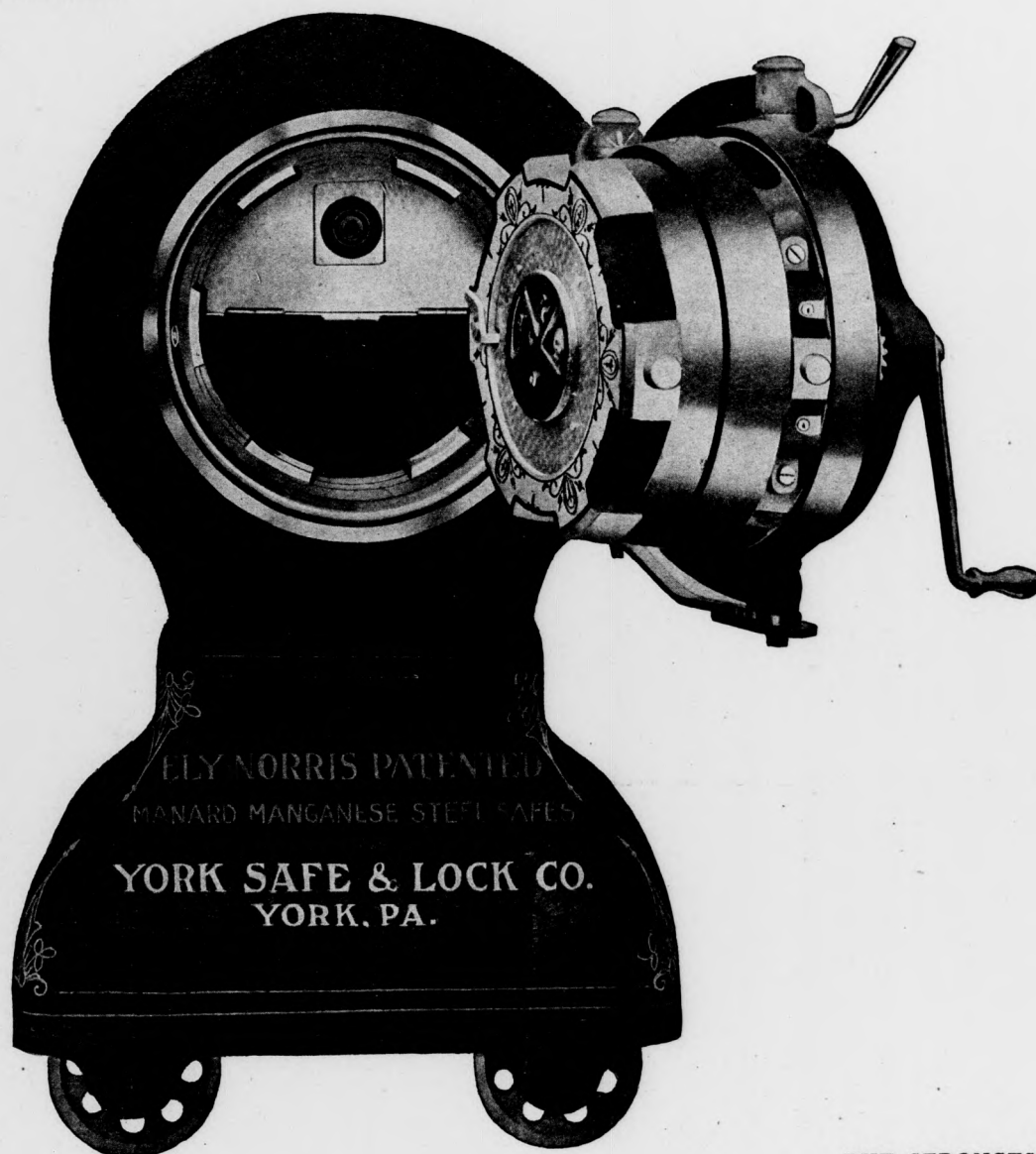
Wurzburg's, Grand Rapids	\$ 15.00
National Grocer Co., Grand Rapids	2.00
Woodhouse Co., Grand Rapids	10.00
Geo. Rysdale, Grand Rapids	35.00
Kuppenheimer Cigar Co., Grand Rapids	8.00
Brooks Candy Co., Grand Rapids	43.20
Mrs. R. Tavin, Grand Rapids	75.00
Peoples State Bank, Holland	105.00
Winstrom Electric Co., Holland	35.00
White Market, Holland	165.00
Standard Grocery, Holland	87.00
Van Ark Furniture Co., Holland	35.00
Lokker Jewelry Co., Holland	30.00
Lokker Creamery Co., Holland	5.00
Franzburger Fruit Co., Holland	18.00
Brinks Book Store, Holland	10.00
Boon Salvage Co., Holland	17.00
Citizens Transfer Co., Holland	13.50
Peterson Brewing Co., Grand Rap.	18.00
Meyers Music Store, Holland	10.00
Henry Eblink, Holland	10.00
Saugatuck Lumber Co., Saugatuck	10.00
Jacob Bandenberg, Grand Rapids	15.00
David Bloom, Holland	75.00
H. Van Dyke, Holland	12.00
Dykstra, Undertaker, Holland	15.00
Scott & Lugers Lumber Co., Holland	15.00
Superior Cigar Co., Holland	7.00
DePree Hardware Co., Holland	15.00
Citizens Telephone Co., Holland	6.00
Vander Sluis Dry Goods Co., Holland	12.00
Printing bill (creditor unknown)	20.00
John VanVliet, Holland	12.00

Growing Old Gracefully.

Judge Dunham had a birthday Sunday and his legions of friends vied with each other in doing him honor. Among the tributes paid him was a beautiful dinner at the Plainfield clubhouse, tendered him by his long-time friend, Bert McCauley, who has sold his property and will soon retire from the management of the hostelry which has contributed much to the gastronomic enjoyment of Grand Rapids for the past quarter of a century. Judge Dunham is growing old gracefully and is apparently capable of accomplishing more work within a given time than ever before in his long career at the bar. The work of the Superior Court is increasing in detail and responsibility every year, but instead of complaining, Judge Dunham gets down a little earlier in the morning and remains a little later at night, frequently devoting his evenings to the writing of opinions and the reviewing of citations. Attorneys who practice in Judge Dunham's court insist there is no tribunal in the land where rulings are handed out more promptly and equitably than in the Superior Court of Grand Rapids.

Among our most prominent missing people are several mail robbers.

Ely-Norris
Manard
Manganese Steel
Bank Safe

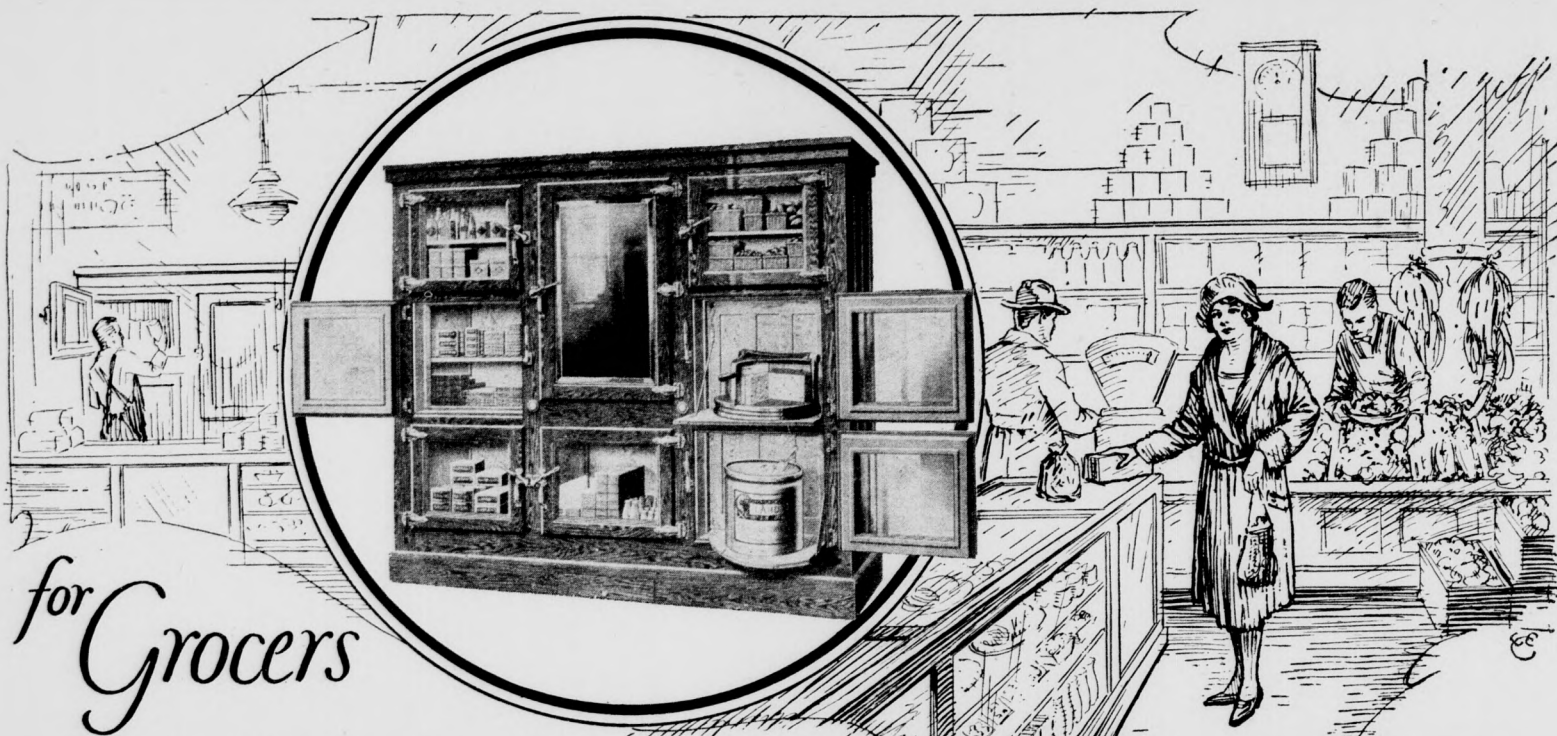


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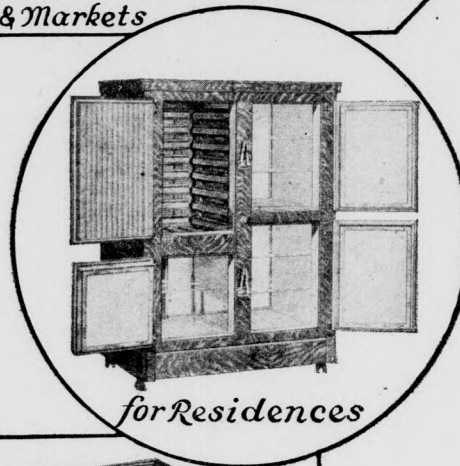
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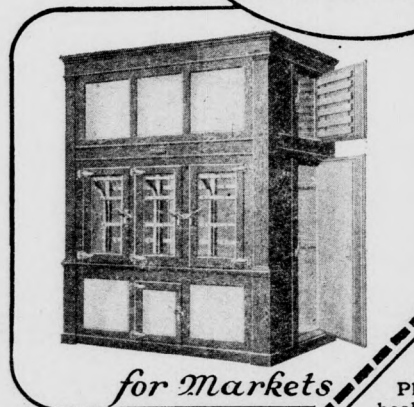
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