

Service Measures Success

It isn't the cut of the clothes that you wear,
Nor the stuff out of which they are made,
Though chosen with taste and fastidious care,
And it isn't the price that you paid:
It isn't the size of your pile in the bank,
Nor the number of acres you own,
It isn't the question of prestige or rank,
Nor of sinew, or muscle and bone:
It isn't the servants that come at your call,
It isn't the things you possess,
Whether many, or little—or nothing at all—
It's service that measures success.

It isn't a question of name, or of length
Of an ancestral pedigree,
Nor a question of mental vigor and strength,
Nor a question of social degree:
It isn't a question of city or town,
Nor a question of doctrine or creed,
It isn't a question of fame or renown,
Nor a question of valorous deed:
But he who makes somebody happy each day,
And he who gives heed to distress,
Will find satisfaction the richest of pay,
That's the service that measures success.

J. Haigh Baxter.

Calls for Fresh Yeast

National magazines, medical journals and daily newspapers are carrying frequent advertisements of the health-benefits gained from eating

Fleischmann's Yeast

Every advertisement tells the reader "You can get yeast fresh at your grocer's."

His first impulse, if he's interested, is to make a bee-line for the nearest grocery. Are you fully ready to supply him when his call comes.

Remember, every cake sold leads directly to other sales in other lines. Get your customer to place a standing order.

The Fleischmann Company

Twenty Years of Fair Dealing

We are proud of the friendly relationship we have established with our 500,000 distributors—a relationship built up through twenty years of fair dealing with a consistent consumer-demand for

Shredded Wheat Biscuit

It gives a quick turnover and a good profit. We value the friendship and good will of these distributors and promise to merit their continued cooperation. Shredded Wheat is the one universal breakfast cereal eaten in all lands and in all seasons.

MADE ONLY BY

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



Citizens Long Distance Service



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

19,000 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY



WE HAVE CREATED THE DEMAND

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

Franklin Package Sugars

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

No Overweight.

No Waste.

No Expense for

Bags, Twine and Labor.

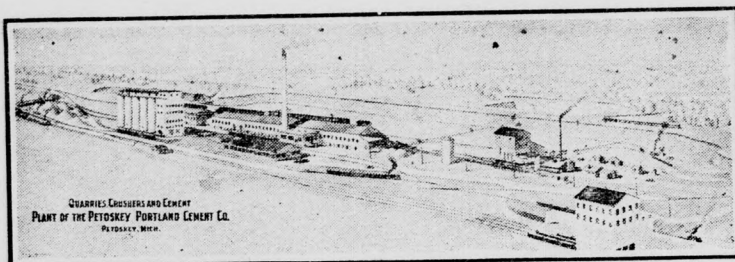
The Franklin Sugar Refining Company

PHILADELPHIA

"A Franklin Cane Sugar for every use"

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

Order { Franklin Golden Syrup
and
Franklin Tea Sugar



Petoskey Portland Cement

A Light Color Cement

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

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.

General Office,

Petoskey, Michigan

MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, MARCH 29, 1922

Number 2010

MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

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Entered at the Postoffice of Grand
Rapids under Act of March 3, 1879.

Buy Flour For Immediate Require- ments Only.

Written for the Tradesman.

A week ago to-day—March 21—cash wheat closed at \$1.43 per bushel in Detroit; May wheat, \$1.34½@1.34¾ in Chicago. The close to-day (March 28) for cash wheat in Detroit, No. 2 Red is \$1.42, 1c decline; in Chicago for May, \$1.32½@%, or slightly over 2c per bushel decline, so it will be seen there has been very little change in the value of wheat during the past week, and, of course, it is quite out of the question to accurately forecast what wheat will do during the next week or ten days. In fact, guessing the future market value of wheat or flour is rather precarious business, and the trade should take the forecast made by any concern or individual with a grain of thought; in other words, they should size up the situation for themselves.

Up until the Government assumed control of the price of wheat during the war period, it had been the general practice of large buyers to purchase heavily of both wheat and flour in the fall of the year to be shipped along during the following two to six months.

The commercial baker has practiced this policy extensively and does yet. In fact, undoubtedly the buyer of flour for domestic use will get back to this practice in the near future.

Over 75 per cent. of the wheat produced is harvested from April to September, inclusive, which means a large amount of the world's wheat is marketed from June until October, inclusive, and, as a general proposition, heavy marketings result in reasonably low values, affording a profitable basis on which to purchase. Undoubtedly, this is the way the trade have figured it out heretofore. Until, however, it is possible to more accurately guess weather conditions and changes of the financial world, it is really going to be out of the question to accurately foretell exactly what the price of wheat will be at any particular time in the future, and the dealer or individual who figures on making his profit from a speculative standpoint, is more likely to fail through such transactions than he is to make a profit. In fact, large grain manipulators, who have actually won out, made fortunes, by speculating in wheat, can be counted on the fingers of one hand, while those who have failed, are almost innumerable, comparatively speaking.

The general tendency of prices over

a certain period may often times be actually predicted and yet the tendency of the price readily changes; for instance, crop prospects may be very bright and the harvest bounteous, and yet the farmer during that particular fall may be in a position to hold his grain for higher prices, and if the majority of producers hold, a temporary shortage is created, which forces the value of wheat above its actual value level compared to the quantity of wheat in the country; on the other hand, too free marketing, even of a small crop, will result in depressed prices temporarily.

Adverse crop reports are a big factor in the price situation, as speculators always anticipate the future. The opposite result will be produced in the event of extremely favorable prospects looking forward to the production of an unusually large crop.

Very favorable crop prospects may be quickly turned to exactly opposite by drought, frost, storms, etc., whereas, on the other hand poor crop prospects may develop bumper crops through extremely favorable weather during the crucial development period.

When it is possible to actually prognosticate the weather and the mind of the man who is producing; when we have an accurate knowledge of whether marketings will be heavy or light; the demand large or small, then will we be able to accurately guess the future price of wheat, and not until then. Consequently, good merchandisers will buy both wheat and flour on a merchandising basis, figure on making their profits through legitimate merchandising methods. This is the safest, surest and best way.

In the above statements we have endeavored to outline our reasons why it is not advisable for the trade to put too much dependence upon the forecast covering the prices on wheat and flour.

There have been no unusual developments during the past week, as stated above, although, rather more favorable reports concerning the crop in Kansas have been received. This would, naturally, tend toward somewhat lower values, but it is yet too early to accurately forecast just what the condition of Winter wheat is. Furthermore, Spring seeding has not been started, but will be and probably completed within the next thirty days to five weeks at the outside.

In the meantime, as conditions exist, it appears advisable to purchase to cover requirements of the trade, not to exceed thirty days in advance, but we suggest that dealers scrutinize crop reports carefully, they will have a very definite bearing on values between now and the first of July.

In the meantime, carry sufficient stocks to provide for trade requirements. Lloyd E. Smith.

Manager Hammond Swinging Round the Circle.

Lansing, March 28—A trip from Charlotte to Battle Creek by way of Jackson, Hudson, White Pigeon, Three Rivers and Union City, came at the same time as the March blizzard. Part of the time we battled snowbanks with the motor busses. Men were provided with shovels to dig out the automobiles that were stalled in our way.

I interviewed L. G. Cook, of Jackson, on his work as chairman of the Committee on Standardization of Order Blanks and at his request our Acting President, George T. Bullen, of Albion, has added Mr. Teeller, of

Battle Creek, and Mr. Rosenthal, of Flint, to the Committee. These gentlemen made some very practical and helpful suggestions when the question was discussed at the Flint convention. The other two members are William Brogan, of Lansing, and E. S. Knox, of Port Huron. Some final action will be expected of this matter in the near future.

I picked up several thousand new insurance on the trip; was delighted to find our old friend, E. K. Pearce, of Quincy, back at his store, after having had some troubles with his successor, who went through the bankruptcy court. Made partial arrangements for a group meeting at Coldwater. At Three Rivers I discovered that our friend and former director, H. E. Lintz, was doubling the capacity of his store. Carpenters were at work and in the near future Mr. Lintz will have a fine store that our members will no doubt take delight in visiting.

At Sturgis we reviewed the incidents pertaining to the capture of Virginia Wainwright. My attention was called to the fact that during the eighteen months previous to her capture, bad check artists were reported frequently by our members to this office. Since that time only one or two of our members have made complaints that they have been flim-flammed by this method. I discovered two or three new dry goods stores in the territory visited and they will be added to our membership in due time. Jason S. Hammond,

Mgr. Michigan Retail Dry Goods Association.

Two Get-Together Meetings at Fremont.

Cadillac, March 27—Retail grocers and meat dealers are more than ever realizing the importance of united action if many of the problems which impede their success are to be overcome.

At Fremont, where a meeting of these lines was held the evenings of March 23 and 24, definite plans were laid for greater co-operation in order that the strength of many may be used in bringing about more friendly relations between the various lines. The merchants are contributing to a fund that will be used in the development of the fruit and vegetable growing possibilities of the surrounding territory and also in bringing to the farming population the advisability of helping the development of the city by loyalty to principles of financial benefit to themselves, for as the city grows the value of the market to the farmer becomes greater, both as to promptness in disposing of his products as well as the saving in transportation charges by having a good market at home, rather than at some distant place.

The Thursday evening meeting was given over to a banquet of unusual daintiness and hunger satisfying qualities, prepared by the ladies, followed by real heart-to-heart talks on the necessity of retail merchants forgetting the more personal side of their business and taking a broader view, that brings into the circle the competitor who may be more inefficient rather than willfully antagonistic to the practice of proper business ethics.

At a late hour the meeting adjourned until Friday evening, when it was again called to order and unfinished business in relation to a credit system was gone into more in detail and plans completed for the re-

rating of all people who buy regularly or at intervals and who are over 16 years of age. At the same time lists will be completed of those who are in the habit of patronizing mail order houses and chain stores, as one of the most important lessons to be learned is the one that every community depends on net profit for development and if the net profit from the business of a community is sent to some other city through chain stores and mail order houses they develop the community where their headquarters are located. The meeting was closed at a late hour after definite plans had been completed that are sure to work out for the better development of the city of Fremont and its business men and farmers.

J. M. Bothwell.

Recent Changes in Detroit Shoe Stores.

Detroit, March 28—It is reported that the lease of the A. E. Burns shoe store in the Holden building having expired, Mr. Burns has leased a store on West Grand River avenue, near Woodward, and will move to the new location May 1.

Thomas P. Jackson, retailer, is back at his desk after a ten days' illness which confined him to his home. Mr. Jackson conducts two stores in Detroit—one on Washington Boulevard (exclusively for men) and another on East Adams avenue.

The Witchell-Sheill Co., Inc., manufacturer of athletic footwear, has broken ground for a four story addition to its present plant, corner of Brooklyn and Labrosse streets. The addition will be 30x130 feet in dimensions and when completed will admit of doubling the present factory capacity.

The next two weeks will see the opening of two additional Emerson shoe stores in Detroit—one in the First National Bank building and the other on Woodward avenue, four blocks North of Grand Circus Park. The present Emerson shoe store in the Majestic building will continue, making a total of three stores for Emerson in Detroit.

The C. H. Baker Co., which recently took over the Lindke Shoe Co. business in the building at Munroe and Farmer streets, is completely remodeling its shoe departments. The second floor is being considerably enlarged and will be exclusively for women.

John Hodge is now the general manager of the Walk-Over shoe stores in Detroit. He succeeds J. E. Wilson who will shortly open his own store in the basement of the Baumgartner Fashion Shop at Grand River and Washington boulevard. Mr. Hodge was formerly assistant to Mr. Wilson. Clyde K. Taylor, President of the Retail Shoe Dealers' Association of Detroit, recently joined the Walk-Over stores as buyer for the women's department. He was formerly with the Lindke Shoe Co., as well as the R. H. Fyfe Co. Mr. Wilson was ill for about three weeks but is now able to be about and will be ready to announce the opening of his new store in about ten days. He plans to make it one of the most complete shops in the city, catering exclusively to men.

It is a mistake to sit back and wait for business to become better in the vague "Some Day" when competition shall grow less. Competition is more likely to go the other way.

WHY CHAIN STORES SUCCEED.

Some Features Which Regular Grocers Can Adopt.

There are less than seventy-five responsible chain grocery store organizations, operating not over 50,000 chain stores, in the United States. There are some so-called buying exchanges and co-operative associations which in the main do not conduct their business as merchants, and tend to invite the innocent public's money without any stable foundation to produce legitimate returns. Most of these are short-lived because of their inability to function properly for the investor, for the producer or manufacturer and to the consumer.

High-class merchandise, efficiency in service, quick turnover and the cash and carry system, are the essential elements which tend to develop the chain grocery store industry, and these elements prevail in the well-conducted chain grocery store organization.

Chain grocery organizations, properly conducted, perform the function of both wholesaler and retailer, through eliminating a considerable overhead expense, enabling the passing on of a low cost to the consumer.

The chain store grocer seldom stocks many various and conflicting brands of the same food product, but concentrates his efforts on one or two brands and keeps a free and continuous movement going on them, though always mindful of the consumer demand.

In selling responsible chain grocery store organizations, the manufacturer eliminates a considerable overhead expense, in the cost of traveling salesmen and so-called specialty salesmen, which expense does not apply in direct sales to such organizations as we represent. The average quantity purchased by responsible chain grocery store organizations is usually much larger than that purchased by so-called wholesale grocers or jobbers. The buying is done at the headquarters of the chain grocery store organization, without any sales expenses on the part of the manufacturer or producer. Where chain store organizations operate in different sections of the country they usually have warehouse facilities which enable them to assemble their supplies direct from the manufacturer and redistribute to the individual stores at a lesser cost than applies otherwise, considering freight and cartage.

The consumer can and does obtain a low cost through the ability of the chain store to buy direct in larger quantities. The chain store grocer turns his stock over from twelve to twenty-five times per annum, sells for cash, makes no deliveries and the consumer is saved an average of 15 per cent. in buying, due to the efficiency of the home office of the chain store organization.

Values compare most favorably, in that the chain store grocer cannot prosper unless he supplies the best of what the public demands and carries such articles as the consumer calls for. Further, some chain grocery store organizations manufacture a great many of the products which they sell. Some of the larger ones can

milk, bake bread, can tomatoes, peas, etc., manufacture flavoring extracts, cocoa and chocolate, macaroni, spaghetti, grind spices, bottle vinegar and olives, manufacture ammonia, bluing and very many other articles necessary in the home, which does not apply to so-called wholesale grocers, as they would not be assured of their outlet as is a large chain grocery store organization.

That the consumer receives the benefit of low costs in buying from the chain store is proven by reason of its many units; it is able to buy carloads where the individually owned grocery can only buy in small quantities, and by the further fact that there is scarcely a chain grocery store organization making a greater net margin than 3 per cent. on its sales, while the so-called retail grocer claims—and it is so contended by them—that their gross margin must be 30 per cent. to make any money, while the chain store grocer's average gross cost of conducting business is between 13½ per cent. lowest and 18½ per cent. highest.

The turnover in the chain store is much oftener than in the regular retail grocery store, therefore the goods are fresher and the rigid system of cleanliness keeps the store in perfect condition. The chain store has fostered the package idea: and the days of the outside display—such as the open mackerel tub, molasses barrel, loose crackers (all subject to exposure and germs) and the old-fashioned sawdust on the floor—are things of the past, especially for sanitary reasons.

One of the best and most economic problems, as we see it, of the chain store to-day is that the majority of them put a price tag on every article of merchandise they sell—the children are treated just the same as the grown people—there is no attempt to overcharge—and another fact is that customers, having to carry their merchandise with them, do not overbuy, and the chain store idea has more and more made a shopper out of the housewife and she is glad to go from store to store, seeing where she can save a cent or two per pound on butter, or 3 cents per dozen on eggs, or a cent or two on canned goods, etc. All this tends to economy, not only in her mode of living as far as the food and household articles are concerned, but we think develops in her an idea of economy which she practices in all other pursuits of her life.

The credit end of the ordinary retail grocer is, of course, an extravagance breeder, and encourages unnecessary and unwarranted buying, not only at the expense of the consumer, but the retailer as well, as the grocery bill is generally paid reluctantly, if at all, and is largely the cause of the failures of retail grocers, of which there are many.

Public appreciation of the chain grocery store is rapidly growing. Ten years ago it was estimated that chain stores in what is known as the Metropolitan District of New York, did about 12½ per cent. of the volume of business in their line, while to-day it is estimated at about 50 per cent. It has worked out an economic problem for the housewife; she no longer demands service, using the telephone for

every order, however, small, as she knows she is able to buy so much better in the chain stores for cash than she can from the ordinary retail grocery stores, and she is willing to forego the service and anticipates her wants. The chain store grocer has been able to pay his manager a living wage and is therefore attracting the better class of men. Their intelligence is being passed on to the consumer, who in this way is taught the value of certain food products, either Nationally advertised or those manufactured or distributed by the chain stores.

Most manufacturers recognize the economy of the chain store distribution both in buying and selling. The so-called retail grocer must necessarily buy from the wholesaler or jobber on account of his small volume in buying, and his credit risk which the wholesaler or jobber must assume. The wholesaler or jobber is compelled to maintain a large sales force to take care of the retail trade, in addition to which the manufacturer employs specialty salesmen who call on the retailers also and turn over the orders taken to some jobber for execution, all of which adds to the cost and for which the consumer must pay. A manufacturer desiring to place his product on the market through a chain of stores—whether they operate 50 or 5,000 stores—need only send one representative to the headquarters of the chain grocery store, where the sale is consummated if the article has merit and immediately distribution follows in all stores operated by that chain, a decided advertising advantage. Excessive and expensive advertising by manufacturers may increase the output of the manufacturer and generally does, but in the final analysis the consumer pays for it.

In large cities distribution by manufacturers could be handled economically. More and more are manufacturers realizing this, and it is only a question of time when the larger ones will have distributing organizations similar to the National Biscuit Co., Procter & Gamble Distributing Co., Kirkman & Sons, Heinz Co. and other manufacturers.

The jobber or wholesaler will develop into a manufacturer even more than he now is, or handle specialties, for as the chain store industry effectively increases, so in proportion does the wholesaler or jobber decrease, although he is a necessary factor in some cases, and always will be.

The wholesale grocer serves as a merchandise and financial banker for the retailer and is indispensable to the retailer in some sections of the country, while the retailer serves the consumer, though at an added cost, where no chain store grocer operates.

It is estimated that there are about 4,000 wholesale and 350,000 retail grocers in the United States. The 350,000 retail grocers are an amount larger than is necessary to properly and economically serve the consumer, and the up-to-date retailers have long recognized this as proving a detriment to the industry.

Unfortunately, 75 per cent. of the so-called retail grocers are not merchants; they don't know how to figure

cost or sales expense, and as a rule don't know how to attract trade.

The average retailer, or rather, the majority of small retailers—and they are in the majority—have as a rule **very little capital when they enter business**, and the wholesale grocer extends a line of credit in addition to furnishing the opening stock. Immediately that retailer is established, he is called upon by a salesman of other wholesale grocers—a duplication of overhead expense—and the wholesaler who is really entitled to all that retailer's business, finds his sales diminishing, and is obligated to wait the pleasure of the retailer for payments on goods purchased, ranging from 30 to 60 days, or even longer, further emphasizing the credit evil. Not less than 75 per cent. of retail grocers require credit accommodation of the wholesale grocer, while the chain store grocer both buys and sells for cash.

The chain store grocer is entitled to the same or better recognition than is the so-called wholesaler or jobber, not only because he buys in larger quantities than does any other medium of distribution, but because he performs the function of both wholesaler and retailer, distributing his purchases from warehouse stocks direct to the consumer, through his retail stores wherever located.

Because the consumer pays cash and carries home his purchases, he is entitled to a lower cost than where a charge account, telephone and delivery service prevails, and the low cost should govern in all cases, including such products as are marked by manufacturers and producers at a certain price for resale, or an implied or so-called "suggested" resale price. No distributor should be compelled to obtain an unreasonable profit from the consumer when the distributor's operating cost warrants only a reasonable profit, and with which such distributor is satisfied.

Some manufacturers of so-called grocery specialties have expressed themselves as being fearful that eventually the chain store grocer organizations would exploit their own brands in competition with regular so-called factory brands, and that this, to some extent, was a reason for not encouraging the chain stores, but this idea is ridiculous and does not even bear consideration. First of all, the chain store grocer displays best for the manufacturer and proves of benefit to the consumer because he carries and sells what the consumer calls for; next, the supposed fear is totally unfounded, for the unassailable reason that practically every wholesale grocer in the United States is a manufacturer in fact, though not in name and exploits his private brands in competition with advertised manufacturers' brands—has done so for very many years and the tendency is growing—he seeks to have the retail customer buy his private brands rather than the manufacturers', though he claims to be the distributor for the manufacturer. As a rule, the compensation from the manufacturer to the distributor does not adequately cover the cost of distribution under existing conditions, and this latter is, to a great extent, the

cause of the introduction of private brands, as the wholesaler saves a large overhead expense in advertising.

Alfred H. Beckmann.

Sec'y National Chain Store Grocers' Association.

Proceedings of Bankruptcy in Grand Rapids District.

Grand Rapids, March 20—On this day was held the first meeting of creditors in the matter of Advance Brass Co., Bankrupt No. 2055. The bankrupt was present by Joseph T. Riley. Matt N. Connine appeared for creditors. Harris E. Galpin was present. Claims were proved and allowed against the estate. John Olson, of Muskegon, was elected trustee, and the amount of his bond fixed by the referee in the sum of \$5,000. Harris E. Galpin, secretary and acting treasurer of the bankrupt company, was sworn and examined. The appraisal taken by the receiver was considered and the same approved. The first meeting of creditors was then adjourned no date.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Leonard Van Hammen & Robert Van Tassel, co-partners and Leonard Van Hammen and Robert Van Tassel, each individually, Bankrupt No. 2069. The matter has been referred to Benn M. Corwin, referee in bankruptcy. The bankrupts as a corporation operated a garage in the city of Grand Rapids. The individuals are each residents of the city of Grand Rapids. The schedules of the bankrupts as a partnership show assets in the sum of \$279.25, and liabilities in the sum of \$1,135.53. The schedules of the individual Leonard Van Hammen, show no assets and liabilities in the sum of \$965. It does not appear from the schedules of the individual Robert Van Tassel that he has any debts and liabilities, other than such as arise out of his relation to the bankrupt partnership. Each of the individuals claim exemption in the sum of \$250. From the fact that all the assets of the bankrupt are of a doubtful character, money for expense of the first meeting has been written for, and upon arrival of the same the first meeting of creditors will be called, and note of the same made here. The list of the creditors of the bankrupt are as follows:

Carl Wesley, Grand Rapids \$ 40.00
Paul Hutchins, Grand Rapids,
(secured) against Van Hammen
individually 360.00
Standard Oil Co., Grand Rapids 58.86
W. B. Jours Co., Grand Rapids 286.28
Brown Sehler Co., Grand Rapids 222.10

Tish Auto Supply Co., Grand Rap. 51.89
Wilbur S. Burns, Wyoming Park 89.00
R. M. Hollingshear Co., Chicago 60.00
Universal Battery Corp., no address given 13.00
Tools & Equipment in garage, no creditors named 174.40

March 21. On this day was held the sale in the matter of Irving E. Near, Bankrupt No. 2040. The sale was noticed out on the offer of B. A. Vrieling, of Grand Rapids, in the sum of \$500. Several bidders were present and the bidding was spirited. The property was finally struck off to B. A. Vrieling for the sum of \$1,015. An order has been made confirming the sale of the assets.

On this day also was held the final meeting in the matter of Hans E. Glaser, Bankrupt No. 1995. The trustee was present in person. There were no others present in person. J. R. Gillard appeared for the bankrupt. Additional claims were allowed against the estate of the bankrupt. The trustee's final report and account was considered and the same approved and allowed. The bill of J. B. Gillard, as attorney for the bankrupt was considered, and the same allowed at the sum of \$100, upon which \$25 had been previously paid. An order was made for the payment of administration expenses and the payment of a supplemental first and final dividend to creditors. There were no objections to the discharge of the bankrupt. The final meeting was then adjourned no date.

March 22. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Daniel J. O'Brien, Bankrupt No. 2070. 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 building contractor. The schedules of the bankrupt list assets in the sum of \$4,025, of which the sum of \$250 is claimed as exempt, and liabilities in the sum of \$8,141.49. From the fact that the assets of the bankrupt that are of value are of such nature as to be not readily reduced to cash, the court has asked that funds be forwarded for the first meeting, and upon the arrival of such funds, the date of the first meeting of creditors will be given here. A list of the creditors of the bankrupt are as follows:

James Mieden, Grand Rapids \$ 10.00
Holland Furnace Co., Grand Rap. 83.12
Valley City Building & Loan Association, Grand Rapids 2,200.00
Marquette Lumber Co., Grand R. 2,532.10
G. R. Builders Supply Co., Grand Rapids 663.66
Pulte Plumbing Co., Grand Rap. 435.06
Plue Paus, Grand Rapids 55.51
G. R. Gas Co., Grand Rapids 19.75
Stiles Bros. Co., Grand Rapids 1,178.99

H. Langerak, Grand Rapids 3.50
George H. Deltor, Grand Rapids 100.00
Battjes Fuel & Bldg. Material Co., Grand Rapids 32.80
Henry Schaafsma, Grand Rapids 10.00
Jordan & Firth, Grand Rapids 120.00
Deleo Light & Power Co., Grand Rapids 40.00
Comstock Park State Bank, Comstock Park 175.00

March 23. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Henry Woordhuis, Bankrupt No. 2071. The matter has been referred to Benn M. Corwin, as referee in bankruptcy, and who has been appointed receiver. The bankrupt is a resident of the city of Grand Rapids, and a shoe dealer. The schedules of the bankrupt list assets in the sum of \$1,207, of which the bankrupt claims exemption in the sum of \$750, and liabilities in the sum of \$6,648.75. A list of the creditors of the bankrupt is as follows:

The Sam B. Wolf Shoe Co., Cincinnati \$300.00
Western Hosiery Co., Chicago 150.00
Wood Bros., Amsterdam, N. Y. 150.00
Friedman Shelby Shoe Co., St. Louis, Mo. 75.00
Cadet Hosiery Co., Philadelphia 25.00
Hamilton-Brown Shoe Co., St. Louis, Mo. 100.00
Mishawaka Woolen Mfg. Co., Mishawaka, Ind. 60.00
Brown Shoe Co., St. Louis, Mo. 150.00
Krippendorff-Ditman Co., Cincinnati 450.00
Lexington Shoe Co., New York 40.00
Butler Bros., Chicago 25.00
Marshall Field & Co., Chicago 125.00
Apsley Rubber Co., Chicago 150.00
Burnham-Stoepel Co., Detroit 20.00
Aristo Hosiery, New York City 150.00
C. & E. Shoe Co., Columbus, Ohio 650.00
Carson, Pirie Scott Co., Chicago 150.00
P. Centemeri Co., New York City 200.00
Guthman, Carpen, Monroe & Franklin, Chicago 100.00
Converse Rubber Co., Chicago 100.00
Hood Rubber Products Co., Grand Rapids 60.00
Hamton Shoe Co., Chicago 100.00
Crowley Bros., Detroit 18.75
Davidson Shoe Co., Haverhill, Mass. 50.00
Halter Shoe Co., Cincinnati 280.00
Hodg's Shoe Co., Camden, N. J. 100.00
Halpern-Nanson Shoe Co., Boston 20.00
National Shoe Co., Chicago 100.00
Hamberger Bros., Boston 50.00
Hirth-Krause Co., Grand Rapids 25.00
The Rice-Hutchins Co., Chicago 100.00
Selx-Schnaf Shoe Co., Chicago 900.00
The Rath Shoe Co., Cincinnati 50.00
Tweedie Boot Top Co., Jefferson City, Mo. 50.00
Harry M. Husk, Chicago 50.00

Thompson Croaker, Boston 35.00
Efener Shoe Co., Milwaukee 50.00
The Mann Langini Co., Cincinnati 60.00
The Elroy-Shoan Shoe Co., St. Louis, Mo. 150.00
The Outing Shoe Co., Boston 150.00
National Shoe Co., Chicago 100.00
Morse-Schaf Shoe Mfg. Co., Brockport, N. Y. 150.00

Brumlik & Hajek, Chicago 50.00
A. Philpis, New York City 250.00
Platt's, Chicago 200.00
W. J. Mayo Bros., Boston 95.00
Greenwood Bros., Philadelphia 60.00
Union Hosiery, Chicago 75.00
Lombard & Atkinson, Grand Rap. 100.00

The first meeting of creditors in this matter has not been called and the date will be given here as soon as the same is fixed by the court.

In the matter of Martin L. Crawford, Bankrupt No. 2065, funds for expense of the first meeting have been forwarded, and the first meeting of creditors will be held at the referee's office April 15.

March 27. On this day was held the first meeting of creditors in the matter of Claude W. Fuller, Bankrupt No. 2060. The bankrupt was present in person and by attorney A. Rogoski. No creditors appeared in person, or by representation. Claims were proved against the estate. Raymond J. Chartrand was elected trustee and the amount of his bond fixed by the referee in the sum of \$500. The first meeting was then adjourned no date.

In the matter of Henry Woordhuis, Bankrupt No. 2071, the date of first meeting has been determined and the same will be held at the office of the referee on April 10. Also an offer has been received for the stock of the bankrupt, consisting of ladies', misses' and children's shoes, in the sum of \$3,076 according to the inventory. The sale will take place at the office of the referee on April 10. All interested should be present at that time and place. The inventory may be seen at the office of the referee in the city of Grand Rapids.

Sized Him Up Wrongly.

A Kalamazoo traveler was eating dinner at the hotel at Wayland. His meal consisted of bread and soup. The waitress in passing him peeped over his shoulder and said:

"On a diet?"

"Nope, on commission."

A man often takes a girl for an angel because she dresses like one.



Barney Langer has worked in this institution continuously for fifty years.

Barney says—

It is wonderful to watch that packaging machine which turns out our QUAKER, NEDROW, MORTON HOUSE, MELROSE and RENO packages.

Just think of it, thirty pounds a minute marching into the cases and that means 18,000 packages a day.

By Golly, these packages must contain wonderful value or the people would not buy so well.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS

MOVEMENT OF MERCHANTS.

Grand Ledge—W. J. Davis succeeds Floyd Watson in the grocery business.

Lansing—The Johnson Pharmacy, 1100 West Ionia street, has dissolved partnership.

Decatur—The Citizens State Bank has increased its capital stock from \$20,000 to \$25,000.

Bronson—The Profit-Sharing Grocery Co. has engaged in business in the Monroe building.

Detroit—T. H. Kimball, wholesale dealer in leather goods, has filed a petition in bankruptcy.

Manistique—The Ekstrom Lumber Co. has increased its capital stock from \$50,000 to \$75,000.

Grand Rapids—The J. C. Herkner Jewelry Co. has increased its capital stock from \$50,000 to \$60,000.

Detroit—The Michigan Leather Packing Co. has decreased its capital stock from \$30,000 to \$10,000.

Lansing—Floyd D. Wanamaker has engaged in business under the style of the Elaborated Roofing Co.

Hillsdale—Allen A. Borton is remodeling the interior of his bakery and installing a plate glass front.

Shepherd—The Shepherd Co-Operative Association has increased its capital stock from \$1,000 to \$5,000.

Lansing—Charles F. Quinn succeeds F. C. Wilder in the grocery business at 718 South Logan street.

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

Jerome—H. S. Walworth, dealer in general merchandise and grain for many years, died at Hillsdale, March 24.

Three Rivers—George T. Avery celebrated his fortieth anniversary in the grocery, flour and feed business here, March 20.

Bennington—E. J. Hibbard is succeeded in the garage and automobile accessories and supplies business by C. P. Cline & Son.

Eaton Rapids—C. B. Tibbett, recently of Grand Rapids, has purchased the Harvey restaurant and will remodel and enlarge it.

Manchester—Kern Bros. Electric Co. has dissolved partnership and the business will be continued by Frank Kern, under his own name.

Lansing—Roy A. Young has been appointed manager of the Lansing store of the Martin Stores Corporation, 211 North Washington avenue.

Lansing—H. P. Knisley, who recently opened the Shoe Market, East Michigan avenue, has taken into partnership, I. A. Jackson and E. T. Conway.

Royal Oak—The Boyer-Petty Lumber Co. has been incorporated with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$5,000 paid in in cash.

Lakeview—Sol Gittleman, who has been engaged in trade here for the past twenty-eight years, moving to Detroit about eight years ago, where he has established an extensive mercantile business, has decided to close out his stock of merchandise here and devote his entire attention to the Detroit business.

Belding—Frank W. O'Bryan has sold his confectionery and ice cream business to Frank J. Harlan, who will consolidate it with his own confectionery and lunch business.

Kalamazoo—The A. & J. Truck & Transfer Co. has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in cash.

Mt. Clemens—The Macomb Oil & Gas Syndicate has been incorporated with an authorized capital stock of \$75,000, all of which has been subscribed and paid in in property.

Caro—William Kinde, who recently sold his meat market to Belknap & Most, has purchased the interest of Mr. Most and the business will be continued under the style of Belknap & Kinde.

Ann Arbor—The Michigamus Oil Co. has been incorporated with an authorized capital stock of \$25,000, \$11,000 of which has been subscribed and paid in, \$2,000 in cash and \$9,000 in property.

Detroit—The Marvin Simons Co. has been incorporated to deal in furniture and rugs at retail, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Nashville—Ray Ireland succeeds his father, William Ireland, in the cigar, tobacco, confectionery and lunch business. He has installed a modern soda fountain and will conduct an ice cream parlor in connection.

Portland—Alfonso Sulpizio, who has conducted a fruit and confectionery store here for the past twenty-eight years, has sold his store building and stock to Sentino Guidi, recently of Ionia, who has taken possession.

Munising—Work has commenced on the remodeling of the Sam Marks block and that portion of the building now occupied by the clothing and dry goods stocks of Sam Marks & Sons will be enlarged and modernized in every detail.

Detroit—Hibbard & Janes, Inc., has been incorporated to deal in steel, etc., as manufacturers' agent, at 1352 Penobscot building, with an authorized capital stock of \$1,000, \$250 of which has been subscribed and paid in in cash.

Detroit—The Arthur Sales Co., 5747-57 Woodward avenue, has been incorporated to deal in auto parts, supplies, accessories, etc., with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Detroit—The Mountain Valley Water Co., 518 First street, has been incorporated to buy, sell and distribute mineral waters, etc., with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$10,100 in cash and \$9,900 in property.

Detroit—M. F. Edwards, who formerly conducted the women's shoe department in the store of Worth & Co., on Woodward avenue, has taken over the first two floors and installed a much larger shoe department, adding millinery. The business is being conducted under the style of M. F. Edward Co.

Douglas—C. Mast & Co. succeed J. J. Rutgers & Co. in general trade. The firm is composed of the senior Mast, his son and his clerk. Mr. Mast has had a varied mercantile experience, having conducted general stores at Wooster, Grant, Stanwood and West Olive.

Detroit—Theodore Roumell & Son, Inc., has been organized to conduct a drug, confectionery and tobacco business at 1747 Grand boulevard, with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in, \$700 in cash and \$300 in property.

Detroit—The Hughes Lumber & Wrecking Co., 3626 Myrtle avenue, has been incorporated to deal in new and used lumber, building materials, paints, plumbing supplies, etc., with an authorized capital stock of \$2,500, all of which has been subscribed and paid in, \$1,300 in cash and \$1,200 in property.

Detroit—The Monroe Sheet Metal & Welding Co., 850 Porter street, has merged its business into a stock company under the style of J. Caplan, Inc., with an authorized capital stock of \$11,000, of which amount \$5,800 has been subscribed and paid in, \$1,904.76 in cash and \$3,895.24 in property.

Detroit—The Deglarescope Co. has been incorporated to deal in accessories and parts for motor vehicles, deglarescopes, lighting devices, etc., with an authorized capital stock of \$60,000 common and \$40,000 preferred, of which amount \$80,000 has been subscribed, \$3,780 paid in in cash and \$60,000 in property.

Pigeon—The Automotive Sales & Service Corporation has been incorporated to conduct a general garage, auto accessories, supplies, parts, etc., business at Pigeon, Harbor Beach, Sebawaing, Bad Axe and Elkton, with an authorized capital stock of \$20,000, \$10,500 of which has been subscribed and paid in, \$2,050 in cash and \$8,450 in property.

Bay City—The Richardson Lumber Co. expects to resume the operation of its sawmill this week. This plant has been closed since November, 1921. Howard N. McDonald, who has been associated with the Richardson Lumber Co. as manager of the Bay City sawmill, has accepted a similar position with W. D. Young & Co., of this city.

Ypsilanti—Joseph Fortunato will erect a modern two-story brick block on the site of his present confectionery store on Washington street. Work of razing the building will commence immediately and the new structure will be ready for occupancy about July 1. Mr. Fortunato will install a modern soda fountain and modern equipment throughout.

Zeeland—E. J. Prium has merged his music, musical instruments and sewing machine business into a stock company under the style of Prium's Music House, with an authorized capital stock of \$25,000 common and \$3,000 preferred, of which amount \$23,000 has been subscribed and paid in, \$300 in cash and \$22,700 in property. Stores will be conducted at Holland and Zeeland.

Howell—Claude B. Culver, who has conducted a cigar factory, cigar and tobacco store and a restaurant for a number of years, is closing out his stock and will retire from business, having leased the building to Patrick Muringham and Sidney Willetts, who will occupy it with a modern restaurant and cigar store May 1.

Detroit—The Albert Lutticke Co., 2572 Michigan avenue, has merged its dry goods, men's and women's clothing and furnishings business into a stock company under the same style, with an authorized capital stock of \$125,000, of which amount \$90,000 has been subscribed and paid in, \$2,981.39 in cash and \$87,018.61 in property.

Manufacturing Matters.

Pontiac—The Quick Change Auto Rim Co. has removed its business offices to Detroit.

Detroit—The Monroe Sheet Metal & Welding Co. has changed its name to J. Caplan, Inc.

Saginaw—The Saginaw Kraut Co. has increased its capital stock from \$10,000 to \$40,000.

Benton Harbor—The Mamer Brick Co. has increased its capital stock from \$60,000 to \$160,000.

Bay City—The Evenknit Hosiery Mills has increased its capital stock from \$40,000 to \$125,000.

Owosso—The Owosso Carriage & Sleigh Co. has decreased its capital stock from \$100,000 to \$12,000.

Detroit—The Michigan Radiozone Co., 402 Hall Block, has changed its name to the Radio Energy Corporation.

Detroit—The Wolverine Bedding Co., 3755 Beaubien street, has increased its capital stock from \$20,000 to \$30,000.

Ionia—The Sorg Ladder & Manufacturing Co. has changed its name to the Ionia Co-Operative Manufacturing Co.

Detroit—The Kermath-Whitcomb Co., 5626 McGraw avenue, machine shop, etc., has increased its capital stock from \$5,000 to \$40,000.

Dowagiac—Howes Automatic Head Light Co. has removed its plant to Marcellus and changed its name to the Marcellus Auto Specialty Co.

Lapeer—The C. T. Goodwill Corporation, manufacturer of auto parts, has increased its capital stock from \$50,000 to \$72,000 and 2200 shares no par value.

Lawton—The Perfection Ice Cream Co. has been incorporated with an authorized capital stock of \$1,500, all of which has been subscribed and paid in in cash.

Detroit—The Detroit Cut Stone Co. has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$10,000 in cash and \$10,000 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 and paid in, \$300 being in cash and \$23,000 in property.

Essential Features of the Grocery Staples.

It is not generally realized that farmers are consumers of enormous quantities of canned foods. It is of course well known that people living in cities depend vitally upon canned foods and use them regularly and constantly. In many parts of our country farmers specialize in one item of production—live stock or wheat or corn or cotton—and do not raise enough garden crops to supply their needs. They find, indeed, that they can buy their fruits and vegetables commercially canned, cheaper and of better quality than they can grow them and preserve them. Therefore the consumption of canned foods is no longer confined to the cities, large towns, and manufacturing districts, but it is co-extensive with all people of all employments.

Then the farms which do grow canning crops get back a heavy return in payment for such crops. It is estimated that \$278,000,000 was paid to growers of canning crops in 1919.

The total value of the output of the canneries of the United States in 1919 was \$741,444,773, while the total value of the wheat crop of the United States was \$2,080,000,000.

It will be seen that the finished product of the canneries therefore is about one-third the value of the National wheat crop. Many have not thought of it as nearly so great or important.

There was an enormous reduction in canned food production in 1921, the comparison as to cases being as follows:

	1920	1921
Canned Peas	12,317,000	8,207,000
Canned Corn	15,040,000	8,843,000
Canned Tomatoes	11,368,000	4,017,000

Many causes contributed to this enormous reduction, one of the most important was the unsatisfactory financial situation; and the next in importance the very high freight rates. Then the refusal of wholesale grocers to buy canned foods for delivery when packed in 1921 had an important influence upon decreasing the output, as canners were not prepared for a change in methods of business. In this year 1922, however, they are better prepared to can and carry their output until it can be sold.

The market on canned shrimps is demoralized and some of the small canneries on the Atlantic and others on the Gulf Coast are finding themselves unable to sell their product and are pressing their output on the market. Number 1 wet and dry shrimps are being offered from such sources at one dollar per dozen, f. o. b. canneries. The offerings are not large, and will probably soon be cleaned up.

There is a disagreement as to the value of No. 1 tall red Alaska salmon on the Pacific Coast. Some strong holders are standing firm for \$2.35 Seattle, and are getting it, while Seattle and San Francisco brokers are inviting orders and naming quotations at \$2.25 f. o. b. cannery. Whether the variation in price is to be explained by a difference in quality is not known as both interests are quoting their offerings as standard. It is said that though brokers may be quoting at the

lower price, they do not seem able to confirm orders except after long delay and some counter negotiations.

Would you believe it? Traveling salesmen are already to talk over Fourth of July explosives with the retail merchant. Easter has not yet arrived, and spring began only last week, yet here are these fore-handed gentlemen discussing a mid-summer event with their customers.

As with paris green it is necessary to order far ahead to get full supplies of fire works. Every year there is a shortage of paris green, because dealers do not know far enough ahead what the probable demand is to be, and it is a line of stuff that cannot be carried over, besides involving a good deal of money to lie idle until the following season. Fourth of July goods are perishable and are made to order, as it were, neither manufacturer nor distributor desiring to carry over stocks.

Sugar—The market has continued to show firmness from time to time during the past week, although the raw market has eased off a little, due to unsettled advices from Europe, which is looked to just now to buy raw sugar. Europe has been supporting the Cuban market for some time and that is one of the main reasons why sugar has been advancing. If that support is withdrawn, there will undoubtedly be a slump. Sales were made during the week at a shade off, but these cannot be taken to mean any permanent or settled decline. Refined sugar is unchanged for the week, all refiners being on the basis of 5.50 cents for granulated. Demand has been fair and the situation is steady, outside of the possibility of further declines in raws. Local jobbers hold cane granulated at 6.20c and beet at 6c.

Tea—The market is looking up, particularly Javas, which have advanced during the week about 2c per pound. This is due to scarcity and higher prices on the other side. Outside of Javas the trend of prices on most other desirable lines is also upward. Buyers that got in on the tea market two or three months ago will make some money out of their holdings.

Coffee—The market, speaking particularly of jobbing business in roasted coffee, has shown no particular change for the week, although green coffee options have fluctuated considerably, chiefly upward. As a matter of fact, green spot coffee has shown a fractional advance during the week, probably amounting to not more than ¼c, which is not enough to change the jobbing price in roasted. Milds are about unchanged for the week; demand fair.

Canned Fruits—The demand for California fruits keeps up very well, with most lines firm. Apricots are quite strong and fine grades of pineapple likewise. Other canned fruits show no change.

Canned Vegetables—Since there are no heavy reserve stocks, the situation in most lines of canned goods is encouraging from the holders' standpoint. Demand at the moment is light. Future asparagus is wanted, but nothing else is in the line of futures,

though there is some demand for pineapple. Tomatoes are dull, but strong. Future peas are selling to some extent, but not much. Spot peas are steady to firm; fair demand. Corn is dull, but not very strong.

Canned Fish—Salmon is quiet, but fully maintained as to price. Sardines are firm, with an upward tendency, speaking now of Maine brands. California sardines are dull. Tuna steady and dull.

Dried Fruits—Dried fruits are quiet, with the demand strictly routine at present. Prunes are marking time at the moment, with the market somewhat uncertain on account of broken assortments. Prices are still on a high level. Currants are about unchanged for the week, the advance abroad having apparently stopped; demand quiet. Apricots are strong on account of scarcity and everything good is commanding a premium. Peaches are active and in short supply. Raisins are quiet at unchanged prices.

Beans and Peas—There is very little firmness to note in the markets on dried beans at present; demand is light, the market being a little in buyer's favor. Everything is quiet except green and Scotch peas, which are steady to firm.

Syrup and Molasses—Compound is moving in small lots with the market on about last week's basis. Sugar syrup is dull and in moderate demand. Molasses is quiet with out change in price. Everything is steady.

Cheese—The market is firm on fancy held cheese at prices ranging about the same as a year ago, with a light consumptive demand. New made cheese is commencing to arrive in some of the markets and selling at about 2@3c per pound lower than old cheese. Stocks of old cheese are considerably lighter than they were a year ago, but there is reported to be in storage plenty to go around until the new cheese commences to show better in quality.

Provisions — Everything in the smoked meat line is very quiet at prices ranging about the same as a week ago. Pure lard is barely steady, with a light consumptive demand at unchanged prices. Lard substitutes are also in very slow sale at prices ranging about the same as last week. Canned meats, dried beef and barreled pork are in light demand at prices ranging about the same as a week ago.

Salt Fish—The current stocks of mackerel are very low and therefore does not take much of a demand to keep the situation firm. Prices are ruling firm and on a rather high basis. Demand is good under the circumstances. Codfish is firm and steady.

Paris Green—In districts where there is a large distribution of paris green the dealers are being advised to put in their requirements as this lot of goods is sold in that manner, and often there is a shortage in heavy districts when most wanted, because of lack of forecasting needs. The jobbers found short there is a delay on shipments from the manufacturers frequently. This is stock not easily carried over.

Facetious Observations From Busy Boyne City.

Boyne City, March 27—During the

past winter there has been developing an incipient industry in Boyne City which promises to be of very great importance. Clint Hammond, with the aid of Heaton & Hooper, has developed an attachment for a ford car for foot control of the gas admission that is simple and positive. Several thousands have been sold and selling agencies have been established on the Pacific Coast and in the Middle West. The device is made and marketed by the newly-formed Boyne City Auto Parts Co. The development and manufacture of the device has been done very quietly and the sales to date give promise of a steadily growing business.

We note by our local paper that the Pennsylvania Railroad has at last come out flat footed and hired a road agent. We knew, of course, that all railroads are regarded as experts in the hold-up game. This is the first time, however, in our long and varied experience that an officer has been definitely so designated and to know that our newly-appointed agricultural agent is a brother to this officer is something of a shock. Doubtless so in that Mr. Hagerman comes to us very highly recommended and does not bear any earmarks of depravity—distinctly otherwise unless our intuitions err. Mr. Hagerman is a man of engaging presence, of a high grade of intellectuality and imbued with the spirit of service. We welcome him to our business and social community and wish him success in his administration.

We note that F. O. Barden and son, Russell Barden, have purchased the dressed lumber and house finishing business of C. T. Jones. This business was established many years ago by M. S. Miles, who conducted it until his sudden death, two years ago. We understand that the new owners will put in a full line of builders' material of all kinds. Russell Barden, who will have immediate charge of the business, is a world war veteran and has a wide acquaintance, both in the town and surrounding country. We look for a distinct addition to the business attractions of Boyne City, because of the wide experience of these men in the lumber business. It seems like bringing coal to Newcastle shipping lumber into this lumber town. The town has needed for several years a fully stocked business of this kind.

When the workmen go on strike and can't or won't get together with employers, that is a crime. When the barons get at outs with each other and sit tight, testing the length and strength of their respective wallets, putting the blight of poverty on whole communities, that is business—darn poor business. We are sometimes at a loss to distinguish just the shade of difference between the fool working man and the determined business man. The one goes hungry while he fights and the other lets the other fellows go hungry. Maxy.

Death of Mrs. J. M. Merrill.

The sympathy of Tradesman readers will go out to Mr. James M. Merrill over the death of his wife, which occurred on March 11, after an illness of only thirty-six hours. Mr. Merrill—who is, perhaps, best known to Tradesman readers under the pen name of Old Timer—is now staying with his son, Raymond H. Merrill, the Grant merchant, for the present. In a letter to the editor Mr. Merrill says:

"I shall stop with my son here for the present, deciding later what I may do. You may be able to understand how alone I am when I mention the fact that my wife and I had been companions and good pals for about forty-eight years. I trust that my pleasant relations with the Tradesman may be again resumed in the near future."

CHAIN STORE MENACE.

Cease Being Panic Stricken About It.

There is a growing feeling among grocery trade leaders that there is altogether too much talk—especially panicky talk—about what so many are prone to call “the chain store menace” and too little action. And yet, the thing is so pre-eminently the leading factor in food distribution to-day that it cannot be set aside or ignored. In fact, it is just now attracting attention from men who do not usually get into action until everyone else has “blown off” his excess excitement, and the result is that constructive conclusions are being arrived at.

Analysts and economists have commonly arrived at certain very tangible conclusions which furnish a really intelligent basis for building “remedies”—if an evolutionary policy may be called a remedy—with which to stop the destruction. Among them may be mentioned the following:

1. Cease being panic stricken about it.
2. Admit the plain fact that one end of the chain store is a legitimate wholesaler and the other a typical retailer.
3. Study the question from a functional and economic standpoint.
4. Meet competition on its own ground and with its own weapons.
5. If the chain store is any more efficient than jobber-retailer system, it is the common concern of both jobber and retailer to co-operate together to “buck up” and improve their own efficiency. And there is a great deal that can be done—has been done within the past three or four years.
6. If the chain store is enjoying unfair preferences, the manufacturer must be made to regard the old-line system as more desirable than the new (which involves making it so by real service to manufacturer and consumer alike); or else
7. Recourse must be had to the anti-trust laws to stop preferential opportunity on the basis that it is persistently building up monopoly and concentration of a vital public service in the hands of a “trust.”

Now this may sound very academic, but it is really tangible. The first four propositions have already been pretty well established with thinking grocers and specialty men; also the need for co-operated effort suggested in the fifth and sixth, although in this respect the conclusions are not recognized in exactly the same way by all factors.

Whether it should be a work of charity or not is quite another question, but it would seem as though all agree that it should be a unified process, and it would not be surprising to find a joint committee undertake the task. That it will be “some task” no one doubts, but that it is worth undertaking all agree. If occasional individual grocers have matched chain store competition, why cannot a large part of retailers be made better merchants by systematic example, education and suggestion?

But with all that done the great work cannot stop short of also educating the wholesaler. Numerous

ways to economize and promote efficiency must still exist and, if the wholesaler is to survive, he must not only have the patronage of the retailer but must be able to make prices that will establish a fair competitive price among retailers. Better store-keeping is not enough for that, and already too many instances exist where retailers can actually buy at retail from a chain store cheaper than they can from the jobber.

There are only two rational explanations for this—that the chains are buying for less than the wholesalers can, or that the chain stores are deliberately selling at a loss to draw trade. The latter is plainly contrary to the spirit of the anti-trust law and the worst type of unfair competition, if practiced as a regular custom and not out of an emergency.

This conclusion, which many have reached, will doubtless be challenged by those who claim that a price cutter can do what he chooses with his own goods under his constitutional rights. But how came it that the original Sherman law was enacted to stop exactly that method of crushing small competitors? At that time it was found that price cutting below a living basis was the trick of “big business” to drive small competitors out of the field. It was also found that “big business,” by rebates, preferential prices and draw-backs of various kinds, had an unfair advantage against which small competitors could not survive.

It was a happy circumstance that a weak spot in the armor of the trusts lay in their conspiracy and the law dealt its attack at that point and succeeded in protecting the equality of opportunity of that type. It also forced public carriers to practice uniformity of price to big and little alike. It did not go so far as to protect the little fellow from the juggernaut of his big competitor (not conspirator) although it did nail down the idea of a fair field and no favor “in competition.”

It is no secret that chains, with their immense outlet and ample capital, do buy for less than the small retailer, who has to take his goods from the wholesaler; also for less than the jobber pays. The chain outlet is too alluring for a manufacturer to refuse their exactions and so he sells direct, at preferential prices, makes trick rebates in camouflaged form of “promotion allowance” or “window privilege” or “special specialty work,” etc., and knows well that he is knifing the small retailer and the jobber.

Now, as suggested above, is this fair trading? Is it harmonious with the doctrine of anti-trust laws? Does it ensure a fair field for the little merchant (and it is undeniable that in the long run he is the consumer's best friend) or does it plainly build up a potential food trust that crushes more and more as it grows able to crush through its very momentum of preference?

Are chain stores wholly legal?

These are questions which seem more and more to point their own answer. It is only a matter of time when some one will test it out with

the Federal Trade Commission and the courts; apparently the sooner the better. Already chains have their own wholesale houses and they are more and more establishing their own factories for production. They gather economic momentum every day against retailer, wholesaler and manufacturer alike.

Probably increased efficiency will keep the retailer and wholesaler permanently in the field, but the opportunity for fair trading will grow beautifully less unless someone with nerve and courage takes the bull by the horns and tests the fairness and prudence from a public welfare standpoint of playing favorites under a technical legislative umbrella. Either the anti-trust law meant fair trade and fair competition or it merely meant cut-throat low prices. Which is it?

Items From the Cloverland of Michigan.

Sault Ste. Marie, March 28—Ham Hamilton, of the Pickford grocery Co., Pickford, was a visitor here this week. He says the sleighing is fairly good yet, but is looking forward to the time when he will again be using his auto truck, which is a great time saver as compared with horses.

The new chemical plant started operations last week by employing a number of men making ties for the railroad siding which will run to the site in Algonquin. A larger number of men will be put on just as soon as the snow and frost are off the ground. This will mean additional business for the Soo merchants and business places in general.

The ferry, Algoma, plying between the two Soos, started operations for the season last Friday on regular schedule. This affords our Canadian friends an opportunity to renew old acquaintances and visit our merchants on various lines as heretofore, as well as affording the traveling public a chance to visit Canada in search of Canadian products. While Canada is also dry there seems to be an ample stock on hand to supply the needy for some time to come according to reports from some of the wise ones who know.

In the spring a young man's fancy lightly turns to thoughts of a new roadster.

According to a letter received by friends of E. L. Stanley, formerly Cashier of the Sault Savings Bank, but now at Mayo Brothers for further treatment, he is slightly improved and anticipates leaving in the near future for California, where he and Mrs. Stanley expect to remain for several months.

You can keep busy by running around in circles.

T. J. Thoenen, one of our retired merchants, has returned after spending the winter in the South. After visiting friends in the city Mr. Thoenen will proceed to his maple sugar land at Neebish, where his summer home is located. He reports having spent a very pleasant winter but is glad to get back to the good old North where life is worth living in the summer time.

The Casino at Mackinac Island, which is the scene of many delightful social functions given by the summer colony there, was wrecked by the weight of snow which caved in the roof and ruined the walls and floors.

Mrs. E. C. Brown, of the Winkelman style shop, left last week for Ontonagon, where she has purchased the millinery stock of Mrs. L. C. McLean. Mrs. Brown has always lived in the Soo and has a host of friends who will miss her but wish her every success in her new field.

The men who think women's place is in the home are sometimes the same men who cannot hold their own in competition with women.

Booze seems to have the preference

over money in our vicinity this winter. Many of the homes of our leading citizens are being buglarized and nothing is missing except booze. In some cases it is reported that the burglars missed finding it at that.

The police department succeeded in scaring one drinker of moonshine last week. When the prisoner was arraigned he was informed that, instead of having been taken to the police station when found dead drunk, he was taken to an undertaker, as they believed him to be dead. According to the story told, the undertaker was about to begin embalming when he showed signs of life. After hearing what had not been done to him, he promised the judge to quit drinking for life, whereupon the judge gave him the usual jail sentence, with the privilege of making a new start in life after the expiration of his term.

James Johnson, of Brassar, will open a grocery store there in the near future in the old Bell home. He expects to carry a full line of groceries and general merchandise.

The Upper Peninsula will soon receive its first shipment of reindeer which were shipped from Norway to the United States. The herd numbers sixty-nine head. Despite the fact that the ship had the roughest passage in its history, all the animals arrived in excellent condition. They were loaded in crates on one of the decks and a large quantity of moss was brought along to feed them. David R. Jones, Deputy of the Michigan Conservation Committee, was in New York to meet the boat and arrange for transportation to Michigan.

On the ocean the swells make people sick, and some of the swells encountered on land have a similar effect.

Mrs. Angus McKenzie, proprietress of the meat market at DeTour, arrived here last week, en route to Chicago and other cities on a combined business and pleasure trip.

The Soo is to lose one of its good citizens in the person of Rev. H. H. Saunders, pastor of the Church of Christ. He has been called to Rockford, Ill. Mr. Saunders has been a Sootee for the past two years, coming here from Kingfisher, Oklahoma. He has made many friends here and will be greatly missed.

William G. Tapert.

Emery Breaks Out Against Bleached Flour.

Madison, Wis., March 28—Prosecution of persons or firms having artificially bleached flour in their possession for sale or for use within Wisconsin is threatened by J. Q. Emery, Dairy and Food Commissioner, in a statement following an investigation by his Department.

This investigation, conducted by Harry Kluter, chemist, and C. J. Kremer, senior food inspector of the Department, is said to have established that flour treated by any process now in use so as to artificially whiten it, is in violation of the statutes.

Notice is being given, Mr. Emery said, to all persons and firms who have bleached flour in their possession that it must be withdrawn from sale at once. The result will be, he declared, that thousands of family-sized packages of artificially bleached flour are being withdrawn from sale and are being replaced with flour having the natural color found in wheat.

“The larger mills represented in Wisconsin flour markets co-operate with the Department in keeping artificially bleached flour out of the stores,” Mr. Emery said. “If it finds its way in through an error of a jobber along the boundary lines near Minnesota, Iowa or Michigan, it is promptly picked up and replaced with unbleached flour.”

The Department is said to have been conducting a campaign for some months to secure the complete enforcement of the statute against artificially bleached flour.

Don't take stock of everything you hear; follow your own judgment.

Visitin' Round

WITH
KELLY CLIENTS

WITH less than a thousand dollars invested in a little stock of general merchandise, John R. Allaire of Farmingdale, New Jersey opened up his store in September, immediately following the panic of '97.

AT that time his trade was confined to the few hardy pioneers who farmed that region along the sandy Atlantic shore and with about a hundred dollars worth of advertising a volume of a little more than six thousand dollars worth of business was done in the first year.

THE population of Farmingdale from that day to this has shown little, if any, increase due to the close proximity of New York City—Jersey City and the growth of the shipping centers along the Jersey Coast.

TODAY one can travel almost the entire length of the state without getting out of what might strictly be called the "city influence" and what business is done—is done in the face of the most difficult kind of competition.

IN spite of these things, Mr. Allaire's store has shown a steady and consistent increase and upbuilding, and today his stock of twenty-five thousand dollars worth of merchandise is turned from two to three times a year.

LATE in the fall, Mr. Allaire felt the need of new merchandising and adver-



tising methods in his business—not to make a poor business good—but to make a good business better and Kelly Service was given the opportunity to prove its often repeated claims of ability.

FOR ten days the Allaire store was crowded with a throng of eager buyers who came from towns as far as forty miles away and exchanged their money for some fifteen thousand dollars worth of merchandise.

AS a result of his sale, Mr. Allaire's regular business volume has increased more than a hundred per cent, which means lower overhead—bigger volume and more profit.

A REQUEST on your letterhead, giving the size and character of your stock will bring a full explanation of our methods without obligating you at all.

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

SUSTAINED BY ITS READERS.

The Tradesman has been fairly deluged during the past week with letters from its readers expressing their opinions of the controversy between Attorney General Wiley and the Tradesman. In every case the writers place themselves on record as believing that the Tradesman has the better of the argument. Two of the letters are from experienced judges, several from prosecuting attorneys and a considerable number from leading attorneys located in different parts of the State. A singular feature of the situation is that several Sault Ste. Marie merchants register their verdict against their own townsman, all of them commending the Tradesman for refusing to retaliate by resorting to ridicule, sarcasm or innuendo.

Because the Tradesman finds itself loyally sustained by its readers, it proposes to be even more aggressive in the future than it has been in the past in exposing frauds and cheats who seek to interest men in their nefarious schemes because they happen to have secured the approval of the Michigan Securities Commission. Because of the considerable number of fraudulent schemes the Commission has, unfortunately, approved in the past, the Tradesman will place little confidence in any proposition which bears the approval of the Commission until it has been personally examined and passed on by the Tradesman's force of investigators. It will also continue to wage relentless warfare against the licensing of irresponsible and unscrupulous persons as stock and bond salesmen, which has been too common a practice in the past. It is bad enough to license an unworthy company. It is even worse to authorize a shark to prey on the credulity of the innocent and unworthy investor.

THE SEEDS OF DEGENERACY.

Convincing proof is yet lacking that this country is wholeheartedly in favor of playing in international commerce the essential role of a creditor nation. A great deal of bombastic talk was heard during and immediately following the war about the money center of the world being transferred from London to New York. With such a transfer there would naturally go a transformation of National economic policies. We cannot enjoy all the advantages of both a debtor and a creditor nation at one and the same time. The change from one status to the other will naturally inure more to the benefit of some groups than of others. Many domestic producers, for example, are fearful that our place as a creditor Nation, receiving goods and service from other countries in return for our advances to them of capital, will greatly disorganize our home markets. This explains the constant iteration of the question, "Why bother about foreign trade? It's only 7 per cent. of our domestic trade, anyhow." It has even been pointed out that whenever a country in the past has become a creditor nation it has taken the straight road to decay. A country with heavy investments abroad will live partly on the income derived from the labor of foreigners, it is

said, and the group that should be its vigorous and aggressive leaders will become luxurious and indolent. What is true of a nation in such a case must also be true of an individual; so beware how you save and lend, lest it start you going the way of ancient Greece and Rome.

COTTON MILL STRIKES.

The strike in some of the New England cotton mills has served to start renewed discussion of the relative advantages enjoyed by the factories in that section and by those located in the South. The New England operators state that the wage cut is necessary to enable them to compete with the Southern mills, where wages are lower. On the other hand, it is stated that while the wages in the Southern mills are lower, the labor is also less efficient, and that this tends to counteract other advantages, such as the proximity of raw materials, which are enjoyed by the mills in that section. It is also pointed out, that while the Southern mills are nearer the cotton fields, the Northern mills are in the heart of the big consuming districts. A few concerns have mills in both sections and within the past week a report has been current that a manufacturer in Massachusetts was negotiating for the purchase of a mill in the South. There is no prospect, however, of any great exodus of this sort from New England, because the labor supply in the South is not only less skilled, but also is of limited supply. In the finer grades of cotton textiles the advantage lies wholly with the mills in New England. It is only on the "lower counts" that the Southern mills are vigorous competitors, and it is not impossible that eventually the two sections may specialize in the grades which each can produce to the best advantage.

The best way to judge how the country is working its way out of its difficulties is to make comparisons over fairly long periods. The condition of trade and industry still shows much unevenness as between different lines, and there is evidence that we are not yet "out of the woods." When however, we make a comparison of conditions now with those of the mid-summer of 1921 the indications of pronounced improvement are most encouraging. Considerable progress has been made in eliminating the inequalities in price levels of different commodity groups; farm products are selling on a profitable basis and if prices are maintained at approximately their present levels until another crop is harvested the depression in agricultural regions will largely disappear. The steel mills, which were operating in the late summer at about a third of capacity, are now running at about two-thirds. The securities markets, which last July and August were registering "new lows," are now registering "new highs" for the year. Recovery from depression is usually preceded by several months of relatively easy money and by an increase in speculative activity, and these two requisites for a business revival have made their presence known.

POOR EXCUSE FOR PATRIOT.

Hanford MacNider, leader of the bonus seekers, in an address a few days ago in Orlando, Fla., uttered the following infamous untruths:

"The bonus is not the Legion's battle; it is a promise that must be carried out. It is not a premium on patriotism, and no man can say that, because Washington took his, and also Lincoln."

"Washington took his!" Well, let us see how he took it. On receiving official notification from the President of the Continental Congress of his appointment as commander-in-chief of the army this unassuming country gentleman said: "As to pay, sir, I beg leave to assure the Congress that as no pecuniary consideration could have tempted me to accept this arduous employment at the expense of my domestic ease and happiness, I do not wish to make any profit from it. I will keep an exact account of my expenses. These I doubt not they will discharge, and that is all I desire." That is how Washington "took his," and his example is commended to all who are trying to put the dollar mark to-day on American patriotism.

But Mr. MacNider says Lincoln also got his bonus. The only bonus that this great American received was martyrdom. The National Commander of the American Legion is not doing the cause of "adjusted compensation" any good by such lying appeals to history and the sooner he is relegated to the obscurity which awaits all liars and cheats, the better it will be for all concerned.

"YELLOW BACKS" COME BACK.

The "yellow backs," or gold certificates, of pre-war days are coming back, and their return is being heralded as one more sign of the advent of normalcy. The issue of these certificates means that the United States Treasury is willing to release its gold freely to all comers, without special demand, and this is the first time that it has followed such a policy since the outbreak of the war. Hitherto, the gold certificates outstanding have all been held by the Reserve Banks and have been included along with specie as part of their gold reserves. Any one who desired to make payments in gold could obtain specie or the more convenient certificates on demand at the Treasury. Since the middle of the current week, however, the Government has been paying its bills with the once-familiar "yellow backs" along with other forms of paper currency. The change is significant as showing that the Government recognizes the return of greater financial stability and sees no further need for maintaining such a close watch over its stock of the yellow metal.

HARDLY LOGICAL.

Many dealers have recently developed an attitude with regard to forward buying that is easy enough to understand but which is hardly logical. That is to say, they allow the state of their business at present to govern their policy with regard to business six months hence. There is no denying the fact that the spring

trade so far has been disappointing. It is too early yet to say what the season's business eventually will be, but the unsatisfactory beginning is already showing its effects on the volume of forward buying for next fall. The slowness of spring trade in developing is attributed partly to the weather, partly to the late Easter, and partly to diminished purchasing power. There is every reason to believe that purchasing power will be greater in the fall with the harvesting of a new crop in the interior, and apparently there is no reason why distributors should not take hold more boldly in making their commitments for next fall except that of the influence of their present feelings.

FAT AND HONEST.

Of course, the lean men are mobilizing in protest against the expert who recently adduced insurance statistics to show that fat men are more honest than the slim ones.

The sole reason he gave is that "a fat man is apt to be of a more sedentary nature than his less corpulent brother."

Yet some fat men can bestride the landscape in amazingly lively fashion. We all know those of formidable girth who are famous in their set as the lightest and most graceful dancers. The football field knows many players—and officials too—who, for all their avoirdupois, can skip about as nimbly as the lissome ones who tip the scales in the bantamweight class.

Let not the stout one be trusted as a bank-runner or a paymaster merely on the aged theory that large bodies move slowly. There might at any moment be a surprising Popocatepetl outbreak of dynamic energy. Weighing on the hoof the hefty ones does not take the measure of probity. The word of a fat man does not weigh more or less according to the notation of a needle on a dial. There is still some consolation for the lean, and they mustn't let one bonding agent blight their Christmas cheer.

THE DEMAND FOR LUMBER.

The lumber industry of the country is operating at about 75 per cent. of normal, according to the American Wholesale Lumber Association, and as shipments and production are within 1 per cent. of each other, the business is on a level footing. The output this month has reached the high point for the year. In the Southern pine industry the trade has shown a slightly downward tendency recently, but on the Pacific Coast there has been a decided improvement over February, when the business was interfered with by bad weather. Orders for North Carolina pine almost doubled during the month. These figures, like those of steel production, afford evidence of a resumption of construction activities, and thus give grounds for more hopeful business sentiment.

Any greenhorn can cut the prices and make you hustle; but if your proposition is right and the prices are right, and you will hustle, you have little to fear from the other fellow.



New Issue

\$200,000

Essex Provision Co., Limited

8% First Mortgage Real Estate Sinking Fund Gold Bonds

Dated February 1, 1922.

Due February 1, 1932.

Principal and interest payable in American Funds at the office of the Detroit Trust Company, Detroit, Mich. Redeemable at the option of the company in whole or in part at 105 and accrued interest upon sixty days' notice, beginning February 1, 1927, and 1% less for each succeeding year.

Denominations—\$1,000, \$500, \$100

These Bonds will be made tax exempt in Michigan. Normal Federal Income Tax up to 4% will be paid by the Company.

Canada Trust Company, London, Ontario, Trustee and Detroit Trust Company, Depositary and Registrar.

The Essex Provision Company, Limited, was incorporated under the laws of Ontario, Canada, in March, 1916, for the purpose of conducting a wholesale grocery, provision and cold storage business in Windsor, Ontario. The plants are well located and serve exclusively the border cities opposite Detroit, having a population of over 150,000.

SECURITY These bonds will constitute according to the Trust indenture a first closed mortgage on land appraised conservatively by The Whitley Company, Detroit, Mich., at \$150,000, and building now under construction located thereon, the cost being \$350,000, making a total of \$500,000, 2½ times this issue.

MANAGEMENT The management is in the hands of thoroughly experienced business men, supported by an able directorate, Mr. William E. Cook, Manager of the company, was previously an executive manager for Nixon & Company, a large provision house in England. Mr. J. S. Williams, his Assistant, has held important positions with Swift & Co. in both the United States and Canada.

EARNING The earnings from the operation of the provision and grocery department of the business for the past three years have averaged \$104,804.00 per year. The new building on which these bonds are first mortgage lien is already leased to reliable merchants in Canada at an estimated minimum income in rentals amounting to \$56,000 a year so that the interest charges on this issue are estimated to be earned ten times over.

SINKING FUND Beginning June 1, 1922, a minimum of \$20,000 annually will be placed with the Detroit Trust Company, Detroit, Michigan, as a Sinking Fund in monthly installments for the purchase of bonds up to 103 and accrued interest. It is provided that rentals from the company's lease, estimated at \$56,000 per year, will be used to purchase bonds at the above price.

We recommend these bonds for conservative investment.

Price: 100 and Accrued Interest to Yield 8%

All legal matters pertaining to this issue will be approved by Messrs. Norris, McPherson Harrington & Waer, Grand Rapids, as counsel for Corrigan, Hilliker & Corrigan and Messrs. McTague & Phalen, Barristers and Solicitors of Windsor, Ontario, as counsel for the Company.

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Grand Rapids, Michigan

The statements contained in this advertisement, while not guaranteed, are based upon information and advice which we believe accurate and reliable.

GREAT EGOTIST OF THE AGE.

One Fool Act Cost American People Sixteen Million.

Grand Rapids, March 28.—Anent the disclosures made to the committee which has been investigating the railroad wage scale controversy, I happened in on an informal symposium of railroad acquaintances at Detroit the other day, when the question of President Wilson's FOOL SON-IN-LAW came up for discussion. It transpired that at the time the railroad administration began its wild and reckless career of public expenditures and knuckling to the Gompers gang of grafters, slackers and public plunderers, McAdoo conceived the idea of creating political capital for himself and his visionary father-in-law by immediately ordering all the railroads to destroy all the printed matter they had on hand and substitute therefor blanks bearing the infamous name of McAdoo. This order was so sweeping in its destructiveness and egotism that it included all tickets, cash slips, order blanks—in fact every piece of printed matter used by the railroads. It would have been just as satisfactory to every one but the insufferable egotist to have used up the old supplies and thus effect a saving of approximately \$16,000,000 or about 20 cents each for every man, woman and child in the country, but the innate modesty of the Great Auk cried out against such an irregularity. It would sound like a rare old joke were it not that the dear people had had an additional thorn added to their crown.

The crafty and unscrupulous Brotherhood of Locomotive Engineers has just put out an exceedingly laughable bulletin giving in detail William G. McAdoo's recent testimony before the Senate Interstate Commerce Committee on the raising of employees' pay while the railroads were under Government control. I will quote briefly from this testimony: "Railroad labor was grossly underpaid and there were many grave abuses in the matter of working conditions on the railroads which needed correction.

"It was clear that railroad employees could not be expected to work for the railroads at lower rates of pay than they could demand in the competitive industries throughout the country.

"The high cost of living had made it impossible for many of them to live on the wages they were receiving and it was clearly in the interest of justice and right, to say nothing of the wisdom and reason of the policy, to bring their wages to the level which would enable the railroads to command the requisite amount of service and to prevent depletion of their forces with the constant labor turnover which railroad managers themselves had insisted was one of the reasons why they were unable to make the railroads function properly.

Shades of Munchausen! Does anyone have a memory of sufficient elasticity to cover a span when railroads were not deluged with applications for positions from every walk of life? The very fascination of the railroad game was a sufficient drawing card to bring legions of willing helpers into the fray. Temporarily, the idea may have prevailed among some of the uninitiated that excessive wages being paid temporarily in other industries might deflect the ordinary labor supply in such a direction, but never among the practical railroad employees who, possessing seniority rights, could not have been pried from their positions with any sort of leverage.

It was simply a great play of political buncombe, which, in this case, in view of the future developments, proved a boomerange and fell much short of its intentions.

There is no doubt but that, with increased demands on their energies, railroad employers were entitled to an equitable adjustment of wages, based on the exigencies of the cases, but never to the extent promulgated by the world's greatest and most

magnificent Pooh Bah. It was simply political clap trap set to scenery prepared at Governmental expense, the exact truth being that none of these same employees even remotely hoped for one-half the increase they received. The retroactive feature, or "back pay" came as a thunderbolt from a clear sky and was regarded as a great joke by its beneficiaries.

Mr. McAdoo then goes further by quoting from the finding of a committee (of his own appointment) on the wage proposition:

"Until recently no question was ever raised as to the practice and propriety of the increase of wages so made. There was not the slightest complaint from any railroad executive that the wage increases promulgated were too high."

Mr. McAdoo was quite evidently quite too occupied during this particular period to apply his ear to the ground or listen to the rumble and convulsion caused by his order, especially by the public press. Naturally, under the authority given by Congress to the Director General of Railroads whom the public generally had reason to believe would, at least, be a man of practical experience, the railroad executives were but puppets in the manipulations of a political organization of the most unscrupulous character, and the fear of decapitation and possible introduction into the social organization at Fort Leavenworth jaundiced three openly expressed views on the subject, but in private and in the immense recesses of their intelligence they knew this promulgation, to the extent to which it was carried, was unwise and unjust.

"The further fact is, Mr. McAdoo goes on to testify, "that no fair complaint can be made on the part the railroad employees performed during the war. The realization that they were working for their Government in the stress and strain of war, that their patriotic service was essential to victory spurred them to unusual effort and faithful service."

Patriotism is not, to my notion, confined to the transportation of war utilities. It contemplates a duty performed for one's own kind, or, in plain words, to the public generally. If the railroad is a public institution, as claimed, then these employees were performing a simple duty to humanity and they were rewarded with the satisfaction of having fulfilled their function.

Nevertheless frequently during the war period and many times since when the exigencies of Government existence even depended upon increased patriotic service, there were threats and rumors of strikes which could easily have proved more detrimental to public weal than at any period during the war, but I am believing they consisted of rumors only.

The exhuming and withdrawal from his sarcophagus of Son-In-Law may possibly be for purposes of public good, but a long suffering public have allowed their sense of indulgence to wane perceptibly and if the subject matter finally assumes a political aspect, as now seems highly probable, there will be those in somewhat copious numbers who will not be so charitably inclined as during the days of the great struggle and proclaim loudly that it is for political purposes only.

The unusual liberality of the Government at a time when every patriotic citizen was making unusual sacrifices in order that world democracy might become something more than a political slogan still remains a subject for criticism, and the burden of debt and taxation also remains, but the underlying principles of justice ought not to become a vulgar stepping stone for political aggrandizement.

Unbusinesslike methods displayed by the most stupendous business organization the world has ever known ought even at this late date to be corrected. Railroad properties and securities are continually depreciating because of enormous expense problems and every sincere business

man in the Nation knows and fully realizes that there is not the remotest hope of improvement for the public in general and investors in particular so long as present conditions prevail.

There must be a radical reduction of rail rates of every character. If, as is claimed by railroad executives, the chief obstacle toward a resumption of normalcy is unusual and excessive wages, then why should not the Government come forward and exert the same influence toward a restoration of pre-war conditions in wages and thus help repair the injury caused by such patriotic enthusiasm? Otherwise the handwriting on the wall is so clearly defined that "he who runs may read." There will be a death of rail traffic and as a National consequence, less employment. These object lessons are many and observable. Instead of present wages being maintained, there will be less jobs and consequent misery and unrest.

The time to act is before the curtain falls. Frank S. Verbeck.

Gasoline Found in Old Sea Bed.

Fifty billion barrels of shale oil available in this country as a reserve for future needs! The Secretary of the Interior says we have that much.

The motorist is eagerly interested. "How much of it is gasoline?" he demands to know. About 10 per cent. is the answer given by the experts. Which means 5,000,000,000 barrels of the precious motor fluid. But what is this oil-shale about which we have heard so much lately? And how and why does it happen that there is so much oil in it?

Once upon a time it was mud, deposited on the bottom of a vanished sea. Silt in finely divided particles, brought from the land by rivers, formed beds of it, which hardened into rock. In the Rocky Mountain States beds of shale thus formed are found over wide areas, rich in oil. The mud thus deposited contained much organic matter—plant remains and debris of molluscan and other aquatic animal life. Usually oil does not exist as such in the shales; it is produced by destructive distillation of this organic matter. Heat, in the absence of air, decomposes the organic matter, converting it into oils and gases.

The products obtained by refining the crude shale oil are motor gasoline, fuel oils, illuminating oils, gas, lubricating oils, paraffin wax and coke. Oil shales are found in many parts of this country. Those of the Rocky Mountain States (says the Geological Survey) "are capable of yielding a much greater quantity of oil than we can hope to obtain from our oil wells."

All of which sounds quite exciting. Nevertheless, there does not seem to be any prospect that our oil shales will be exploited for oil on an extensive scale for a long time to come. It will not pay to mine them for oil until petroleum becomes much scarcer and dearer than it is now. No oil shale operations in this country have yet reached commercial production, although many plants have been started on a small scale in Colorado, Utah, Montana, Nevada and California.

Huge capital must be invested before the industry can become of commercial importance. It is a kind of enterprise that must be conducted on a large scale, involving as it does the handling of great quantities of low-grade material. One might compare it to the extraction of gold or copper from low-grade ores. The requisite equipment is costly and operating expenses are high.

Some oil shale runs as high as ninety gallons of oil to the ton. Unlimited quantities of it are "in sight" that will yield forty to fifty gallons. But it costs as much to get out the rock as it does to mine coal, and that is only the beginning. To refine the oil is more difficult and expensive than refining petroleum. It differs from crude petroleum in containing organic compounds which have a horrible smell, tend to form gummy deposits and must be removed before the product is marketable.

The oil is there; no question about that. It constitutes an enormous potential reserve, upon which future generations will be glad to draw. But its extraction will not be economically profitable until the petroleum wells of the world have approached much nearer to exhaustion than they have yet.

In the meantime at least 150 companies have been organized in this country for oil production from oil shales. Most of them, however, are mere stock-selling enterprises.

Not Worth Much.

The tourist from the East had stopped to change tires in a desolate region of the far South. "I suppose," he remarked to a native onlooker, "that even in these isolated parts the bare necessities of life have risen tremendously in price."

"Y'er right, stranger," replied the native, gloomily, "an' it ain't worth drinkin' when ye get it."

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He Lives In the Valley of Sweet Memory.

Thus do we speak of the soldier boy who went across and failed to return to the home he quit in America to don the uniform of his country's soldiery in defense of the land of the free and the home of the brave.

Many a mother has mourned her son as among the unknown dead in that great war that rent the world asunder and made havoc of everything lovable and cherished in the heart and home. A new light, however, dawned in many mothers' hearts when it became known that the United States would fetch home to America one of her unknown soldier dead and give him sepulcher at Arlington within sight of the National capital.

My son is coming home again. Would it not be indeed home to have the remains of that loved soldier boy repose in the breast of mother earth within a stone's throw of the solemnly rolling Potomac on whose banks that other great American soldier rests from the troubles and toils of life, our own immortal Washington.

One mother at least passed beside the casket in the routunda at Washington and placed her last sad offering upon it. It was an offering from the heart, and in that mother's mind's eye she saw her son reposing there beneath the dome of his country's capital, honored as no other mother's son had been honored since the birth of the Republic. Her son it was. Unknown no longer, but reposing in the heart of the great Republic founded by his grandsires of the Revolution.

There are hundreds of other mothers who can claim, as did this mother, the boy whose casket was smothered in flowers of loving remembrance by not only his own country, but by the hands casting flowers from Europe's highest and noblest in those lands beyond the sea.

The thought that prompted this act of burying an unknown American private soldier at the Nation's capital was worthy the heart of another Lincoln, and we may well believe that the first martyr President looks from beyond the boundaries of another world upon the scenes so lately enacted at Washington, and smiles his benign approval on the outpouring of the world's homage for America's unknown soldier dead.

At the Nation's capital there is now another shrine to which young and old of all America will pay homage. Such shrines are every way worthy of our commendation.

Every American mother who lost a son in no man's land and whose place of sepulcher is unknown has a right to claim the dead boy in khaki who sleeps at Arlington as her own son, and we feel sure it will prove a boon to that tired mother's heart to so believe and settle down in the faith which maketh the heart rejoice, even while shadowed by a sense of unutterable loss.

Not lost but gone before.

Is there a person in all America who does not believe this down deep in his heart of hearts? Who can believe that nearly 100,000 young, hand-

some, stalwart boys, many scarcely out of their teens, went down to everlasting death on the fields of France and Belgium?

Those boys who fell fighting the despicable Hun, those lads who fell where the battle raged the fiercest, are not, cannot be dead; they yet live across the stream; they are looking back even now to where their loved ones tarry, anxious, no doubt, to assure them that with them all is well.

During some of the hottest battles of the Civil War, when men of loose language who had never been quite as good as they ought performed prodigies of valor, saving lives by sacrificing their own, one eloquent divine, who had been of strict orthodox lineage and example, proclaimed above the corpse of a dead Union soldier his belief that a man who went at his country's call to do battle for the perpetuity of the best government formed by man, and who had in that clash of arms suffered his own body to meet the bullets of the foe in direct defense of another, was saved beyond peradventure, and that any one hazardous enough to express a contrary opinion was treading on dangerous, certainly untenable ground.

Today we proclaim the American common soldier the peer of any soldier beneath the sun.

Mothers of America who lost sons in the world war need not fear to claim as their own the body of that boy who sleeps in the silent shades of Arlington. That boy was American; that boy was a patriot, a hero and every way worthy the homage of a great Nation, every way worthy the fondest affections of the stricken mother hearts of America.

Within sight and sound of the Nation's capital sleep some of the great heroes of all our wars. None among them has been more lovingly treated after the fall of that curtain called Life than the boy in khaki who sleeps amid the most ennobling surroundings, honored and admired by more than a hundred millions of his countrymen. Old Timer.

Suspicious Symptoms.

A couple of promoters had just emerged from the office of a wealthy man.

"I believe," said the first, "that we have enlisted his support for our scheme."

"I am not certain of that," said the other; "he seemed very suspicious."

"Suspicious! Why do you think that?" demanded his companion.

"Didn't you notice how he counted his fingers after we shook hands with him?"


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Survey of Conditions in Trade and Industry.

The approach of spring already is exerting the stimulus of recurrent hopefulness that begins to show in trades and industries at such times. The stirring of new life is evident in the ordinary jobbing trades, in iron and steel, and in building construction. Retail spring buying has begun to manifest itself at a few Southern points, and bank clearings in February gave clear indication of broadening activity throughout the country, due in large part to the restoration of purchasing power to farmers through the rise in price of farm products. The soldiers' bonus bill, with its inevitable shadow of heavier tax burdens, has aroused clearer public understanding of the unescapable economic effects of such legislation, and the fact that Congress by its delay is apparently reluctant to add to the swollen public debt, is an evidence of financial sanity that brightens the domestic business outlook.

Internationally, however, there are conflicting forces now manifest which seem to make improbable any quick resumption of world-wide political and economic equilibrium. India in turmoil, Egypt restive, South Africa riotous, all Islam seething with revolt, Russia beggared and without any present means of commercial reorganization, the Central European currencies still chaotic—these are a few outstanding factors which directly affect every problem of reconstruction.

The Senate's debate upon the treaties signed at Washington has not yet gone forward sufficiently to enable business men to form a definite opinion regarding the probable success or failure of the Peace Conference. If it should prove abortive, there is no doubt but that the revival of confidence would receive a serious setback, that American foreign trade would suffer now and in future from the lack of a consistent and steadfast foreign policy, and that any circumstances which thwarted American commercial expansion abroad would react unfavorably upon the entire fabric of domestic business enterprise.

A judicial decision which may have far reaching consequences upon the value of municipal securities in the United States was the decree of the United States Supreme Court on March 6, holding that the New York 80 cent gas rate law of 1906 was confiscatory as to gas sold in 1918 and 1919. The effect of this judgment appears to be that corporations supplying services of a public or a semi-public character will not be unjustly

deprived of property because of changes in prices and costs. The decision logically would seem to be a favorable factor upon the value of securities of corporations of this kind, and it is significant in this connection to note that the highest average of ten public utilities bonds for the present year was made a few days after this judicial decision.

The need for a great American merchant marine was eloquently expressed four weeks ago by President Harding. He recommended to Congress the creation of a merchant marine fund by diverting 10 per cent. of all customs receipts, the doubling of all tonnage taxes, and the addition of these to the same fund. The Army Transport Service, he said, should be turned over to the Shipping Board, and 50 per cent. of all immigrants should be carried in American ships. With the extension of our coastwise trade laws to the Philippine Islands, it is suggested to require that all trade between the islands and the United States be by American ships. Preferential rail rates would be given on through shipments carried in American bottoms. A direct subsidy of about \$30,000,000 annually is also recommended. Furthermore, he said, the merchant ships now owned by the Government should be sold to private interests, even though at a loss. In view of the well-known opposition of agricultural interests to the idea of such a subsidy, all of the propositions set forth do not seem to be certain of enactment, but the sale of upwards of a thousand steel steamers now owned by the U. S. Shipping Board appears probable, as bids have already been invited. A consistent National policy towards our merchant marine would exert a constructive influence upon general business conditions.

The average weekly earnings of New York State factory workers were \$24.43 in January. This represents a decrease of 38 cents from the average earnings reported in December, and of \$3.18 in comparison with January, 1921. The adoption of part-time schedules and the elimination of overtime that prevailed in some factories before the holidays caused the decrease in average earnings in some industries, and wage rate reductions explain the same trend in others.

Coal prices have not yet been much affected by the strike called for April 1. Bituminous coal production in the last six weeks has averaged about 10,000,000 tons weekly as against 5,986,000 tons in the last month of 1921. This output has provided for current consumption and

for some addition to stocks; inasmuch as the latter, according to the U. S. Geographical Survey, are equal to sixty days' supply, there seems to be very little real anxiety felt at present. This confident attitude is based on the theory that the non-union fields, if

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speeded up, could furnish nearly all the coal that would be needed in addition to available stocks. Miners in the strongly unionized Illinois field are reported as unwilling to go on strike.

A sharp break occurred in wheat prices at the beginning of the present week and corn also suffered losses. Government reports on stocks of grain carried over by farmers on March 1 were bullish, confirming reports of active marketing earlier, so that the recent price reaction may be explained by profit-taking sales as well as lower prices offered in other primary markets. The reserves of corn, wheat, oats and barley are below a year ago.

Two speculative commodities that have failed to hold their early gains are cotton and wool. Wool consumption in January amounted to 54,550,000 pounds, only 400,000 pounds below December, but more than twice the total for January, 1921. A factor in the price trend of wool is the report of unsatisfactory sales of worsted goods for the fall and reports that some mills are contemplating four-day-a-week operations. Another unfavorable development is the continuance, without signs of settlement and with a good deal of added bitterness, of the strike in some New England cotton mill centers. The strike involves a large number of workers who are resisting a reduction of 20 per cent. in wages, following an earlier one of 22½ per cent. Cotton consumption in February amounted to 473,073 bales against 526,552 in January. The corresponding figures for silk were 22,107 bales against 33,842.

On March 1, Bradstreet's wholesale price index number for 96 commodities registered the eighth gain in nine months since June last year. The sole exception in the slow upward trend occurred on the first of December. The March 1, 1922, number rose to \$11.6001 from \$11.4190 in February, a gain of 1.5 per cent. during the month, and of 8.5 per cent. since June 1, 1921, when the lowest point was recorded since November 1, 1915. According to this index, wholesale prices are now 44.4 per cent. below the peak point reached on February 1, 1920. With the exception of milk, butter, eggs and potatoes, food products generally have been advancing for the last ten weeks. Some economists think that food prices set the measure of other price movements later.

Although the level of average wholesale prices has thus remained comparatively stable, individual prices on the whole are out of balance as is indicated by the following comparisons. Taking the average price in 1913 as 100 in each case for the items below, the comparative levels are as follows in the commodities named, according to the Bureau of Labor Statistics: Barley, 85; rice, 117; wheat, 142; wheat flour, 182; beeves, 95; smoked hams, 134; copper, 84; tin, 72; tin plate, 134; zinc, 84; cotton, 133; cotton finished goods, 230; worsted yarn, 190; serge, 194; brick, 230; window glass, 158; steel beams,

93; rubber, 18, tobacco (medium leaf, Burley), 325; granulated sugar, 113.

The aggregate number of failures in February was 22.7 per cent. less than in January, the respective numbers being 2,090 and 2,705. The liabilities in February totaled \$68,637,302, or a decrease of 40 per cent. from the January figure of \$115,301,371. Although the number of failures in February is the highest on record for the second month of the year, the liabilities just mentioned were nearly \$10,500,000 less than in February, 1921. The business casualties mentioned refer to commercial failures only and do not include the stock brokerage failures which have continued on a large scale.

Commercial loans and discounts of 807 member bankers in the Federal Reserve System took an upturn in the second week of February after a steady decline lasting many months. The lowest point thus far reported this year was \$7,300,518,000, for the week ending February 8. The next week, commercial loans rose more than \$62,000,000 from this low point, then declined somewhat, but rose again to a total of \$7,360,236,000 on March 1. The increased activity indicated is largely due to substantial increase of the loans and discounts at New York.

A further drop in the circulation of money in February is announced by the Treasury. The per capita circulation on March 1 was \$50.27 as compared with 50.43 on February 1, the latter figure being a revision of an earlier report, and \$58.58 on March 1 last year. The maximum per capita circulation of money, \$59.48, occurred on November 1, 1920.

All mints of the United States are now hard at work coining silver dollars in order to make up for the \$270,232,722 melted for use in India during the war under the authority of the Pittman Act. To coin an equivalent amount of dollars will require in all about 208,000,000 ounces of silver. Up to the present time the Treasury has purchased about 100,000,000 ounces. The law provides that only the output of domestic mines be bought, at a fixed price of \$1 per fine ounce.

The low point of the circulation of Reserve notes thus far in 1922 was \$2,166,179,000 on February 8, a total which was smaller than any reported since 1918, in which year the low point of the circulation of Federal Reserve notes occurred in the week ending January 25, with \$1,234,934,000. The Reserve ratio of gold to deposit and note liabilities combined for the whole System was 77.8 per cent. for the week ending March 10, or slightly below the high point of 78.1 per cent. touched February 21, yet, none the less, was higher than any ratio for the last four years. The high ratio, coincident with the recent small increase in Federal Reserve notes actually circulating, is indirectly caused by a continued shrinkage of bill holdings. The total bills on hand in the System on March 8, were only \$732,972,000 against \$2,515,058,000 on March 11, 1921.

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GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

CO-INSURANCE CLAUSE.

Wherein the Danger Lies In Its Adoption.

Mr. A. had the misfortune to sustain a good sized partial loss by fire on his building and contents, not long ago. The loss was approximately \$10,000 on building and \$20,000 on stock of merchandise, a pretty good loss in dollars and cents and a much larger one if you consider the time lost from business and income during the period necessary for adjustment and putting things in shape for a re-opening. But one thing that helped the situation was that Mr. A, being a good business man, had covered the actual loss by ample insurance. A few years ago he had taken out his fire insurance protection on a co-insurance basis, agreeing to carry insurance up to 90 per cent. of the actual replacement valuation, thereby not only securing more complete coverage but, as he occupied a brick building in a class 4½ town, receiving a reduction in his rates and premiums of 30 per cent. on building and 20 per cent. on contents. On account of this reduction in rates he was able to carry much more insurance for about the same amount of money, or only a few dollars more, than he had been expending on this item in the past for a smaller amount of protection when carrying it on the usual straight insurance plan.

Mr. A had a sad awakening and the insurance companies were in for a good sound cussing. Mr. A had taken out the 90 per cent. co-insurance around the first of the year just following the annual inventory, and had based the insurance on stock on the amount of the inventory. The insurance on building had been based on his own judgment, or guess, of building valuations and he had clipped that some, as he realized that the cost of building material was tobogganing downward toward pre-war figures. Then, of course, there was a depreciation for age to be considered. Another element which entered into the placing of the insurance to 90 per cent. of the valuation was the fact that he had never had a fire and did not expect one, and the agents and insurance company representatives had rather slid over the matter, sort of conveying the feeling that the chief thing was that he was going to be able to carry more insurance, and be able to collect more in case of loss, for about the same outlay of money for premiums, that he had been paying out each year for a much smaller amount of protection. On this line of thought he had based his building valuation at \$20,000, carrying \$18,000 insurance on it, 90 per cent. of Mr. A's valuation estimate.

The adjusters arrived and after determining the origin of the fire, proceeded to establish the actual cash value of the building and stock at time of fire. Adjustments of fire losses are based on the actual cash value at time of fire—not actual cost price to the assured. In order to make this hypothetical example clear we will let the adjusters take up each item separately, as they actually

would do in case of loss. First, therefore, they will consider the building loss.

The Building Loss.

As stated before, Mr. A had placed insurance to the amount of 90 per cent. of his guess as to the valuation of the building, and Mr. A was no contractor and had never tried to estimate the value of a building before. Of course, he knew what it cost him in the first place, but that first cost was all figured out for him by a competent contractor. Then too, remember that he had never had a fire loss, did not expect one, and his chief object in putting his insurance on a co-insurance basis was to get that 30 per cent. reduction in the cost of the protection. So, after allowing a goodly depreciation, the adjusters found the building to be worth \$30,000, in actual cash value at the time of fire, instead of \$20,000 on which the 90 per cent. co-insurance had been based. His insurance represented 18/30 of the valuation when it should have represented 27/30.

Before proceeding with the adjustment let us take up the actual reading of the co-insurance clause and ascertain the exact meaning of it.

The Co-Insurance Clause.

"In consideration of the acceptance by the assured of a reduction from the established rate of _____ to _____ it is hereby agreed that the assured shall maintain insurance during the life of this policy upon the property hereby insured to the extent of at least _____ per cent. (in this case ninety per cent.) of the actual cash value at the time of fire, and that failing to do so, the assured shall to the extent of such deficit bear his, her, or their proportion of any loss, and it is expressly agreed that in case there shall be more than one item or division in the form of this policy this clause shall apply to each and every item unless otherwise specifically stated.

"This clause, at the request of the assured, is attached to and forms a part of Policy No. _____ of the _____ Fire Insurance Company of _____ Assured, _____ Agent.

Notice: This clause must be signed by both Agent and Assured.

What It Means.

There it is, as it appeared, except as to the amounts, on Mr. A's policies and upon yours, if you are carrying your insurance on this plan. It is a contract pure and simple, just as your whole fire insurance policy is a contract and just as any contract is a contract—and you know what a contract is. Mr. A agreed to carry insurance during the life of each of his policies upon this building and stock to the extent of at least 90 per cent. of the ACTUAL CASH VALUE AT THE TIME OF FIRE. The part in heavy type is what I want you to get. Mr. A did not get it. He did not carry out his part of the contract. Instead of having 90 per cent. insurance of the actual cash value at the time of fire, he only had 60 per cent. Remember that his value on building was his own guess, and was low, and the value he used for his stock was the value at inventory time and this fire had caught him when he was heavily loaded with new spring goods.

All right, we will proceed with the building adjustment. The adjusters

based the loss, in accordance with the co-insurance agreement, on the valuation at time of fire, \$30,000. Mr. A was going to pay a part of his own loss, although he had ample insurance to cover the full amount—\$18,000 insurance and a \$10,000 loss. That other heavy typed part of the clause, "and that failing to do so, the assured shall to the extent of such deficit bear his, her or their proportion of any loss," was the part that Mr. A had failed to take into serious consideration.

Paid One-Third of His Own Loss.

Ninety per cent. of \$30,000 is \$27,000, the amount Mr. A should have carried to fulfill his part of the co-insurance agreement, whereby he had secured a reduction of 30 per cent. in his insurance premiums. But he was only carrying \$18,000, which amount he considered ample on his own guess as to valuation when he placed his insurance on the co-insurance plan. Inasmuch as the co-insurance clause stipulates that the insuring companies shall be held liable for no greater proportion of any loss than the amount insured bears to 90 per cent. of the actual cash value of the property described at the time when such loss occurs, in the case of Mr. A the \$18,000, the amount insured, was just two-thirds of the \$27,000, the amount that should have been insured and representing 90 per cent. of the actual cash value of the building at the time of fire. Therefore the companies involved in the loss were only liable for two-thirds of the loss, or \$6,666.66%. Mr. A had to stand the other \$3,333.33% himself.

Same Thing True of Merchandise.

In the case of the adjustment on stock, it worked out about the same way. Mr. A had estimated his 90 per cent. of stock on his last inventory—the cost price of those goods to him, after allowing for usual depreciation and market replacement value. He was a good business man and kept a perpetual inventory, but on the same old experience that he had never had a fire and did not see how he could, he failed to increase his insurance as his stock increased. As stated before, his chief concern as regards the insurance was the lower cost for the co-insurance feature, which on contents was 20 per cent. However the adjusters found him to be one-fifth low on the co-insurance feature on the insurance covering stock, which amounted to \$4,000 on the \$20,000 loss on stock.

What He Should Have Done.

What Mr. A should have done before placing the co-insurance on his building, was to have had a competent contractor make a careful survey of the structure and map out plainly just what it would cost to put up that same building at the going cost of material and labor at the time, taking into consideration the discounts usually used for depreciation. Then this estimate should be retaken about every two years, at least until costs again get down to a normal, non-fluctuating basis again, at which time an estimate need only be placed once in a considerable period of years. For the insurance on stock, he should have had a special place in his excel-

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

Operating Expenses During 1921	19.4%
Loss Ratio	19.3%
Surplus over re-insuring reserve per \$1,000 insurance carried net	\$5.94
Increase of net cash balance during 1921	\$10,621.64
Dividend to policy-holders	30%

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GRAND RAPIDS, MICH.

lent system of book-keeping for the insurance figures, and as his stock increased and the valuation of that on hand was consequently higher, he should have increased his insurance proportionately, and cancelled the insurance as stocks decreased and valuations went down, keeping it always up to 90 per cent. of value or, to be absolutely safe, 5 per cent. better. If he had done this he would have been, as they say now days, "sittin' pretty" and the companies would have paid him the full amount of loss. As it was he stood a loss in dollars and cents of \$7,333.33 on a \$30,000 fire loss, which was bad in itself, and worse when taking into consideration that business had been tight and he needed every cent he could get hold of to tide him over, and the loss of business sustained on account of having to shut up shop during the reconstruction period.

Cussed the Insurance Companies.

As stated before, Mr. A cussed the insurance companies. They had misrepresented facts to him and had beaten him out of his money. He was paying for protection and when he needed it, he did not get it. They were a crooked lot. That is, Mr. A said some such things at first, in the heat of anger but, when he cooled down, being a good business man he saw that it was all his fault in taking things for granted, in not realizing the possibility of a fire loss, in taking out co-insurance for the saving in cost, and consequently not fulfilling his part of the co-insurance agreement.

Are There Any in Your Town?

Have you any Mr. A's in your town? Do you happen to know of such an incident? Are you carrying your insurance on the co-insurance plan? If so just read the foregoing again and get your insurance up to the required amount or discontinue the co-insurance and carry it straight. If Mr. A had carried it straight in this case he would have received the full \$30,000. If he had had a total loss, he would have received the full amount of his insurance as in case of total loss the co-insurance feature does not apply even though it be a part of the policy contracts, and if the insurance was fully up to the 90 per cent. of valuation of property insured, in this partial loss, he would have received the full \$30,000.

Here's the Danger.

Now herein lies the danger. The great majority of fire losses are partial and it is with the partial loss that the co-insurance agreement works out as to its principle and so often to the detriment and loss of the assured, as in the case used for this article. I absolutely know that a goodly percentage of merchants who are carrying their insurance on the co-insurance plan have taken it out in that way without understanding the first principles of the clause. There are very few insurance agents, especially in the smaller cities, towns and villages, who understand the principles of co-insurance themselves. Because of competition and in order to get the business, it is all too often offered to the assured as a special inducement and the assured places it on his policies thinking only of the saving made in the reduced cost.

On account of these facts the insurance companies have had consid-

erable trouble with the assured in adjustment of losses where the co-insurance applies. It is on account of these very things that I have written this article at the editor's request, endeavoring to make this feature of insurance underwriting absolutely simple and plain to every business man.

Co-insurance is a good thing if you understand it and keep a set of books so that you can tell where you are at at any time of the year and take care that your insurance is increased and decreased as valuations go up and down—always being assured that it is up to the percentages of valuation required, and if you follow out the suggestions given in this article as to placing the valuation on your buildings. Don't guess—be sure.

Reason For Co-Insurance.

I have found that very few people understand why the insurance companies give a lower rate and premium charge for placing insurance on the co-insurance plan. The great principle underlying co-insurance, so far as the companies are concerned, is the equalization of rates, so that every man pays a premium in proportion to the indemnity realized in case of loss.

The inequity and injustice of the old system of insurance is shown by the following example of two buildings adjoining each other, of same value and damaged the same amount each.

Without Reduced Rate Average or Co-Insurance Clause.

Building value, \$10,000.

	Insurance Premium
Company A -----	\$2,000 \$20
Fire occurs, loss --	2,000
Company A receives \$20, pays \$2,000.	
With 90 Per Cent Reduced Average or Co-Insurance Clause.	
Building value, \$10,000.	

	Insurance Premium
Company A -----	\$2,000 \$20
Company B -----	2,000 20
Company C -----	5,000 50
Total -----	\$9,000 \$90

Loss occurs, \$2,000.
 Company A receives \$20; pays \$ 400
 Company B receives 20; pays 400
 Company C receives 50; pays 1,200

Total ----- \$90 \$2,000

In the above two examples Company A incurs five times the liability on the first building that it does on the second, and only receives the same premium, which certainly is inequitable.

Co-Insurance and the Mutuals.

Before closing my article I want to set the reader right on another matter in connection with co-insurance. I have run across many cases where a business man has taken out co-insurance in the old line, or stock, companies and cancelled all of his mutual insurance. The reason for this was that in many cases he either mistakenly thought, or else was led to believe that he was getting stock insurance, by this plan, at a less cost than his mutual was saving him.

Do not be misguided. Co-Insurance simply establishes a new, lower rate for you. The mutual companies operate on the same basic rates as do the stock companies, using the rates as established by the rating bureaus of the various states. The mutual companies give you the same discounts as do the stock companies, for application of the co-insurance clause and, in addition, give you their usual savings of from 25 to 65 per cent. The percentages stated are the mutual savings for the various companies operating in this section of the country. The mutual dividends or discounts are simply based on the newly-established rate, derived at from the reductions given you by all companies, mutual or stock alike, for carrying your insurance on the co-insurance basis. O. M. Thurber.

Finnish Mutual Fire Insurance Co.

ORGANIZED IN 1889.

ASSETS.		LIABILITIES.	
Cash in Banks	\$ 99,494.76	Unadjusted Losses	\$ 3,500.00
Bonds and Mortgages	161,773.11	Reserve for Reinsurance	3,932.50
Uncollected Premiums	7,332.63	Unearned Premium Reserve	45,356.17
Accrued Interest	99.95	NET CASH SURPLUS	215,911.70
	\$ 268,700.45		\$268,700.45
Total Amount at Risk	\$5,333,893.00	Total Dividends to Policy Holders	\$404,262.03

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ORGANIZED IN 1876.

46TH ANNUAL STATEMENT.

ASSETS.		LIABILITIES.	
Cash in Bank & Office	\$ 149,270.55	Reserve for Losses	\$ 187,875.06
Bonds and Mortgages	1,755,673.00	Reserve for Taxes, etc.	20,000.00
Real Estate	40,000.00	Reserve for Commissions	52,792.21
Accrued Interest	20,446.33	Unearned Prem. Reserve	964,845.38
Uncollected Premiums	263,961.06	NET CASH SURPLUS	1,002,838.29
	\$2,229,359.94		\$2,229,359.94
Total Amount at Risk	\$145,972,213.00	Savings to Policy Holders since Organization	\$8,146,833.52

This Company writes insurance on good approved Mercantile risks, Dwellings, Churches, Schools and Automobiles. By Economical Management and Careful Inspection of Risks they are able to return to their Policy Holders ANNUAL DIVIDENDS OF

30%

The POLICY HOLDERS of this Company have the same sense of SECURITY afforded by OLD LINE COMPANIES, its LARGE RESOURCES give them the satisfaction of knowing there is no better PROTECTION.

Address all communications to

CLASS MUTUAL AGENCY.
Fremont, Mich.

OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies that you are buying.

The Net Cost is 30% Less

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

WM. N. SENF, Secretary-Treas.

Proceedings of St. Joseph Bankruptcy Court.

St. Joseph, March 20.—In the matter of Alfred Speyer, bankrupt, of Kalamazoo, the inventory and report of appraisers were filed, showing property of the appraised value of \$4,113.25. An order having been previously made directing the trustee to sell the assets, the trustee has given notice that the entire property of the bankrupt estate will be offered for sale at the store of the bankrupt, No. 117 West Main street, in the city of Kalamazoo, on Tuesday, March 28.

In the matter of the Palace Lamp Co., a corporation, bankrupt of Benton Harbor, the adjourned first meeting of creditors was held at the court house in St. Joseph and the officers of the bankrupt and others examined for the purpose of discovering assets. The inventory and report of appraisers having been filed, an order was entered directing the trustee to sell the assets and the trustee immediately gave notice of public sale of all the assets of the bankrupt estate on Thursday, March 30, at the factory of the bankrupt at 360 East Main street, in the city of Benton Harbor.

March 21. In the matter of Earl A. Marcy, bankrupt, of Kalamazoo, more than five days having elapsed since the trustee's report of sale of assets, an order was made confirming such sale and the property sold to Steve Mazike and Benjamin Cleenewerck & Son, of Kalamazoo. Fred Hendricks a contractor of the city of Kalamazoo, filed a petition and was adjudicated bankrupt and the matter was referred to Referee Banyon. The following are scheduled as creditors:

Clyde C. Bender, Kalamazoo	\$ 636.83
Kalamazoo City Savings Bank,	
Kalamazoo	120.00
First State Bank of Plainwell,	
Plainwell	245.00
Fred Snyder, Kalamazoo	1,009.00
Dr. F. M. Ilgenfritz, Kalamazoo	95.80
Fred McQueen & Van Gorden	
Ruling Co., Kalamazoo	150.00
Total	\$2,247.63

Assets.

Household goods and wearing apparel \$235.00

March 22. In the matter of the Moline Milling Co., bankrupt, of Moline, the trustee having previously filed his final report and account, showing total receipts of \$9,823.43 and disbursements of \$2,030.48 and balance on hand of \$7,792.95, an order was made calling a final meeting of creditors at room "J" Federal building, in the city of Kalamazoo, on April 4, for the purpose of passing upon the trustee's final report and account, the payment of administration expenses, the declaration and payment of a final dividend and the transaction of such other business as may properly come before the meeting. Creditors were also directed to show cause why a certificate should not be made by the referee favorable to the bankrupt's discharge.

March 23. In the matter of John Van Dyken, bankrupt, of Kalamazoo, the trustee filed his final report and account, showing total receipts of \$2,895.03 and disbursements of \$1,491.30, leaving a balance on hand of \$1,403.73, with request that a final meeting of creditors be called for the purpose of passing upon the trustee's final report and account, the declaration and payment of a final dividend and the payment of administration expenses. An order was entered by the referee calling a final meeting of creditors at his office on April 7, for the purpose of declaring a final dividend, the payment of administration expenses and the transaction of such other business as may properly come before the meeting.

March 24. In the matter of Walter C. Jones, Earnest Stanard and the Farmers and Merchants Bank of Jones, a co-partnership, bankrupt, the adjourned first meeting of creditors and the hearing on claims filed as preferred claims under bank deposit bond books, was held at Cassopolis. After an all day session, an order was made by the referee denying the claims of the petitioners and allowing the claims of the claimants and granting the claimants fifteen days time in which to file petition for review with the District Judge.

March 25. In the matter of Peter Weber, bankrupt, an order was made calling the first meeting of creditors at the court house at St. Joseph on April 5 for the purpose of proving claims, the election of the trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

From a One-Time Resident of Grand Rapids.

Denver, Colo., March 23.—Let me at this late date extend to you my hearty congratulations on the two-thousandth issue of the Michigan Tradesman, and on the wit to conceive and the industry, energy, ability and stick-to-it-iveness to build up such a publication. It is the personal note in it that I particularly admire. Every number is in the nature of a letter from E. A. Stowe and carries his honest convictions. Mr. Royal's article is good, inasmuch as it emphasizes the fact that two thousand weeks

is a long time in the history of an age and generation.

During the same week Farragut Post No. 46, of which I am Adjutant, celebrated its two-thousandth regular and consecutive weekly meeting, at which I was the principal speaker. It has had in all more than 400 members; now it has twenty-seven in good standing, of whom one is blind and several paralyzed. Owing to a big storm, only five members were present; but Farragut Relief Corps invited other Posts and Corps, Circles and Daughters of Veterans. We gave a fine programme and served an elaborate chicken dinner for nearly a hundred people.

The next week I attended the annual banquet of the Denver Pioneer Printers Association and was one of the very oldest there in point of age and newspaper service in Denver, but of the seventy or eighty present I knew very few.

If I were younger I would like to go to Grand Rapids next summer and get up a hip-pocket booklet on "The Lakes of Kent County." I imagine there might be a great field for such a publication. J. D. Dillenback.

Corporations Wound Up.

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

Western Michigan Motor Co., Hastings.
Michigan Porcelain Insulator Co., Hastings.
Tobin Exploring, Mining & Mfg. Co., Marquette.
Agogeebic Exploring, Mining & Mfg. Co., Ontonagon & Marquette.
Flint Paint Specialty Works, Flint.
Quality Tool & Engineering Co., Detroit.
Strokel Foundry Co., Coldwater.
Spaulding Drug Co., Battle Creek.
Lansing Waste Paper Co., Lansing.
Postal Farms, Inc., Detroit.
Crabb & Hunter Floral Co., Grand Rapids.
Michigan Agency Co., Detroit.
Ideal Sales Co., Detroit.
Thumb Clothing Co., Crosswell.
Heyboer Stationery Co., Grand Rapids.
Wright Insurance Agency, Bad Axe.
Sparrow-Kroll Lumber Co., Lansing.
Johnson Pharmacy, Lansing.
Star Varnish Works, Hamtramck.

Go Right Out After Business.

The writer, who has a paint and wall paper business in a city of 21,000 awakened a few years ago to the fact that the neighboring farmers must be buying quantities of paint; but the business didn't come his way. Accordingly, he decided to go after it in automobiles, and during the winter period of 1914, from January to March called on the farmers and talked paint for spring consumption. Furthermore, he guaranteed delivery at their gates by motor truck. The sales of paint to farmers went up from practically nothing to 3,000 gallons of barn paint, and 1800 of house paint and varnish. The second year the rural paint sales touched the 6,500 gallon mark. This success led the firm to go after trade to increase their city business, and they adopted a "suggestion card." This card, pasted with colored strips showing the exact shades recommended for body, trim and sash, is mailed to the householder and has established itself as a thoroughly successful "salesman."

This Is Worth a Million to You

To know you can be cured of Rheumatism, Neuralgia, Neuritis, Bright's Disease and Diabetes, high blood pressure and prostatic troubles and all rectal and colon affections at the Teller Hospital by a new method called the Teller Method—after the author and originator. Come and see and be convinced.

Teller Hospital

296 South Gratiot Ave.
MOUNT CLEMENS, MICH.

FIRE

TORNADO

BETTER INSURANCE AT LESS COST

During the year 1920 the companies operating through

The Mill Mutuals Agency

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

How do they do it?

By INSPECTION and SELECTION

Cash Assets Over \$20,000,000.00

We Combine
STRENGTH and ECONOMY

THE MILL MUTUALS
AGENCY

120 W. Ottawa St.

Lansing, Michigan

CHARM OF THE MANISTEE.

Experiences on Canoe Trip From Source to Outlet.

Written for the Tradesman.

As we study this great cut over country we see that Michigan's natural resources of wild life are in danger. It is a condition of things that should interest everyone who finds happiness in the open. One cannot paddle the Manistee without mourning the waste of man who came first with the axe and was followed by the man with the gun. Of late years the men with guns have become an army nearly as large as marched with Sherman to the sea. Each year the deer become fewer. Almost the last one is gone from lower Michigan unless it be in a protected city park. Is the song bird to go the way of the deer? Are our game laws a payroll joke? While on a Sunday morning walk a few weeks ago the writer came upon a party of men, not Americans, each armed with a shot gun. One of them had twenty-eight song birds in his game bag and was reported to a game warden.

Not so many years ago, Michigan's waters were the paradise of fishermen. Then came the drainage of cities, tanneries and chemical plants, until now if it were not for the State hatcheries there would be no fish. Kill the squirrels, the rabbits, quail and deer and their woods neighbors and the appeal of the great out doors will vanish. What was once glorious country will be a waste of stumps and scrub trees.

John Burroughs, one of the Nation's wise men, said, "Birds may bring you more happiness than all the wealth of the Indies." I believe him. But why leave all knowledge of birds to poets and naturalists? Why not go yourself to the woods and rivers and learn that birds do not exist in books alone, but are living things which fit in with farming, fishing, canoeing and camping. In all the windings of the Manistee those happy little creatures were with us. More than fifty species nest near its banks.

Partridges had a way of whirring out of the bushes just ahead of us, breaking the speed limit crossing the river. We forgave the blue jays which called, "Thief, thief" at every bend and the kingfishers who were catching trout out of season, darting from their lookouts over the water. If they could talk our lingo, what fish stories they could carry home about the big ones that got away; but the splash in the river, sweep of blue wings across the swirling waters tell the story in action better than can be told in words. The whip-poor-wills never tire in all the evenings twilight and the robins sing the rain song. One must be a bird man to know all the songsters of the woods and a duck man to identify the game birds which fly away from the water's edge. Before you are in neighborly distance countless thousands of blackbirds rise out of the cat tails and rice fields with a clatter of whistle and calls and go sailing into the high timber.

What a snap the sand hill cranes would have if they carried kodaks! They are looking at you from the old

swimming hole and in the bends get you going and coming, then in a silent way fold their legs, make a loop in their necks and go away without a goodbye. And those troops of snipe who are picking nuggets of gold out of the beach sand, imitating the girls on the avenue in their walk. We don't get close enough to see if they roll them down at the top or up at the bottom to keep them dry. Some men go out snipe shooting and call it sport, but I would sooner sit in the bow of a canoe and call them names while they keep just ahead of you to guide the way. Then the blue jay seems to size man up better than most winged people when he calls "thief, thief" and dodges into the bushes out of sight.

If the lone fisherman of the Manistee will put his rod aside in the early morning and listen, he will hear not alone the beauty of song, but find the intelligence of his bird neighbors to be a never-ending surprise. Man exhibits few traits which he will not discover reflected in the life of the bird.

There is no better place to study bird life than from the shores of a trout stream or from the silently drifting canoe. The paddle should not be lifted out of the water, for the splash of water is to the sensitive bird, fully as alarming as the crash of a gun.

Apart from any question of sentiment the preservation of bird life is a matter of great National importance and every effort should be made to assist our "policemen of the air."

The Manistee, the main artery of a great forest country, is now but the drainage way through cut over lands, a painted desert where once was the grandest forests of pine and hemlock in all the world. It is not so many years ago that all the people of the country toured the rivers in canoes. The creeks, rivers and lakes were the highways for the social visiting young man seeking his sweetheart and all too often to make war upon the other fellow. The waters furnished food and drink, its shore lines were bordered with trees, vines and flowers; gaily painted birds gave welcoming

song. To many this is recalled in memories of boyhood and to a few these days may be lived over again. To those who paddle the Manistee to-day neither head nor taillights are necessary, for entire days may be passed without sight of man or habitation. Do not try to break the speed law, for you will be sorry when the last camp is made, the last dip of the paddle and the adventure behind you. Then as you go again to the worries of the town you will not forget the days you drifted with the current, at times thinking and more often just dreaming.

Following that wild woods bit of water trail through its tangle of bays and lakes until it is lost in Lake Michigan, one finds it a very busy bit of the State's famous waters. Its only idle hours are behind the power dams at Deward and in the "Lake of the Woods," the new man-made pond about nine miles long of back water at the great power dam. This dam, with its sixty foot head of water, is an engineering victory. It is upon

ALABASTINE

MIX IN ONE MINUTE WITH COLD WATER

THE ONLY TOOL NEEDED TO APPLY

Alabastine Wall Coating

ALABASTINE

name "Alabastine" and trade mark U. S. Pat. Off.

This Cross and Circle, always printed in Red on every genuine package of Alabastine, is, to the user, a symbol of quality and uniformity. To the dealer, a guarantee of salability, satisfied customers, constantly increased demand, sure profit and no remnants or dead stocks. In 5 lb. packages; White and beautiful tints; ready to use by mixing with pure cold water; full directions on each package.

Both trade word "Alabastine" and trade mark Reg. U. S. Pat. Office
Alabastine is the Lasting, Sanitary and Economical Wall Coating.
 Easily applied to any interior surface whether plaster, wood or brick, instead of paint, wall paper or kalsomine.
MANUFACTURED BY
Alabastine Company
 Grand Rapids, Michigan, U. S. A.

DIRECTIONS FOR MIXING ALABASTINE

1. Remove the top of the package and mix the contents with cold water in a clean bowl or bucket. The mixture should be of a creamy consistency. 2. Apply the mixture to the surface with a brush or trowel. 3. Allow the surface to dry for 24 hours. 4. Repeat the process if necessary. 5. The finished surface will be smooth, white, and durable. 6. Alabastine is suitable for use in all interior rooms, including bathrooms and kitchens. 7. It is also suitable for use on exterior surfaces, provided they are protected from the weather. 8. Alabastine is a non-toxic material and is safe for use in all homes. 9. It is also suitable for use in public buildings, schools, and hospitals. 10. Alabastine is a permanent finish and will not fade or peel. 11. It is also suitable for use on surfaces that are subject to frequent washing. 12. Alabastine is a fire-resistant material and will not burn. 13. It is also suitable for use on surfaces that are subject to fire. 14. Alabastine is a sound-absorbing material and will reduce noise. 15. It is also suitable for use on surfaces that are subject to noise. 16. Alabastine is a moisture-resistant material and will not mold or mildew. 17. It is also suitable for use on surfaces that are subject to moisture. 18. Alabastine is a stain-resistant material and will not discolor. 19. It is also suitable for use on surfaces that are subject to staining. 20. Alabastine is a durable material and will last for many years. 21. It is also suitable for use on surfaces that are subject to wear and tear. 22. Alabastine is a beautiful material and will improve the appearance of any interior surface. 23. It is also suitable for use on surfaces that are subject to disrepair. 24. Alabastine is a practical material and will save money in the long run. 25. It is also suitable for use on surfaces that are subject to high maintenance costs. 26. Alabastine is a healthy material and will improve the air quality in any interior space. 27. It is also suitable for use on surfaces that are subject to poor air quality. 28. Alabastine is a safe material and will not harm anyone. 29. It is also suitable for use on surfaces that are subject to safety hazards. 30. Alabastine is a versatile material and can be used in many different ways. 31. It is also suitable for use on surfaces that are subject to many different types of damage. 32. Alabastine is a high-quality material and will provide a superior finish to any interior surface. 33. It is also suitable for use on surfaces that are subject to low-quality finishes. 34. Alabastine is a professional-grade material and will be used by all professional painters and decorators. 35. It is also suitable for use on surfaces that are subject to amateur finishes. 36. Alabastine is a modern material and will give any interior space a contemporary look. 37. It is also suitable for use on surfaces that are subject to outdated finishes. 38. Alabastine is a timeless material and will never go out of style. 39. It is also suitable for use on surfaces that are subject to fad finishes. 40. Alabastine is a classic material and will always be a popular choice for interior wall finishing. 41. It is also suitable for use on surfaces that are subject to trendy finishes. 42. Alabastine is a traditional material and will provide a classic look to any interior space. 43. It is also suitable for use on surfaces that are subject to modern finishes. 44. Alabastine is a reliable material and will provide a consistent finish to any interior surface. 45. It is also suitable for use on surfaces that are subject to inconsistent finishes. 46. Alabastine is a trustworthy material and will provide a long-lasting finish to any interior surface. 47. It is also suitable for use on surfaces that are subject to short-lived finishes. 48. 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the site of an old sawmill. In about another million years, men will be looking for relics of the lost tribe of the Manistee and be rewarded by finding the remains of the power plant, engines, boilers and other machinery of this mill. They are all there in the foundation. The learned men of that future day may puzzle their brains and pull their whiskers as those of to-day are doing over the rivers of Egypt.

A new tribe of rivermen are now lumbering the stream. The first lumbered the woods, leaving thousands of logs in the drifts of sand and jams. In the slang of the riverman these derelicts are termed "sawyers;" to the canoe man "wreckers." It is only the skilled paddler who can steer clear of their muddy heads that are in every swirl and woe to the "Kennebec" that comes head on in the rapid waters. The new tribe are dentists, armed with implements that make the river groan with pain as the long lost pine log is yanked from its hiding place; the waters sighing with relief as it is piled high on the skidways to dry out. In the old days pile drivers were used to drive wing dams, then left with their noses in the banks, their machinery to rust and the entire river looks like the line of a stampeded, raiding army. Passing through the country one can sense the army of conquest that came to destroy the forests, leaving but the scars of battle.

It is an old saying that "the mill cannot grind with the waters that have passed." We are paying the piper for those who danced and should thank the stars that they could not sell the river when they did the forests.

It was a windy day when the old Stetson hat blew away into the swirls of a drifter balsam top. Borrowing a dollar, Gramps hunted for a hat store. Consulting the map, Sharon was found to be the nearest mercantile city on the stream. Sharon on the Manistee is not the abiding place of Charon the boatman on the river Styx. We had been told that Charon, who had a boat house on the River Styx, owned the exclusive right of way and we were much relieved to find the town's name was spelled another way and one was not obliged to remain there after once paying toll. Sharon was a city set high upon the bluffs and could not be hidden from sight. In the yesterdays, it had all kinds of stores, many where fire water flowed as the waters of the Manistee after a spring rain. A sled load of clean white pine logs was traded for liquid lightning, salt pork and beans, by Michigan's prodigal sons, who were sowing wild oats. For a few years they harvested large crops. Then, as the grandest of all the trees in the world disappeared, fire raged over the ground and the sumac came in. If Sharon had but one of those pine kings of the forest standing upon its river bluffs it would draw more tourists than a movie.

Now on a heavenly Sunday morning we drifted along looking for Sharon and a new hat. According to our map, we should have "arrived,"

but instead came to a bridge. "Sharon, cried Gramps, Sharon Ahoy." "Ahoy yourself," came in answer from a boy who was swimming his dog. "You have come past Sharon. Wait until I put on my shirt and I will point you at it." There was one store and its owner was sick. His wife would sell us a hat, but the largest in stock was number six. Nothing smaller than $7\frac{1}{4}$ would stay in Gramps head.

We went away as glum as a party of undertakers, lest we should meet up with that other Charon. On the river bank was the wreck of a sawmill. The only real life about was the boy training his dog to run through the old iron smoke stack which was lying upon the ground. Said he called his dog "Smoke," because he came out of the stack. Also the reason they did not have men's size hats at the store was that the fishermen who came there every summer were swell heads and bought all the large sizes. What would life be worth if there were no swimming holes, no boys and no dogs. The soldier boy had in his mess a store of milk chocolate and he made a picnic on the river bank, while we studied the map for the county seat some miles below. We did not get quite the boy's meaning when he said, "The county seat is where it aint." By the map it is on the river, just an error of map making, for it was four miles out of place. As we must have a hat we kept on our way until the trees cast long shadows and warned us to make camp, which we did in a most charming place; such a place as a song writer would select for a county seat. In the sunset glow we wrote letters to mail at the county seat next day. After buying the hat we would go to a movie, have dinner at the hotel with ice cream for desert, pay our respects to the mayor and in other ways show the people we were not a bunch of pikers. For we knew this county seat once hummed with life, the jail was always full of visitors and about the court house the county officials swarmed like crows about a battlefield. So with a clean shave the next morning we made ready for adventure by land. We found new roads everywhere and the freshly graveled places made walking tedious. Resting in the shade we were aroused by what sounded like the rumbling of a cement mixer up the road. Much to our disgust, it was only a "rattler" coming over the newly graveled road. The driver, upon seeing the four might-be bandits, shouted, "Whoa, d--m you," and it whoad. It was not a sultry morning, but the man was evaporating large drops on his forehead from the labor of holding his car to the ruts of the road. We gave pleasant greetings and announced our purpose of buying a hat at the county seat. "Why, gentlemen you must be strangers to these parts. May the good angels take me for a nigger baby if I ain't telling you the truth. There is nothing at the county seat but a lot of holes in the ground." With the last pine tree and load of tan bark the glory of the town departed.

In the shade of a maple with the map for inspiration he marked the place where we could buy a hat.

About ten miles down the stream a great city was planned, eventually to be the furniture city of the world. There was also a tannery, where hides already had been tanned. A few choice lots were still unsold. Soon Lansing was to make an appropriation for a fish hatchery. "Good," said the soldier boy, "the State has trout and bass hatcheries that are winners; why not a sucker hatchery." "You hold out a few of those choice corner lots for the Committee on Suckers, and you win out." Thank-

ing him for an invitation to ride, but believing in Safety first, we decided to paddle our way by canoe. Perhaps the suggestion of a sucker hatchery made the man nervous. Anyway, there was motor trouble. He cranked until his set of perfectly good catalogue house teeth fell out in the gravel and had to be wiped off on the bulge of his trousers and put back in place; then cranked again, and did not have time to wipe them, so put them in his coat pocket. We were well afloat when we heard Lizzie

Speak well of your city.



Month in and month out the factory whistles blow in Grand Rapids. We suffer no idle seasons.

A City of Steady Jobs

Grand Rapids last year won a national reputation as a city of year-round employment. During the uneasy months of 1921 when fires were drawn in thousands of plants from coast to coast and bread lines were forming in the cities, what was happening in Grand Rapids?

Factories were operating as usual, pay envelopes were fat, dinner pails were full, and Grand Rapids awoke one morning to find itself in the eye of the nation because there was less unemployment here than in any other large city.

Ours are peace-time products. Our artisans fashion things of beauty and utility for the nation's homes. Our plants were not equipped to share largely in the boom times of '19 and '20 when the mad world was pleasure-bent. We went our way serenely, ministering to the finer sentiments of humanity. Happily America, spent and sobered, is now turning to the deeper wells of human happiness wherein the products of Grand Rapids will be in ever-increasing demand.

A steady, certain job gives a man contentment and anchorage, and builds a sound family life. And this is why every other family in Grand Rapids owns its home, a larger ratio than any other city save one in the nation. This is why Grand Rapids ranks as one of the thriftiest cities in America. And this is another reason why Grand Rapids is a good place to live.

Grand Rapids

"A good place to live"

ADVERTISING CLUB © OF GRAND RAPIDS

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rattling over the loose planks of the bridge.

In the haze of the autumn day we drifted down the winding river, fringed with cat tails and fruit laden alders, past farm houses, painted barns, herds of fat cattle and orchard trees aflame with red apples. The only thing to mar the scene was an uncouth looking factory with a dry smoke stack. We dismissed it from mind, not knowing that tannery and fish hatchery, a chance to buy a choice corner lot and possibly a hat were fast fading from view.

There came another day when we no longer pinned our faith to the map. A farmer cutting corn in a field near the river put us on the trail of a real live town. A walk of a mile, uphill all the way, brought us to a busy street with shops and stores, where we found fruit and honey and at last, if not a hat, at least a cap. Darn a hat anyway. We had paddled a hundred miles to find one and that merchant, not having one of our size and being a good salesman, convinced us a cap was the thing. It was true the color would fade in the sun and run in the rain. Worn on cloudy days it would be just the thing for the canoe man.

The river of the white trees is an irrigation stream for fish stories. Although the trout season was closed when we were there, there was no closed season for the tales broiled over the evening camp fires.

Once there lived a city man who made great wealth at his office desk. He never had use for his legs and along with his dollars he accumulated a figure not unlike any unhealthy pup. His doctor told him he could have his choice of two trails, one leading to the Manistee, the other to the tan yard, and, as his hide had no commercial value, he elected to hit the trail of the fisherman. He began at once checking on his bank for rods, reels, silk lines, flies and hooks, gold plated bait boxes for worms and an assortment of landing nets; one for the big fellows and others for the small ones. He spent several Sundays in the shade on his beautiful lawn going over the finest outfit that money could buy from a sporting goods store.

Then in the camp duffle he assembled fine linen, scented soap, china and silverware and an evening suit to impress the natives if there should be any calling at the camp. A limousine gas palace with a trailer was needed to transport the expedition. The chauffeur claimed he could follow a tote road wherever a pair of horses with a wagon could go and this road winding about the cut-over country followed for miles a wild brook that ended its career by tumbling over a high clay bank into the Manistee. That bit of a water fall for years had charmed the canoe man who paddled or floated past. Many a fisherman had worshipped there and now in the nearby balsams a camp with all the frills of the city was set up. In the soothing song of the waterfall, for the first night in years, the fisherman did not dream that a gold coin was dangling from a ring in his nose, always just out of reach.

Before the camp was stirring in the morning in came a barefooted farmer

boy with a willow switch strung full of trout. He would not sell—never sold a fish in his life—but he would trade for some hooks and a line. He lost a lot of hooks on the snags and had no chance to go to town to buy more.

So the city man had fish for breakfast, then went out with his cigar to enjoy the grand morning. And the man became a boy again wondering how trout could get out of the river over the falls into the creek above. With charity in his heart, he got the camp shovel and, bare legged, started to make a fish chute. Every day for a week he worked in the brook and every morning the barefooted boy came in with a string of trout which was swapped for stock in trade. Every day the ditch digger took up another hole in his belt. Then came a day when the cook said, "Boss, I hope you gets that bank dug out soon, we are getting out of supplies and you are all out of fishing tackle. That kid is a mighty good fisherman, but he has no use for money. He says he is fishing for the fun of it and those can dig in the mud as likes it."

Now in place of the falls there is a cascade of foaming waters with resting places for the speckled beauties and that barefooted farmer boy has the finest layout of tackle of any person on the stream, while the city man has the memory of two hands full of blisters to show for the glorious time he had. I hope the next time he goes fishing he leaves the shovel at home.

Charles E. Belknap.

Suppression of the Revolver.

Saginaw, March 28—There have been several articles of late relating to the suppression of the carrying of revolvers and automatic pistols, with the idea in view of lessening the amount of hold-ups. Any one who is familiar with the various types of fire-arms should be willing to admit that a pistol is not a necessary type of arm for defense purposes, as it requires a considerable amount of practice to produce a crack pistol shot. The average household is no place for such a weapon, as they are more dangerous to members of a family than they might ever be to a marauder or robber.

The opponents to the suppression of pistol carrying contend that the Constitution guarantees to every citizen the right to bear arms. But if you will trace this opposition, you will find that they are, in some manner, profiting from the sale of pistols.

Let every citizen who desires produce a reliable, straight-shooting rifle and hang it over his mantle-piece, and his constitutional rights to bear arms are not infringed in the least. Forbid the sale of all forms of pistols, confiscate all now in the hands of the public, and your hold-up man will soon seek some other calling.

James T. McKee.

Less of Me.

Let me be a little kinder,
Let me be a little blinder
To the faults of those about me;
Let me praise a little more;
Let me be when I am weary
Just a little bit more cheery—
Let me serve a little better
Those that I am striving for.

Let me be a little braver
When temptation bids me waver.
Let me strive a little harder
To be all that I should be;
Let me be a little meeker
With the brother who is weaker.
Let me think more of my neighbor
And a little less of me.

Paul Elder.

RYZON

BAKING POWDER

Order from your jobber today.

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 insurance—no bad luck. You may mix batter today. Set in cool place, bake tomorrow.

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

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Victor Flour
is the Surest
FOUNDATION
for a permanent
Flour Business
Makes good wherever it goes.

W. S. CANFIELD
Michigan Representative
205 Godfrey Bldg.
Cor. Ionia and Monroe
GRAND RAPIDS MICHIGAN

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

**Merchant
Millers**

Owned by Merchants
Products sold by
Merchants
Brand Recommended
by Merchants



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

MCCRAY
REFRIGERATORS
for ALL PURPOSES

Send for Catalogue

No. 95 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 72 for Grocery Stores
No. 51 for Meat Markets
No. 75 for Florist Shops

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

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



One of the
13,000 Growers

Raisin *Changes*

The California Associated Raisin Co. henceforth will be known as the
"Sun-Maid Raisin Growers"

This change in name became effective on February 17th. Letter-heads, bill-heads and all other printed forms after that date will bear the name and all checks, money orders and other remittances should be made out to "Sun-Maid Raisin Growers" instead of to "California Associated Raisin Co." as in the past.

This change is deemed desirable for the following reasons:

"Sun-Maid Raisin Growers" is the only truly representative name of this organization since it is owned by the growers and operated by their representatives.

The Sun-Maid brand—the growers' own brand—is the most widely distributed and largest selling brand of raisins on the market and the name "Sun-Maid," therefore, is a natural part of the organization's name.

Formerly

California Associated

Now—Sun-Maid

Membership 13,000

Company Name

In short, the words "Sun-Maid Raisin Growers" explain just what this organization is—a great association of raisin growers who produce the Sun-Maid Brand of Raisins.

This is not a company controlled by any one man or small group of men, but by the raisin growers themselves, and is strictly a co-operative organization.

The owners, on the average, operate only 20 acres of vineyards each.

Remember this organization, therefore, and refer to it in the future by its proper name—Sun-Maid Raisin Growers.

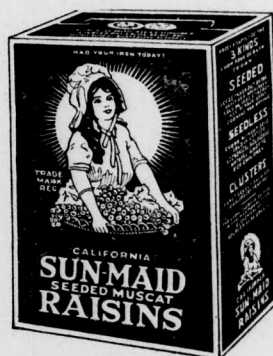
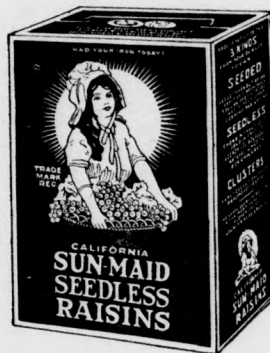
These growers take this opportunity to thank the trade for its support in the past and hope for a continuation of its co-operation in the future, without which it would be impossible to properly serve the public with this important and delicious food product.

Raisin Company

Raisin Growers

Fresno, California

Sun-Maid Seedless, sweet and tender, are perfect for stewing, with ice cream, or just munching.



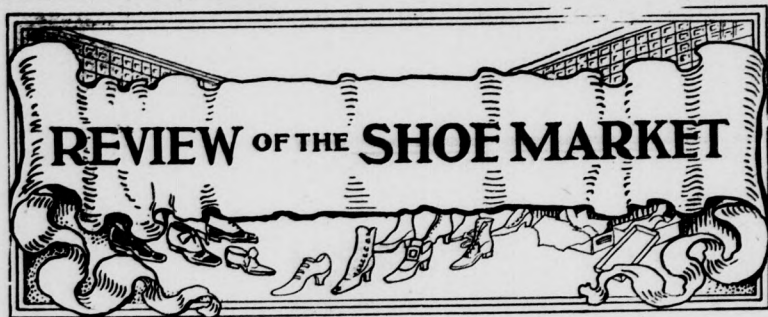
Sun-Maid Seeded Muscats, sweet and juicy, make the best raisin pie and raisin bread.



Sun-Maid Soda Bleached, a delicious sweet raisin especially adapted to making cakes, cookies and French pastries.

Sun-Maid Clusters, large, tender, sweet raisins are just the thing for the after-dinner tidbit.





Good Shoe Fitting Essential To Comfort.

Written for the Tradesman.

Many things combine to produce what we call a "comfortable" shoe, but in this scheme of things good fitting is absolutely essential.

Some people have sound, healthy feet and seem to be able to wear almost any sort of a shoe that fashion decrees or fancy desires, but others are not so fortunate. They have corns, callouses, bunions or other foot troubles that make them solicitous about comfort when they come to buy a new pair of shoes.

When it is remembered that a single pair of shoes can play hob with a perfectly sound pair of feet, and that in a mighty short while, one cannot blame folks for insisting on correct fitting. The trouble is sometimes in the last. It may not be adapted to certain types of feet. Some lasts carry length and others carry width; i. e. the former is a model for long, narrow feet; while the latter is specially adapted for short, chubby feet. These constitute supplemental lines, and the dealer who strives for an all around stock will have some of both kinds.

Again, the last may be what is known as a good fitter, and yet if one misses his size or width the result will be an ill-fitting shoe—with consequent discomfort and unavoidable dissatisfaction. If you were ever fitted short you understand what this means.

In the days when extremely pointed toes for men were all the rage, and at a later period the so-called recede toe was considered quite the thing, many men of to-day would ignore any style that failed to provide a reasonable degree of comfort.

It has often been charged that women are not unwilling to endure all manner of torture for the sake of style. It is quite easy for a writer or speaker to become facetious along this line—and perhaps subordinate truth to rhetoric. A study of shoe styles that have come and gone the way of all the earth will, it must be conceded, supply a lot of illustrative material for anybody interested in working out a thesis along this line. But let us not forget that men as well as women have worn some queer footwear in other years.

Women as well as men are demanding more comfort nowadays in shoes—especially shoes for street and office wear. Shoes for dress and formal wear come under another category. They are worn only on occasions, and in shoes of that sort milady does very little walking.

Instead of producing a supposedly

humorous creed on the absurd and uncomfortable footwear types which women have worn in the past, the writer believes it would be a far more profitable task to examine the causes—psychological, social and economic—which have led to the elaboration and multiplication of more sensible lasts for women's shoes.

In recent years woman has entered a larger sphere. The boundaries of her world have been pushed out. She now enjoys with man the franchise; and with him shares equal rights in industry, commerce and professional activities. She has taken business seriously. She has interested herself and made herself efficient in a hundred and one enterprises hitherto monopolized by men.

These abundant activities and specialized tasks which women have assumed in our day require that she be both physically and mentally fit. Wisely or not, anyhow the fact remains that she is in competition with man. Therefore to do her work well, she must be comfortably clad. She cannot do the work that her new responsibilities have laid upon her and at the same time wear the excruciating sort of shoes she used to wear when her chief function in life was to doll up and look sweet.

The young business and professional woman of to-day demands a shoe for the working hours that provides for comfort. She wants a stylish shoe, to be sure, but it must be style plus comfort. And therein she strikes hands with the average business or professional man. A shoe with toes so pointed that the toes of the foot are crowded together or buckled up, is not a comfortable shoe for anybody, man or woman. And the woman of to-day is just as quick to reject that sort of an affliction as a man.

Moreover, women have worn the sport shoe and various other types of hot weather shoes designed to meet the requirements of looks plus comfort. She has discovered for herself that there is such a thing as footwear comfort. It is a real something. It can be had if one secures the right sort of shoe and gets a good fit therein.

That is the reason many wise shoe dealers of to-day are playing up this feature of comfort. It appeals. Women as well as men fall for it. And can you blame them? No matter how much style a shoe carries, no matter how well made it is; no matter of what excellent material it is made; if it fails at the point of comfort, it fails miserably. If it is for formal dress occasions, it may be endured by a few stout souls; but if it is a shoe

for street and office wear, it is doomed to go begging.

Women are on the street more than used to be. They are on their feet more hours during the day. Their new responsibilities require more walking. Some authorities claim women's feet are becoming larger. This seems a not unreasonable claim. And personally I believe it is to woman's credit, if it be true. But anyhow, women are not wearing the snug-fitting lasts which they once favored. Time was when she used to say, "But these shoes are a trifle too large. I think I can wear a size smaller." Now she is more apt to say, "Let me try a size larger; that one seems to cramp my foot." At least that is the way she talks when she is buying a pair for street and office wear.

But after all the comfortable shoe is just the shoe that fits. And that is the reason dealers are more careful about fitting feet than they used to be. They know the value of good fitting. Hence they impress it upon the salespeople.

Cid McKay.

To Make a Success of To-morrow.

In one of the interior provinces of China it is said that there is no word in the language that would express our word "to-morrow," the nearest approach to it being a word meaning another day which, incidentally, they have little belief will ever occur, and the story goes that each morning surprise is expressed that the veil of darkness has again been lifted. This is probably more legendary than truthful. There are many in the

civilized countries of the globe and in our midst who, apparently, are living in the same deluded manner. The radical element in labor circles, with their ideas of less work and more pay, is an excellent illustration. Some manufacturers who have taken every possible advantage of the times, have also apparently forgotten the to-morrow that will come. Some merchants also who have decided that the immediate future is of the most vital importance, and are not laying plans for the coming year or years, must also have some of the ancient Chinese's makeup. We cannot stand still; we must either go backward or forward. There is a to-morrow and we must work towards it. Preparing for to-morrow does not mean the putting off of things that should be accomplished to-day. Proper preparation means the cleaning of decks each day—looking upon matters before us as though there would be no to-morrow might well be practiced to a greater extent than it is—for "putting off until to-morrow" is the greatest of all time wasters. There is a to-morrow coming that will find many so gummed up with the things of to-day, with many obsolete practices so woven into their souls that they will awake to the realization that they are unprepared for the new order of things, and their to-morrow will not be a day of happiness. Planning for the distant road ahead is going to become more interesting each passing year and those that are to make a success of their to-morrow will devote much time in preparing to-day.



No. 990

Men's Bertsch, gun metal calf, Goodyear Welt, ½ double sole, comfortable, roomy Last No. 18, Tip, Blucher -----\$3.40

*A semi-dress shoe
built over our famous
H-B Hard Pan work last*

One reason why this shoe is so popular with farmers and other outdoor workers is because it is built over the same last as our well-known service shoe. Thus a man does not have to suffer foot discomfort when he dresses up. When a dealer offers him a narrower last many a man will reject it in favor of the wide, roomy H-B Hard Pan last.

HEROLD-BERTSCH SHOE CO.
GRAND RAPIDS, MICHIGAN.

"Shoe makers for over a quarter century"

The Shoe Dealer's Easter Trade.

Written for the Tradesman.

Easter is one of the important dates on the retail shoe dealers' calendar. Although Easter comes unusually late this spring, it will nevertheless come replete with sales opportunities, for Easter has a way of awakening foot-wear needs as perhaps no other occasion in the whole year. Easter is the one time of the year when everybody wants to dress up and look his or her best.

Therefore the week or ten days preceding April 16 should be a very busy period. With alert shoe merchants who lay their plans ahead—plans involving special trims, decorative features both for the windows and the interior of the store, and seasonable advertising—the pre-Easter period of 1922 will doubtless be a busy, happy time.

The merchandising of shoes no less than any other kinds of apparels, is best done when the dealer learns the knack of playing up and focusing on his lines a certain big, ready-made, general interest in dress commodities aroused by and associated with certain recurrent seasons and occasions. The art of putting something or other not in itself so interesting, close up to the thing that is looming big in popular thought and interest, is often done, and in many different enterprises. It involves the so-called principle of borrowed interest, and is both legitimate and effective.

For instance, here is a merchant who has some new spring styles in women's pumps, sport shoes and low cuts, and naturally he wants the public to know about them—especially the women folk of the community. Now he can advertise them as straight spring shoes and get a certain reaction; but in view of the approach of Easter—a time fraught with sentiment and colored by a sort of universal interest; and moreover a time when women especially like to dress in a faultless manner—he will strengthen his appeal immensely if the shoe dealer injects the thought of Easter into his advertising. So his advertisement should run something like this:

Adorable Easter style
In new Spring footwear
Charming strap novelties
From accredited style centers

Now suppose that, under this four line heading, the dealer wishes first of all to describe a certain line of patent leather pumps. One way to do it would be like this: For the miss and also for the mesdame we are offering many novelties in low, flat-heeled patent leather pumps, some having wide band straps and others with a narrow strap. Special mention is also made of a new model that has just arrived, in black patent, tan and also white buck.

Now for an Easter announcement this proposition can easily be modified and rendered correspondingly more effective. It would read perhaps something like this:

For the miss and also for the mesdame we are offering exceptionally attractive patent leather pumps designed especially for Easter wear, etc. Since the interest is in Easter during the weeks preceding that event, inject the

Easter idea into your advertising. It is a very easy and simple thing to do, and yet it is confessedly effective.

Here is how one clever advertising man is phrasing one of his pre-Easter appeals:

"It takes the deft touch and the colorful imagination of the Parisian style creator to produce Easter novelties such as these we are now showing. The feminine appeal for slippers that are truly beautiful, artistic and becoming, has been answered in these distinctive models. Nothing could be more appropriate for Easter wear."

"And something new, bright and springlike should be introduced into the window trims. This is very important. For instance cover the floor and back of your windows with light buff or pale green paper covered with cut-out spring flowers, such as daffodils, crocuses, poppies, violets, etc., carelessly disposed. These cut-out flowers will have to be pasted on the paper background, and would doubtless look better if pasted on the floor as well. If something a bit more elaborate and lifelike is preferred, substitute good artificial or real flowers in tiny pots for the cut-out representations. And for the background a single trailing vine of tiny leaves and attenuated proportions, is always effective.

Easter is a time of rich and vivid colors.

In any event, you will want a few pots of real Easter lilies.

Having planned your decorative scheme and laid out the plan of your window or windows, select your footwear specimens with care. Show some new spring models in dull leather, patent, and tan; and, if you have them, some of those new combinations of gray suede and patent leather, and some of those nifty Grecian pumps. What you put in your window, of course, depends altogether on your stock. But this is the point: Make the best showing you can of the new, dressy and appealing styles for women, misses and children—if you carry footwear for all—and then link these up with the thought and sentiment of Easter.

Cid McKay.

In Defense of Charles Darwin.

Detroit, March 28—I note the letter from the Dean of Union College in the Tradesman of March 22 and would be glad if you would give your readers an opportunity, by the publication of this letter, to learn something about Darwin which is so little known. That he wished people to know he was only theorizing as regards human evolution is clear by the fact that at least sixty-seven times in his book he writes: "This is my theory." I believe that Darwin, by the publication of his book, has helped us to know more than we should otherwise have known what is in flat contradiction to believing in his theory. But I think the world will benefit from the reading of that part of his five years' voyage on the Beagle, when he stayed months among the South Sea Islanders. Here is his record as given in the books in the Philadelphia Library.

He tells of scenes which made the party unequivocally aware they were on an island in the far-famed South Sea, but which were to linger in his memory as the happiest moments of his life. But twenty years before these people had believed in human

sacrifices and the power of an idolatrous priesthood—had followed a system of profligacy unparalleled in any other part of the world, with infanticide a consequence of that system; had been accustomed to bloody wars where the conquerors spared neither women nor children. Now he relates: "I was pleased with nothing so much as the inhabitants."

When hundreds of them visited the ship he says: "It was the opinion of every one that it would have been difficult to have picked up an equal number from any other nation who would have given so little trouble." He speaks of their honesty. Mixing freely with them, he found a rigid observance of the Sabbath, in that they would not launch a canoe on that day. Showing they were a praying people, he relates how, as the party were preparing to sleep on the mountainside, the Tahitian fell on his knees and, with closed eyes, repeated a long prayer in his native tongue, praying as a Christian should do, with fitting reverence and without fear of ridicule or any ostentation of piety. And they prayed night and morning. He also tells us "that at our meals none of them would taste food without saying beforehand a short grace."

He found that although the plant called "ava" (so famous in former days for its powerful intoxicating effects) still grew on the island, all the people and the chief and queen were abstainers from intoxicants, and it was a law of the land. Also by the free will of the people the flute and dancing were abolished. Yet he tells us that he saw no trace of gloom among them, and it would be difficult in Europe to pick out a crowd half so many merry and happy faces.

Speaking of the change that had been wrought by the introduction of Christianity, he says it would be base ingratitude on his (a voyager's) part to forget these things, and thinks it useless to argue against reasoners who will not give credit to a morality they do not wish to practice or to a

religion which they undervalue, if not despise.

Of the countries he visited where he came in contact with the so-called civilized (American and English, to name but two), he tells that all were glad to leave such. He holds nothing but disgust regarding the greater part of those he met. He leaves their shores without sorrow or regret. He looks back but to one bright spot—the island in the South Sea with its Christian inhabitants. He says that the change is the more striking when we remember that only sixty years before Cook, whose excellent judgment none will dispute, could foresee no prospect of a change.

I am inclined to believe that those who condemn Darwin as an enemy to religion have only half read his writings and are among those who would be the first to accuse others of only half reading the Scriptures.

N. Hennessy.

Don'ts For Girls.

Don't say "Say."
And don't say, "See?"
Don't say, "Listen."
And don't say, "Gee."
Don't powder your nose
In the public gaze,
Don't polish your nails
In the public ways.
And don't display
Such a length of limb,
Don't dress on the street
As if going to swim.
Don't talk so much about "him" and "his."
Don't say so often, "I'll say it is."
And don't say "dearie"
And don't chew gum—
And then I'll say
The millennium's come!
Denis A. McCarthy.



Home Case

Juliet—In Stock
Black Kid, Flex-
ible, McKay,
Stock No. 700.
Price \$2.25.

BRANDAU SHOE CO., Detroit, Mich.



No. 1011

New Cuts Now Ready

Our new series of newspaper cuts is the most striking we have ever gotten up. FREE to our dealers. Write for cut sheet and order by numbers. State whether mats or plates required. Sure attention getters. Will bring you business. Don't delay. Write TODAY.

Our salesmen will soon call. They will drop in and show line to those not stocking our shoes, if request is made to us.

HIRTH-KRAUSE CO.

Tanners—Shoe Manufacturers
GRAND RAPIDS, MICHIGAN

Land of Frequent Showers and Liquid Sunshine.

Honolulu, T. H., March 9—This is an interesting group of Islands to visit. Hawaii, the largest Island, contains the volcano, Kilauea, which is always active and occasionally overflowing, but at a height of 4,000 feet on the side of the mountain, which is 10,000 feet in altitude, it very rarely becomes dangerous or causes loss. It overflowed last year in March, but now it lacks 200 feet from the rim of the crater, and in December when we visited it and stood on the edge of the pit we looked down 300 feet to see bailing lava shooting up fountains from a few, to many feet in height. It was a rare and weird sight, and especially after dark. At one of the crevices that was glowing with heat I lighted a cigar.

The Islands are all mountainous, but have many fertile valleys with large plantations of sugar cane and pineapples. The value of the pineapples shipped annually amounts to \$30,000,000.

The Island of Oahu, on which is situated Honolulu, is the most important. It has only 598 square miles area—only about two-thirds the area of Kent county and has two ranges of mountains covering one-half the area. The cultivatable soil produces great crops of sugar, pineapples and alfalfa, yet, with the wonderful climate, there is a scarcity of good vegetables and bananas are higher priced and strawberries as high as on the mainland of the U. S. One of the reasons given for the scarcity of vegetables is lack of mineral in the soil. This same lack of mineral is assigned as the explanation for there being no reptiles nor insects of poisonous bite. There are a few mosquitoes whose sting would remind you of home. During some heavy rains the tarantulas and centipedes seemed driven from their usual homes to the better shelter of the outside or inside of houses of any kind. We saw a half dozen or so of good sized tarantulas, but were assured they were harmless and feasted on mosquitoes. The centipedes have continued showing up mostly in or near bath rooms. Their sting is described as painful, but not dangerous. However, that does not seem to encourage visitors to want to make pets of them. The first centipede we found in our room escaped. When we asked our Jap room boy if it would come back he said "maybe," but if you wait until warmer weather comes you can find plenty. We have seen but one more, which we easily killed. In neighboring rooms they have had from two to six. Still we do adore the country.

The highest mountains are two to four thousand feet on this Island, so there is no snow nearer than on one or two of the Islands where there are peaks of 10,000 to 14,000 feet that have snow. Otherwise none comes nearer than California which quite generally saw real snow storms the past winter. During the winter months at night the temperature was 64 to 68 deg., and daytime 70 to 78 deg., with a little more rainfall than the average in Grand Rapids. The proximity of the mountains adds to the irregularity of rains. Many days the mountains continuously overhung with mists which with puffs of wind are driven to the lower levels several or many times during the day in such fine mist as not to dim the sunshine, and is popularly called "liquid sunshine," and can scarcely be felt on the clothing. Thunder and lightning are very rare, but scarcely a day without a rainbow, and many days from one dozen to two dozen no doubt could be counted.

One of the surprises to visitors is the decidedly American appearance of the city of Honolulu, notwithstanding the small percentage of white Americans. Several nationalities equal them, including Portugese,

Chinese, Filipinos, full-blooded Hawaiians and an equal number of mixed Hawaiians, all of about equal numbers, namely 22,000. The Japanese fully double any other nation and claim that in seventeen years they will have the controlling vote of the Islands. Prior to the kaiser's war there was a smaller number (but wealthy and influential) of Scotch and English and German, the latter having taken from them by the U. S. Government \$23,000,000 of property. The Germans have been largely replaced by Scotch-English and Americans.

We have been three months in a bungalow with seven large windows well screened, but without any glass, and not a sign of fire or heaters of any kind, nor in the hotel, except in the kitchen.

They have a fine golf course here, three miles out from the city, and 400 feet higher, in the canyons and between the mountains and so near a great pass in the mountains where there is ten feet of rainfall per annum, and sends down a liberal portion of it to the golf course, so that one-quarter to one-third of the days the players are treated to frequent doses of from liquid sunshine to smart sprinkles or heavy showers.

They do have mosquitoes, and it certainly rains, but it is a lovely country just the same.

Gay W. Perkins.

How To Use Leisure Time.

Kalamazoo, March 28—An article in a recent issue of your paper must not go unchallenged. What the writer says in favor of sports the real question is: "Whither is America tending?" Has the writer read Greek and Roman history. Henry Ford thinks history is useless; yet history is a true guide for life. History repeats itself. Greece and Rome gave to their people games to amuse while the chains of sin and of slavery were being fastened upon the populace. What caused the downfall of these ancient nations? History shows. The methods of spending the time when not at work of necessity tells what a man is or what a nation is. Watching the gladiators or the bull fights is degrading to the society rather than to the actors in the scenes. To see where America is headed all we have to do is to read the newspapers, then turn and read the histories of the ancient nations, Greece, Rome, Israel or any other nation in the panorama of history.

It is agreed that there must be recreation and amusement. The question is: Of what sort shall it be? The bow must unbend or break or lose its elasticity. Shall we follow Greece and Rome to their ruin? The question is not of basketball or football, nor this or that game to be played, of cards and dominoes, etc. The real question is, How shall I spend my time when I am not engaged in the work of life? Shall it be for amusement only or shall I have regard even in my leisure moments to my own and the general welfare?

The question is a big one and cannot be settled in a word. As for the child, he is pleased with a rattle, the schoolboy with his basketball, the business man must have his recreation. Shall the picture shows be given simply to while away an idle hour for amusement? Eighty years is 30,000 days. How shall I spend the hours of each of these 30,000 days, should I live so long?

Let each day and each hour of mine be spent in molding a better place to live in. In my labors and in my recreations I shall try to do better and help my neighbor to lead a better life. No question but that we do need to develop the muscles, but I will seek, in all I do, when at work and when at leisure, to improve physically, mentally, morally. Human life is a unit. A man's life is a unit. "Let your moderation be known unto all men." In its final analysis the question resolves itself into this: "What shall be the motive force in my life?"

George T. Richardson.



DARN E-Z

The Household Fabric Cement

Women appreciate household convenience—that's why Darn E-Z sells on sight. It mends socks, clothing, rubber goods—anything—without the use of needle and thread. It does the work better, quicker, neater.

Darn E-Z is being sold by J. L. Hudson's, Crowley-Milner's, Kinsel's and all of Detroit's largest stores. Your customers need it, too, and it will be a highly profitable line for you to handle.

One dozen tubes of Darn E-Z, put up in neat cartons will be delivered to you for \$2.75. The retail price is 35c a tube. Your profit per dozen is \$1.40—over 50%. Counter display containers are furnished, if you request them.

INTERSALES COMPANY

200-203 Old Whitney Bldg.,
DETROIT, MICHIGAN.

We are making a special offer on Agricultural Hydrated Lime

in less than car lots.

A. B. KNOWLSON CO.
Grand Rapids Michigan



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

We are manufacturers of Trimmed & Untrimmed HATS

for Ladies, Misses and Children, especially adapted to the general store trade. Trial order solicited.

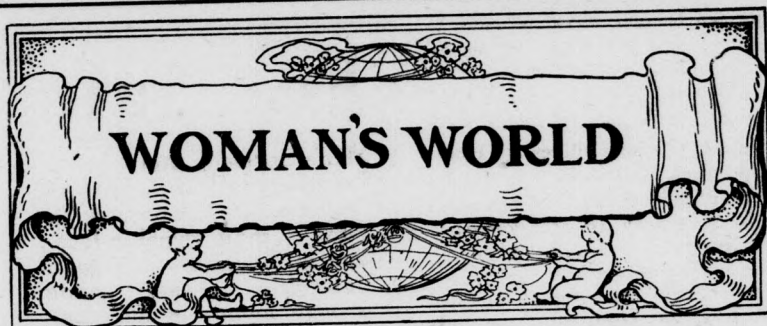
CORL-KNOTT COMPANY,

Corner Commerce Ave. and
Island St.
Grand Rapids, Mich.

WHO AM I?

- I am Good Printing.
- I am the most Powerful, the most Helpful, and the most Constant Friend of Man;
- I am More So—every day;
- I am the Beacon of Hope, the Lamp of Learning, and the Light of Progress;
- I am the Companion of Wisdom and the Champion of Understanding;
- I am the Key of Knowledge, and the Door of Opportunity;
- I am the Foundation of Education;
- I am Something Else: I am the Biceps of Business and the Big Stick of Publicity;
- I am the Carburetor of Advertising and the Spark of Salesmanship;
- I am the Best Thing that ever happened: I turn Darkness into Light, Theories into Facts, and Dreams into Realities;
- I am the Ambassador of Accomplishment and the Herald of Achievement;
- I am the Mainspring of Ambition;
- I am the Preserver of the Past, the Recorder of the Present and the Inspiration of the Future;
- I am the Best Friend the Business Man ever had on this earth or ever will have: I am his Messenger of Truth;
- I am his Representative and his Witness:
- I am Unfailing; I am Faithful;
- I am Pleasing; I am Sensible;
- I am Invaluable, Indispensable and Inexpensive;
- I am Loyal; I am Honest;
- I am the Acid Test of Efficiency and the Dollar Sign of Success;

TRADESMAN COMPANY
Grand Rapids



Wise Mother Does Not Give Up Her Leadership.

Written for the Tradesman.

Two sisters who were neighbors and friends of mine when I was a little girl were very fond of dress. My own mother did not exactly approve of them or their dressy ways; but they were bright and interesting and lived near by, and I saw a good deal of them, although I could not dress as they did.

A thing that puzzled me a good deal was that while they were always dressed in the height of fashion their devoted mother had "nothing to wear" and it was plain that the girls were rather ashamed of her. She was a skilful needle worker and sewed constantly for them and made them pretty dresses, but was always rather shabby herself. I used to compare her with my own well-dressed mother, of whose appearance I was rather proud. I cannot remember that I was especially sorry not to have so many clothes as these girls, though I understood that if my mother would devote to my dress the additional time that she spent upon her own, I, too, might look as well as they—and have a shabby mother.

Unselfishness and complete devotion of parents to their children can take many mistaken forms. This mother exemplified one of them. The result of her slaving for them in this way, spending on two all of the money and labor that was available for the dress of three, was a selfish, contemptuous attitude towards her on their part. Behind her pride in them was a pathetic, inferior feeling on hers that kept her from being really their comrade, and slowly deprived her of leadership in their lives and in the home as a whole.

It reflects all through the home life. Whatever he may say, father likes to see his wife well dressed, as well as the daughters, and his respect for her is marred when she subordinates herself unreasonably. Quite often the father, too, sacrificing for the appearance of his daughters and becoming habitually shabby, comes in for the same kind of contempt from them.

I have written here many times that mother should make every effort to keep up with and if possible ahead of her children intellectually; to cultivate a good English-speaking vocabulary, so as to lead in conversation, rather than to be submerged in their latest repertoire of slang. So, too, she should try to cultivate charm of manner, giving the daughters something to imitate. The same is true of dress. For their own sake, and the home's sake, you must not allow your-

self in any respect, even that of dress, to be pushed too far into the background. It is no kindness to your children, no contribution to their lives, to surrender your personality and become a mere drudge for them.

Your preservation of your own individual rights of personality for their sake will, of course, be done with tact and firmness; never in any spirit of temper or selfishness. It all depends upon your own inward poise and certainty of your place, your sympathy with their side of life, and your realization of what your leadership ought to mean for them.

There is a "give-and-take" between mother and daughters which rightly maintained, gives a mutual helpfulness of the greatest value and significance. It is hard to define; it is the loving exchange of youthful enthusiasm and new points of view for the wealth of matured experience. Those who have it know what I mean. It cannot exist where the mother surrenders her position of leadership and allows her daughters either to absorb her own personality or to push her into the background at the expense of her own self-expression.

I know one mother now who after years of subordination to her two daughters has just waked up somehow to the significance of this matter. She is recovering her remarkable talents in music; is beginning to take a part in social and civic affairs, and to appropriate her share in the family life. It is renewing her youth after years of mere drudgery that helped to make her daughters selfish and inconsiderate and more or less ashamed of her. And the remarkable thing is that even so late they and their father are showing a new admiration for her. Such an escape is unusual, but you see it is not impossible.

The most attractive girl I know shows such loving consideration and thoughtfulness towards her mother that all her friends speak of it. I know that it is the result of long training, and of maintenance by the mother of her own place of leadership and example. It is rather a rare thing in this excessively "modern" world. And it means happiness for both.

Prudence Bradish.
(Copyrighted, 1922.)

My Old Friend Bill.

Of all my friends, for good or ill,
There's no friend like my old friend Bill.
I'm never sad when Bill's along—
Why life is just one glad sweet song
With Bill. He satisfies one so;
And what he'll do you always know.
I tell you, it's a lonesome day
For me with my friend Bill away.
He's popular, too, and hard to hold.
And good—he's just as good as gold.
And such a generous-hearted cuss!
He takes you 'round and makes no fuss,
But what you like or want, just say,
And Bill, old sport, is there to pay.
Of all my friends, for good or ill,
There's no friend like old Dollar Bill.

In Justice To Mr. Smith.

The Tradesman is in receipt of a letter from S. C. Smith, in which he complains that the Tradesman was a little too severe on him in its reference to his connection with the Title Guaranty and Casualty Co. in our issue of March 22.

Mr. Smith states that he "came into the company through Alexander Cameron, President of the State Bank of East Jordan, he being one of the first stockholders." He also states that he was in the field selling stock for the defunct concern three months at a time without having any connection with Grieg. He also states that he was secretary of the stockholders' meeting, held in Detroit, March 17, and tendered them all the assistance in his power.

The Tradesman cheerfully gives place to Mr. Smith's statements, which naturally lead to the conclusion that he repents the assistance he was to Grieg in perpetrating a gigantic swindle on the investing public of Michigan. The Tradesman believes—in common with Bulwer Lytton—that there is a "future in store for any man who has the courage to repent and the energy to atone." If Mr. Smith will atone for his misdeeds by turning back into the treasury of the defunct company all the money he drew therefrom for services and as commissions for the sale of stock, he will thereby demonstrate that he is sincere in his professions of repentance and re-establish himself, so far as possible, in the confidence of his acquaintances and associates. So long as he retains a penny of the money which came into

his possession through his connection with the swindler, Grieg, in any capacity, he cannot expect to be regarded as an honest man, because honest men invariably make good any losses which occur through their making mistakes of this character. Grieg's bad record at Manistee and elsewhere was an open book which any man with the proper degree of caution in his make-up would have looked into before being led into or becoming a party to his swindling tactics.

The Crowd in Front of the Window.

Something that moves is effective in a window display. A complete lathe outfit in a window, passed by 10,000 people, in New York City, sold more than \$1,000 worth of lathe accessories alone.

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.

Novelties—Advertising—Specialties

The Calendar Publishing Co.

G. J. HAAN, President-Manager

1229 Madison Ave.

Grand Rapids, Michigan

CITIZENS PHONE 31040

National Glove Co.
926 Main St., Columbus, Ohio.
Gentlemen: Please send me a free pair of Napa Goat gloves.
Firm Name _____
Address _____
My jobber is _____
His address is _____



NAPA GOAT

The Better
All-Leather
Work Glove

This Coupon Brings You a Pair of Napa Goats—FREE

Whether you ever stock a single pair of Napa Goats, we want YOU to get a pair of these better, all-leather work gloves FREE for your own use—just to test their wonderfully soft, "feel-free" texture. Fill in and

MAIL THE COUPON TO-DAY

Napa Goat is a soft, pliable, ALL-LEATHER glove that fills a need no ordinary leather glove can meet. It is more flexible. Its toughness insures long wear. Its low price of 50c makes it THE BIGGEST-VALUE GLOVE ON THE MARKET.

Napa Goat is selling big, right now, in your section. All styles. Sold through all reliable jobbers. MAIL THE COUPON TODAY for your free pair.

Look for the Goat-Head Trademark



THE NATIONAL GLOVE CO.
926 E. Main St. Columbus, O.



DRY GOODS, FANCY GOODS AND NOTIONS

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.

Possibilities of Home Sewing Week.

Written for the Tradesman.

Strictly speaking, of course, every week is pretty much a home sewing week for some mothers in your community. But you don't have to tell everything you know; and besides a special occasion now and then is relished by the best of dry goods men. And isn't it a fact that they do more sewing along in the spring than at some other seasons of the year? Those who cannot afford to buy the handsome new ready-made coats, suits and frocks, must open negotiations with the local dressmaker or select materials for home sewing.

The balmy, sunshiny days we are now having remind us that fair weather will soon be here to stay. Therefore housewives of forethought are busy now—or will be shortly—in making pretty new things for themselves and the girls. There are many who take a special pride in their clothes because they are made at home. For the sake of stimulating more buying on the part of thrifty housewives set apart one week to be known as Home Sewing Week.

For instance the dry goods dealer can make some valuable suggestions in the following manner and under the following heads:

Favored new woollens. If the thrifty home-keeper has thought of tweeds in terms of tan and grey and neutral tones, this season brings a revelation, with tweeds of caravan, fallow, sorrento and violet. Wool jersey in bright spring shadings are here for the girlish dress that has from a fad developed into a charming costume. Jade is but one of the sport colors in which splendid coatings are shown for the cape, which will be in every woman's wardrobe ere the season is past. Among the splendid values are:

Stylish tweed suitings at -----\$2.25
Melrosa, a new cloaking at ---- 3.75
Wonderful quality tricotines -- 4.75
Broadhead mixed plaids ----- 1.25

Imported gingham. Are now within the reach of everyone, for the day of fabulous prices on these desirable qualities is past. Just one glance at the rich, flowerlike colors of these fabrics suggests dainty, appealing new frocks for occasions without number, indoors and out, through the long summer days. There are checks of varying sizes and charming shades and plaids and stripes in wonderful color combinations. And, madam, just con-

sider how inexpensively priced they are!

Genuine Scotch zephyrs at -----39c
32 inch fancy English gingham--59c
Silklike English gingham -----85c
Checked Peter Pan gingham --85c

A season of silks. Some one has said that silks have become the daily attire of the well-dressed woman. Also of her charming daughter. Rich silk ratines, embroidered chiffons, printed silks in Paisley effects, crepes in a bewildering confusion of new weaves and melting shades, taffetas in exquisite changeable shadings, for frocks and their adornment, for there is nothing so striking as to-day's combinations of silks. Rouge, yellow-stone periwinkle and jade are but a few of the many popular colors of the season.

Checked tub sport silk at -----\$2.25
Desirable new Canton crepe ---- 3.50
Persian designs Paisley crepes-- 2.50
Fancy pattern shirtings, 32 inch-- 2.00
Sheer white stuffs. And with summer not so far away, the appeal of the sheer cotton fabrics—fine, soft, cool, and perfect in tubable quality is unfailingly present. Of particular interest are the new assortments of long cloth, nainsook, dimity, cotton voile, linen, marquisette and innumerable other white stuffs so beautifully adapted to summer blouses, lingerie baby clothes and curtains.
Imported English voiles, 45 in. at \$1.00
Sheer mercerized batiste, 40 in. at 65c
Plain white flaxon, 40 inch, at --40c
White fancy marquistes, 36 in. at 39c

Just the kind of materials the thrifty housewife requires for Home Sewing Week. Spongines, cotton ratines, Ramie linens, cotton suitings, gingham tissues, printed voiles and printed batiste in just the prettiest qualities and most stylish colorings you ever saw—and ever so many other new and charming things we cannot even begin to tell you about in these columns—here they are just ready and waiting to be patterned into pretty garments by the industrious and thrifty. Merely to look upon these pretty materials in a casual way is to hear, in imagination, the spontaneous praise elicited by the finished garments. It is difficult to see how any one could resist this wonderful showing of summer fabrics.

And really the prices are so reasonable that now buying has become a pleasure.

But, will you take a suggestion? It is advisable to make your selections now, for the early showings are always the best.

Needles, threads, pins, tape-lines, thimbles, yarns for embroidering, flosses for finishing, and all the needfuls that must be in hand before home

sewing can become a real pleasure to you—these you will find, now as always, in our notion section.

And last of all, you should call attention to your pattern department.

Consider the possibilities of Home Sewing Week, and if for any reason you cannot get around to it this year, plan to have such an occasion early next spring.

Frank Fenwick.

A successful business man was asked what he considered the best product that he ever produced in his plan, and he answered: "Men." He said that you can install all the new machinery on the market, but if you lack the dividend-paying, dollar-earning element of good men in your organization, you are only making motions.

For Sale

Men's Specialty Store, handling trousers and furnishings exclusively, established 8 years in most valuable location in the city, doing good business. Owner made enough money in this business to retire and is anxious to leave for California. Communicate with owner.

H. D. SATTINGER,
635 N. St. Clair St.,
Toledo, Ohio.

Easter Neckwear

We have the line for men in knits and cut silks in the new grenadines. Narrow shapes and a beautiful assortment of patterns.

Only two weeks until Easter.

Are you prepared to meet the demand?

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Try our new

DRESS SHIRT

You will be agreeably *SURPRISED*.

\$9.00 per doz.

68-72 fast color percale neck band.

Only 100 dozens in stock.

Daniel T. Patton & Company

Grand Rapids, Michigan — 59-63 Market Ave. N.W.
The Men's Furnishing Goods House of Michigan

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

Getting Ready For Big Summer Season.

Petoskey, March 27—The annual meeting and banquet of the Petoskey Chamber of Commerce was held Thursday, March 23, at the Cushman House. Lee M. Hutchins of Grand Rapids, the speaker of the evening, delivered a more than interesting talk on, "Think, Work and Produce." One Chamber of Commerce member remarked, after hearing the talk, that Mr. Hutchins should have been a carpenter, having power to hit the nail so squarely on the head.

President Frank Clement gave a review of the work accomplished by the organization in 1921, and the Treasurer, John A. Lake, gave a detailed report of the receipts and expenditures of the organization, and also a report of membership. Mr. Lake told the members present that thirty-six new members had been taken into the organization since Jan. 1, this increase without a membership drive or any special solicitation. A big publicity campaign will be started soon by the publicity committee, composed of George Mc Cabe, William Cartwright and William L. Mc Manus, Jr. Already scores of people are writing in concerning Petoskey as a summer resort and Petoskey looks for the "best ever" summer trade this year.

Harold Hurd, wireless expert, gave a very up-to-the-minute talk on the past and present of wireless telephony. He stated that so great progress had been made in the past few months that the future of the wireless is inconceivable. Mr. Hurd is busy now installing a new radio outfit and issued a very cordial invitation to all members of the Chamber to attend the first radio concert coming over the wireless.

Hundreds of young people have been in Petoskey the past two days attending the basketball tournament at the high school. Great interest was displayed throughout the contests and the young people who came here from adjoining cities and towns were of such type that Petoskey residents felt they should close the "city gates" and keep them here for a few months.

All of the stores here are dressed in their Sunday best and the shop windows are riots of new colors. There is a noticeable decrease in prices.

Petoskey will soon be a real convention city. Four big conventions will come here this spring, and the city will be thrown wide open to try and entertain the very welcome visitors.

Afton Holm.

Reid-Murdoch in Brooklyn.

The Reid, Murdoch & Co., of Chicago, has just celebrated the seventieth year of its establishment, and to do so effectively has established a house in Brooklyn, N. Y., at the Bush Terminal.

The house is advertising for 200 additional salesmen to represent them in states not now fully covered by the St. Louis house. They are Maine, New York, Pennsylvania, Virginia, New Hampshire, Rhode Island, New Jersey, Maryland, North Carolina, South Carolina, Delaware, District of Columbia.

His Remarkable Experience.

The guests at the dinner table were discussing diets.

"I lived on milk and eggs for two months," remarked one lady, "and I actually gained ten pounds."

"And I," put in a gentleman, "lived for more than a year on nothing but milk, and gained in weight every day."

"Mercy!" chorused the hearers. "How did you ever do it?"

"I cannot say that I remember," smiled the gentleman; "but I presume my method was similar to that of other babies."

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.	
Auto	16 1/4
Fruit of the Loom	19 1/4
Bravo	15
Cabot	16
44 in. Indian Hd. S.F.	25
Big Injun	13 1/2
Lonsdale	18
Hope	15
36 in. Indian Head	20
33 in. Indian Head	18 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	45
9-4	42
8-4	38
7-4	34

Less 5 per cent.	
Pequot Unblea. Blea.	
10-4	53
9-4	48
8-4	43
7-4	38

Pillow Tubing.	
42 in. Seneca	32 1/2
45 in. Seneca	34 1/2
42 in. Pepperell	32 1/2
45 in. Pepperell	34 1/2
42 in. Edwards	26 1/2
36 in. Indian Head	20
42 in. Cabot	31 1/2
45 in. Cabot	33 1/2
42 in. Pequot	35
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.	27 1/2
8 oz.	25
Cordis, ACA Tick	25
Warren Fancy Tick	37 1/2
Thorndyke Fy. Sat.	37 1/2
Amoskeag, ACA	28 1/2

Cambries and Longcloths.	
Berkley, 60 Cambrie	21 1/2
Berkley, 60 Nainsook	21 1/2
Berkley 100 Nain's	30
Old Glory, 60 Camb.	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	16 1/2
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	13
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 Zephyr	18 1/2

Prints and Percales.	
Columbia, Lights	13 1/2

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. Si.	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	05
Boys' 3 lbs. on 9, extra clean yarn	
on 8 (R10F5)	2 25

Flags.	
16x24 in. Spearheads	1 32 1/2
18x30 in. Spearheads	1 90
24x36 in. Spearheads	2 95
Each	70
3x5 ft. Reliance Prt.	1 30
4x6 ft. Reliance Prt.	1 90
5x8 ft. Reliance Prt.	2 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
6x12 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	70
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 Ulica Cases	4 15
42x38 Pequot Plain	4 32
45x38 Pequot Plain	4 56
42x38 Pequot S. S.	5 32
42x38 Pequot S. S.	5 56
Less 5%	

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

Draperies and Cretonnes.	
Hamilton Twill	16
Dresden Fy. Drapery	18
Tudor Fy. Drapery	20
No. Drape	35
Westmoreland Creto.	16
Fancy Silkoline	16 1/2
Stratford Cretonne	16
3544 D. B. Scrim	13 1/2
8177 Curtain Net	35
8432 Curtain Net	62 1/2
4039 Marquisette	30
Dragon Drapery	25
36 in. Art Cretonne	30
36 in. Elco Tapestry	30

Linings and Cambrics.	
Tico D Satine	30
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
6-4 Fancy	4.10
5-4 Sanitas	3.50
All oil cloth sold net cash,	
no discount.	

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
64x76, G. W. T.	1 50
68x80, G. W. T.	1 60
70x80, G. W. T.	1 90

Notions.	
1225-F Boston Garters	2 25
Rubber Fly Swatters	90
Roberts Needles	2 50
Stork Needles	1 00
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	
Coats Thread	50
Clarks Mile-End Td.	59
J. J. Clarks Thread	56
Gainsborough Hairnets	1 00
D. Mesh	80
Gainsborough Hairnets	80
S. Mesh	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 Spun	
Worsted, balls	2 60
Fleishers Germantown	
Zephyr, balls	3 70
Fleishers Saxony, ba.	3 70
Fleishers Knitted	
Worsted, balls	2 60
Fleishers Scotch & Heather, balls	2 90
Ironweave Handkfs.	90
Rit Dye Soap	80
Wolverine Dmesh Cop	
Mit	80

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	87 1/2
Serge	
2215, 50 in. Storm	1 22 1/2
56 in. Silvertone	
Coating	2 00
D R N Tricotine	1 65
Peerless, White	42
Peerless, Colors	48

Diaper Cloth.	
18 in.	1 15
20 in.	1 25
22 in.	1 35
24 in.	1 45
26 in.	1 55
30 in.	1 75

Men's Sweaters.	
Heavy all wool rope or shaker knit	4 00
for men	
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

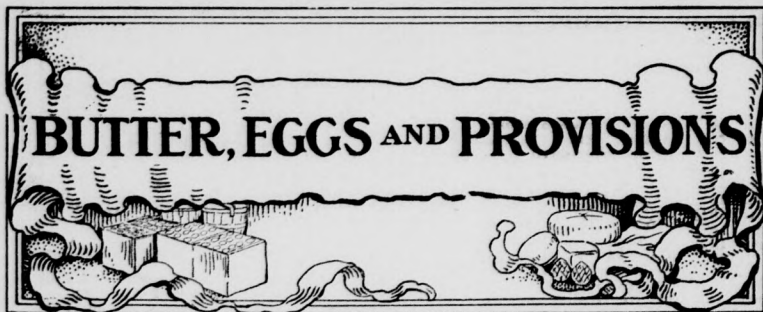
Athletic Underwear For Spring.	
B.V.D.'s, No. 01, Men's union suits	12 62 1/2
Seal Pax, No. 10, union suits	10 50
Men's 72x80 Nainsooks, may be	
had at	7 25 to 9 00
Men's Solettes, highly mercerized	
at	12 50
Men's No. 150 "Hallmark" 72x80	
Nainsook	9 75
Men's 64x60 Nainsooks	6 50
Men's 84 Square Nainsooks	9 00
Men's Fancy Nainsooks	8 75
Wide and Medium Stripes.	
B. V. D. Shirts and Drawers.	
Shirts	6 87 1/2
Drawers	7 25
B. V. D. Athletic Style No. U-101	12 62 1/2
U-D Youth's B. V. D.	8 50
Boys' "Hanes" No. 756, 72x80,	
Nainsook Union Suits	7 25
Boys' "Hanes" No. 856, 72x80,	
Union Suits	6 25
Boys' 64x60 Union Suits	5 00
Boys' 72x80 Union Suits	6 25

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

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

Men's Work Furnishings.	
Mackinaws	7 00 to 15 00
Duck coats	3 00
Sheep coats	7 00 to 13 50
No. 220 overalls or jackets	12 00
No. 240 overalls or jackets	10 00
No. 260 overalls or jackets	8 87 1/2
Stiefel rope stripe, Washash stripe	
Club or Spade overall or jacket,	
2 seam, triple stitched	13 50
Coverall khaki	24 00
Coverall pants	16 50 to 21 00
Black sateen work shirts	8 37 1/2
Nugget blue chambray work shirts	8 00
Golden Rule work shirts	7 50
Piece dyed work shirts	6 50
Best Quality work shirts	9 00 to 13 50
Cherry Valley flannel shirts	23 50
Buffalo flannel shirts	39 00
Domet flannel shirts	8 75
Standard flannel shirts	22 00
Harding flannel shirts	19 87 1/2
Work suspenders	2 50
Shirley Police or X Back work Sus.	4 50

Boys' Furnishings.	
Knickerbockers	6 00 to 15 00
Mackinaws	4 25 to 8 50
Overalls, Brownies, etc.	6 50 to 9 00
Youths'	



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.

Slack Packing Worst Curse of Egg Industry.

Slack packing (which term means the use of too little soft packing, whether it is excelsior, straw, paper, excelsior pads or any other substance), that will allow the fillers to shift with each jolt of the car, has been the direct cause of more damage to eggs than any other one cause. This question has stood out ready to be solved ever since the invention of the egg case and until the past two or three years it has been ignored by a majority of the trade. Its solution and the adoption of what after all is only horse sense in packing is going to save to the public one-half of the losses on eggs in transit.

As a result of recent conferences held by members of the trade with representatives of the carriers, a revision of the rules of the carrier will be made and at this writing one of the most important recommendations to be made is the use of six excelsior-wrapped cushions instead of four, as was the custom up to about three years ago when the more careful and progressive packers discovered this wrapper was not of sufficient thickness to take up the slack if only two were used in each end of the case. For the past two or three years the manufacturers of this wrapper cushion has advertised very extensively the advisability of the use of six cushions to the case instead of four and this has induced the use of a great many more of them in packing, but as yet the habit is not general.

At one of the conferences referred to above an attempt was made by representatives of the carrier to make the use of six wrappers to the case compulsory, by making its use one of the specifications for packing, which would mean if shippers violated this one specification they would be subject to penalty in the way of extra freight rates. This would, of course, be unfair and impossible to at all times be done and would seriously retard the movement of eggs at times when the shippers would happen to be out of these pads. However, it is so clearly unfair that at this time there seems little chance of it being saddled onto us, and we will not devote any more time to it here.

The use of the three cushions in each end of the egg case is, however, absolutely necessary to the safe transportation of the eggs, and shippers

should not have to be urged or coerced into using it. If you can get these excelsior wrapped pads, use them, and use one in the bottom, one on top of the fourth filler, just under the top filler, and another on top of each end of the case, and your eggs will stand extraordinary jolts without injury.

If you can't get these cushions and have some loose excelsior, be sure to get a well packed cushion of excelsior, first well pulled apart in the bottom of the egg case, enough of this cushion well packed down so that when the five fillers are in the case the top edge of the top filler will be flush with the top edge of the case, then a reasonable cushion of excelsior on top to hold the fillers under a firm pressure and prevent their slipping back and forth with the shifting of the case or jolt of the car, and you have insured your eggs safe delivery—barring a derailment of the car or a crash through a bridge.

If the use of the excelsior wrapped cushion is general and the trade is able to secure them at all times, it is going to be the greatest reform in the better handling of eggs we have ever experienced. We got along nicely with the loose excelsior, and it is still all right when out of the cushions, but the cushions are in a measure fool proof, for if six are used, they are just right and the inexperienced help or the careless help can make no mistake but what the perhaps less experienced, employer can catch and correct.

There are some few large shippers who are opposing this use of a third more of these cushions, and they point to a fact that they shipped 200 or more cars of eggs packed with only four cushions to the case during the past season and accomplished the safe delivery all season. They were lucky, that is all we can conclude, and the same shipper this season may bust up a hundred thousand dollars' worth of the product he is handling, entrusted to his care with the idea that he is a specialist in his line, or he would not be in the business.

Here we want to state that at present we have no contract for advertising from the manufacturer of these cushions, and if we should be fortunate enough in securing such a contract before going to press with this number, and in consequence their advertisement should appear at time of publication, it has been secured as a business-like proposition and not because of this article. If we could not endorse their cushion, we would not accept their advertisement, and readers can rest assured that anything advertised in our columns meets with

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.

M. J. DARK & SONS
GRAND RAPIDS, MICH.

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**

our hearty endorsement or we would not accept the advertising copy.

Shippers who use the standard filler and the excelsior wrapped cushion with cases properly nailed will file very few damage claims this season, and the carriers should promptly pay the few claims without any dickering. Provided, of course, such shippers have experienced help, at least an expert foreman.

A. & P. in Fruit Deal?

Tongues are still wagging about the A. & P.'s entrance into the salmon packing business in Alaska this season. The tomato cannery at Fenton, Del., and the jam plant at Brocton, N. Y., operated previously, have been merely regarded as insignificant side lines of the chain store, perhaps put out as feelers to test the packing field. The salmon venture is a different matter, as it involves a pack of 200,000 cases even if the A. & P. does not extend its chain of three canneries. The logical outlook is for the acquisition of other factories, and, in fact, it is rumored that negotiations are being carried on along this line to virtually make the A. & P. a chain cannery, just as it is a chain store.

Other disquieting reports about the A. & P. are reaching the trade from California, where it is said that the chain store is dickering to purchase the canneries of the Hunt Bros. Company, which packs California fruits. It would appear that a definite policy had been adopted by A. & P. officials to enter the canning field in earnest, but no official statement has been issued by the company. Operations in fruits bring their problems, and it is questioned whether the A. & P. is in a position to operate fruit canneries to its advantage. The chain store uses only a few of the grades and sizes produced by packers, and a surplus of the undesirable lines would be created which would have to be disposed of through other channels independent of the A. & P., or if through that organization in the form of a special department, which would mean the addition of a jobbing or brokerage outlet.

The A. & P.'s venture into salmon and the entrance of the Van Camp Packing Co. into the California fruit canning industry are two big problems for established trade channels to consider. To some it means a possible revolution in food canning and distribution. To others it looks like an experiment on the part of the A. & P., which will result in a costly, bitter lesson.

Swindler Grieg Masqueraded as Earl of Dunblaine.

Detroit, March 24—Judge Ormond F. Hunt has postponed to April 1 his decision as to whether a receiver should be appointed for the Title Guaranty and Casualty Co., Campau building, in which \$436,000 worth of stock is estimated to have been sold up to the time its license was revoked by the Michigan Securities Commission. The Michigan Securities Commission and the Michigan Insurance Commission, at the request of several directors and stockholders recently began an audit of the company's books after the failure of attempts to communicate with A. J. W. Grieg, president and organizer of the company.

Grieg was deposed as president last Friday at a special stockholders' meet-

ing. Counsel for both sides in the hearing yesterday referred to him as the "man who wrecked the company." He was known in Michigan, Chicago and elsewhere as the Earl of Dunblaine. He is thought to be in Canada.

Counsel for the company asked that the new officers be allowed a chance to "clean house" and put the company on its feet financially. Attorneys for the minority group of stockholders, who desire a receivership and immediate liquidation because of alleged insolvency and impairment of capital, argued that the present officers were among the nine negligent directors who allowed Grieg's alleged irregularities to continue over a long period.

Grieg, or the Earl of Dunblaine, was described to-day by Richard Quayle, the company's new president from Gwinn, as being 6 feet 2 inches tall and as having a true Nottingham air.

"He wore spats and carried a cane," Mr. Quayle said. "They tell me that disgruntled stock buyers have walked into his office crimson with rage and have walked out of it again in a half hour smiling, with their pockets full of additional stock."

Others say Grieg wore a silk hat. Among the papers found in the office was a check endorsed by "the Countess of Dunblaine" and also a photograph of a costly "cottage" at Cheboygan which Mr. Quayle said he believed was Grieg's country home.

Decision in the case was postponed to give investigators time to complete their audit.

Slow To Name Opening Prices.

One of the largest California fruit canners says that it will be several weeks at least and possibly more than a month before the large interests in California name their opening prices on 1922 fruits. The frost hazard exists until May 1 and until after that danger has passed the reliable canner, he says, will not fix his selling values because he cannot afford to take the chance of a possible shortage in supplies, a restricted pack or inability to fulfill his contracts. The smaller operator, who is not so jealous of his reputation or is more of a plunger by nature, may think and act differently, but the known packers with reputations to sustain are not going to gamble when there is no need for it.

The larger canners who have booked s. a. p. orders are doing so at full opening prices, which they refuse to shade as some independents are doing by allowing 5@7 per cent. discounts. Quality packs of known brands, the canner thinks, should go at full prices, which cannot be determined until the elements of chance have been eliminated or minimized as far as possible.

The Man Behind the Smile.

I don't know how he is on creeds,
I never heard him say;
But he's got a smile that fits his face
And he wears it every day.

If things go wrong he won't complain,
Just tries to see the joke;
He's always finding little ways
Of helping other folk.

He sees the good in everyone,
Their faults he never mentions;
He has a lot of confidence
In people's good intentions.

You soon forget what ails you
When you happen 'round this man,
He can cure a case of hypo
Quicker than the doctor can.

No matter if the sky is gray,
You get his point of view;
And the clouds begin to scatter,
And the sun comes breaking through.

You'll know him if you meet him,
And you'll find it worth your while,
To cultivate the friendship of
The "Man Behind the Smile."

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

PIOWATY METHODS

INSURES

PLEASURE AND PROFIT

TO YOUR

FRUIT AND VEGETABLE DEPT.



M. PIOWATY & SONS, of Michigan



Michigan Retail Hardware Association.
 President—Charles A. Sturmer, Port Huron.
 Vice-President—J. Charles Ross, Kalamazoo.
 Secretary—Arthur J. Scott, Marine City.
 Treasurer—William Moore, Detroit.
 Directors—R. G. Ferguson, Sault Ste. Marie; George W. Leedle, Marshall; Cassius L. Glasgow, Nashville; Lee E. Hardy, Detroit; George L. Gorton, Britton.

Exit the Guesser in the Hardware Trade.

The day of put and take retailing is past. The element of luck has been effectually weeded out of business to make way for scientific knowledge and sound common sense. Guessing has been relegated to the scrap heap, and the business of buying and selling is rapidly attaining a foundation of facts.

Lack of live competition was the only reason the old retail guesser was allowed to keep his place on the business may. Under present conditions the merchant who guesses has about as much chance to survive as a South Sea Islander at the North Pole. If doctors and druggists used the guess systems of the old-time hardware man all the best corners would have undertaking parlors instead of cigar stores.

Back in the days of guess and gamble, the average merchant's idea of buying was to put in a stock of what he thought the people of his community ought to buy, and then wait for the public to make good on his theory. Some came and bought because no other merchant in the community offered anything better—others sent money orders to Chicago.

Every year the old-time hardware merchant laid in the same amounts of the same items his father before him had purchased. Then he grew highly indignant when some customer presumed to ask for something a little more in keeping with the times. Unknowingly he attempted to be the arbiter of hardware fashion in his community with the result that well-illustrated catalogs weaned away a big percentage of his best trade.

He could not see that the customers who wanted the latest things in hardware were in reality his best customers, since their desire to be progressive meant continuous buying. It likewise indicated that they were up-to-date in their own vocations, and probably had the money to pay for what they wanted. For a time he made money because competition was weak, but as it grew stronger he began to slip, and he has been sliding toward the rear ever since.

A good hardware merchant should know definitely just what the people of his community want. He should know it as well or better than the customers themselves. He should base

his buying on facts and not on his own fancies.

Take the matter of ammunition, for example. Every sportsman who comes into your store should be sounded out as to his preference in the ammunition line—the size load, plain or chilled shot, powder, etc. This information carefully compiled will give the buyer a practical knowledge of the proportions to adhere to in his future purchases. Preferences can easily be determined on other lines, such as tools, stoves, paints, sporting goods, etc. It takes time and hard work to be sure, but it means business safety and profit.

It is also a modern essential in business to know the proportion of women who trade at a store as compared with the men. Men are apt to be influenced by business reasoning because they have more training along business lines. They consider durability, material, strength, workmanship, etc. On the other hand, woman is more easily influenced by color, form, fashion and opinions of others. An accurate knowledge of the types of customers, and the percentage of each in a trade territory will make buying safer and increase sales. A knowledge of your customers is even more essential than a knowledge of the goods you sell.

If your ambition is to stay in business and to succeed in the role of a merchant, eliminate every vestige of guesswork from your system. There isn't a single thing connected with your buying and selling that cannot be put on a fact basis. Also it costs less to know than it does to guess. The only sure element of business guessing is failure.—Hardware Age.

Memorizing Five Customers a Day.

A department store in Baltimore is urging its employees to "memorize" five customers regularly every day. The store believes that regular customers appreciate the compliment of being recognized by the salesclerk and greeted by name, and that such evidence of interest leads to a substantial increase of sales. The firm is developing this idea to a greater extent than merely having the salesclerk address by name, however. The employees are being encouraged to go even further, and make it their business to be able to recall little details about the customers' previous purchases, tastes, prejudices and attitude toward prices, etc. Salesclerks have been given to understand that proficiency along these lines will meet with prompt and substantial rewards, and the entire organization is extending itself to make good in this respect.

While new dances may not broaden the feet they often thicken the head.

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

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

Brown & Sehler Co.
 Grand Rapids :: Michigan

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

**Exclusive Jobbers of Shelf Hardware,
 Sporting Goods and
 FISHING TACKLE**

Foster, Stevens & Co. Wholesale Hardware

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

W. M. Ackerman Electric Co. Electrical Contractors

All Kinds of Electrical Work.
 Complete Line of Fixtures.
 Will show evenings by appointment.

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

FINEST THING IN THE WORLD.

Middle-Aged Man With a Boy's Heart.

One of the very finest things in this gray old world of ours is a middle-aged man with a boy's heart. You know what I mean. I'm trying to tell about the pilgrim who has been through the mill and can still grin and be gay. I mean the man who has passed the flush of youth, who has worked many a long year in shop or office, who has pulled his boat against the current and the tide, who has known work and worry more than passing well, who has parleyed with his creditors and fought his foes and stood by his friends to the bitter end. I mean the man who has rubbed liniment upon his aching sinews and who has doctored his insides with powders and pills and whose hull has been in drydock once or twice for repairs. I mean the old boy who has climbed many high hills and been licked in more than one deep valley; who has bruised his feet on the rocks and scratched his hide on the thorns and felt the thud of Ol' Man Misfortune's club.

Too often he is grouchy as well as gray in his forties. He is withered and worn in his fifties. He sits in the shadow. He views with alarm. He carries the hod. He sows for others to reap. He pays the fiddler and the young folks dance. His race is run and his tale is told and his laughter is still. A dark corner for this old bird, a checkbook and mere toleration. Piffle on this stuff. A gent in middle age has really just come into his own. His body is not so good as it used to be; but his mind is better, and mind rules all. He should have a sense of humor which is a greater and more precious thing than wild and thoughtless mirth. It is up to him, the part he is to play when the first bloom of his vigor gives way to the advance of the robber years.

At a certain city I recently visited a Shriner conclave was in full bloom. And the old boys were all there. You must be wise and gray before you reach the Shriner class. You cannot cross the burning sands in your cal-low youth. Well, I stood me in both reverence and joy in the shank of a summer afternoon and watched the Shriner parades go by.

Never was there such a lilting music or such a flash of color or splendor of movement as this. Not a boy in the gang. More men of fifty than of thirty filled these endless ranks. But did the bands play a slow and dull tune? Say, they pointed their horns toward the heavens and blasted their riotous notes to record altitudes. Were the colors simple that these old boys flew? They made an Arizona sunset seem gray and a movie actor's car look like a hearse.

Every lodge had a uniform all its own, and every eruption of color made the one that went before look dull and dowdy. Here they came, men from near and far. Stubby gray mustaches gleamed under shakos a foot high. The green of the royal guards, the crimson of the British Army, the blue and gold of France, the shimmering glory of the Mamelukes, the immortal trappings of hussar, chas-

seur, dragoon, grenadier, lifeguard and the King's Own.

They brushed the sky and they blistered the boardwalk and they made the atmosphere crackle as they swung by, all of them old boys. They mixed colors until they made you reel. Their colors fought each other. It was a rough house and a melee and a massacre from head to toe.

Old boys, all of them, and they had hung tassels and painted animals of forty colors upon their dark fezzes and they had stuck rooster feathers through them and they wore scarlet coats and green breeches and blue shoes and yellow vests and purple sashes. They carried balloons and they had bladders pinned upon their chests. They yelped at their bandsmen to play faster and louder. They jeered and embraced each other and they called the onlookers slaves.

Little old men marched there with their chests stuck out and they thrust their legs forward like Napoleon's grenadiers did after Austerlitz. Tall, thin, solemn looking men invoked strange gods to frown upon all things except the glory of this parade. Short, fat men ramped by and their years were as naught and their strength was with them still. Grizzled men stalked by holding that sweet and winsome jade, Happiness, by the hand.

But, after all, it was not their music or their yells or their swagger that told me so much about them and the royal road of youth they were game enough to tread clear to the tomb; it was the expression on their faces and the gleam in their eye and the bubble in their voices.

Name of a thousand names! Here it was the shank of a hard day on the shore. These old boys had been carrying on through many wild hours of their long conclave. Were they tired and worn? Woof! "Slay by torture the slave who dares to mutter such a calumny!" Sprightly was their step and a boy's grand gay heart beat in each frail chest.

For years and years these men had done for others. They had bent low over desks and carried responsibilities and acted as shock absorbers for the young. Worry, not time, had furrowed those faces. But, by the gods! the shrine was in bloom in the desert, the sands were behind, the music called, friends were near, the spirit ruled supreme for a day, and was there one old boy who would linger or lag or loiter now? Not if it cost a leg or a lung or a language.

I stood there, eager and happy, until the last marcher had passed by and made his last flourish and given voice to his last wild yell. When they jostled me, these imperious and gay, glad old boys, I smiled and apologized, for were they not kings in the kingdom of youth? Yep, I waited until the last blare of the last horn had died out, and then, younger and gayer and gamier and stronger than I had been for a many a day, I went me back to my hotel.

Oh, you Shriners from the sands of the Far East, how young you are! That is the finest thing about your order. When you get together you scrap this old age and ailment stuff and kick out the chandelier lamps and

twirl your canes and ogle the women and clank your sabers and break the stem of the glass. You use quip and jest to cover the depths of your strong friendship.

What! shall a man not smile and love his friends and thrill at a song and be touched by a tale and have his gleam of mirth and jape to the end! The finest thing of all in this gray old, grand old world is a middle-aged man with a boy's heart!—Cullen Cain in New York Times.

TAKING INVENTORY

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

Wm. D. Batt
FURS

Hides
Wool and Tallow

Agent for the
Grand Rapids Steam
Ground Bone Fertilizer

28-30 Louis St.

Grand Rapids, Michigan

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

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

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 28—That season of the year is close upon us when we must make choice of our pets between the common house cat and song birds. Certain it is we cannot have both, for the only cat that will not destroy bird life is a dead cat.

It would seem that swearing in public and the use of vulgar and foul language is on the increase, especially so among young people. During the war cusswords were tolerated in good society, but even this is now in bad form, useless and offensive. We are reminded of a bunch of school boys who came aboard the Pere Marquette Saturday evening at Saginaw. In an effort to show their knowledge of worldly things and to impress other passengers that the gang was exceedingly tough and hard-boiled, they used language that would shame an ox-team driver or a lumber jack in his palmiest days.

A tour of the larger cities in the State has been planned for the coming summer by a number of prominent business men, the object being to "Sell Michigan to Wolverines." It will be the work of these men to talk at noon day luncheons and clubs. They will tell residents of Michigan about their own State and the place where they live. It will develop into the big idea of seeing Michigan first.

The Stearns Hotel, at Ludington, will add sixty rooms and work will begin at once. New tile floors will also be laid in the lobby and the work is to be done by day labor in order to benefit a number of people of Ludington who are temporarily out of work.

James H. Boland, the big boss of Grand Rapids Council for the current year, has bought himself a new sedan. W. S. Cain came in from Ionia with him one day last week and says his new job with the U. C. T. hasn't hurt Jim's head as yet.

A new bus line is soon to be established between Benton Harbor and Three Oaks, by the way of New Buffalo, Lakeside, Baroda, Galien and Bridgman.

Agitation is being revived for the purchase of Keweenaw point by the United States Government and its conversion into a National park. This is the most Northern parcel of land in Michigan and there are 26,000 acres in the tract.

The City of Holland, Graham & Morton line of steamers, opened the navigation season Sunday at midnight, the first trip being between Benton Harbor and Chicago. Shipments for Holland and Grand Rapids will soon be accepted. Two side-wheel steamers have been added to the G. & M. fleet and every boat given a heavy coat of white paint.

An effort will be made to bring visitors from Ohio, Illinois and Indiana into Michigan just when the peach trees are in full bloom. An excursion train will probably be run between Chicago and St. Joe at this time.

Minnesota will plant thirty thousand walnut trees along the public highways during the present year. These are for the Southern portion of that State and next year the same number will be set out in the Northern portion. To get an idea of what this would mean we are informed that planted on both sides of the road there would be a row of trees 150 miles in

length. Michigan people have advocated planting fruit trees along the highways, but so far nothing of note has been done. One farmer complained that it would reduce the price of apples and another said trees along the road made for snow drifts in winter.

About the best stocked trout streams in the State are to be found near Kalamazoo. This is not generally known, but for several years past the sportsmen of that city have worked hard for the preservation and propagation of the speckled trout. Three hundred thousand have been planted so far this spring in the small streams of that county. Three men took 75,000 by automobile to Spring brook one day last week during the heavy snow. It was a day's work and required the services of teams a number of times to pull the machines out of the drifts and mud holes.

An inspection of all hotel mail is to be started shortly by the postoffice in Kalamazoo. Parcels post packages that are unclaimed, as well as all other mail matter, will be returned promptly to the main office. Visitors on paying their bills will be presented with a card by the hotel clerk. This card will read: "Have you given forwarding orders for your mail?"

Ira Gordon's son, Earl, underwent an operation last week at Blodgett hospital and is much improved.

It is said the Occidental Hotel, at Muskegon, is planning another addition during the coming summer.

W. S. Cain is having his "Big Six" remodeled and decorated in new colors. John Wells also has the "doll-up" idea. John is doing a bit of inside decorating, being quite handy with the brush pot.

A. J. Griffith, at one time a salesman from Grand Rapids for Arbuckle coffee and later proprietor of the hotel at Edmore, has recently opened a factory at Ludington and will put on the market a new brand of pie-filler known as the Red Crescent.

There seems no limit to the variety of chemicals and things that are made from the liquid pumped from wells by the Dow Chemical Company, at Midland. Formaldehyde, chloroform, carbolic acid, perfumery, carbide and dynamite are but a few of the eighty or more varieties and the latest is a new metal, harder than steel and lighter in weight than aluminum with a resistance greater than either. Pistons for automobiles are being manufactured from this new metal. More mileage and less motor vibration is claimed for them.

It is said of a prominent member of Grand Rapids Council, U. C. T.—an officer—that last December he exchanged overcoats with one of the lay members and only this past week discovered the error and returned the coat to the proper owner, receiving his own in return and which our informant insists was not so well suited to keep off the weather of the past few months.

How many customers are thoughtful of their appointments and considerate of a salesman's time and expense? A Grand Rapids salesman who makes but one call in Greenville, in answer to his advance card, received the following letter by return mail: "Got your advance card, but I will be out of town remainder of the week; see me next week or the next trip." How many salesmen make

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

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

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



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

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

Western Hotel

BIG RAPIDS, MICH.

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

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.

"A MOTOR CAR

is only as good
as the house
THAT SELLS IT."

We consider our Service
organization second to none in
Michigan.

Consider this when you buy your
NEXT CAR.

WE SELL

Pierce-Arrow
Franklin
Oldsmobile

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

good by calling on everyone to whom they have mailed advance cards? Customers should be notified if routes are changed and the salesman is unable to call on the day he is expected.

The Duplex Printing Press Co., of Battle Creek, is doing a good business judging from what is being said of them. One salesman turned in orders last week for four machines. One was a big tubular high-speed press for the Southwest and the price was around \$35,000 for this one alone. Their lowest priced press, the one that made them famous, sells for about \$6,000.

Howard Ives had grief last week driving between Bailey and Grant. There was a mud-hole along the way and no chance to detour. One horse and a dollar bill pulled him from the place where his ford was in above the hubs.

J. H. Millar, representing the National Candy Company these forty years past, more or less, is known by his smile. One of his customers recently passed this out about him: "Same old smile on the same old face, been comin' forty years to my old place." There were a couple more lines, but the Tradesman's Big Chief swore us in to the service at a time when poetry was proscribed.

A. H. Behrman, representing the San Telmo Cigar Co., presented members of the You-See-Tee Club with a box of Robert Bacon cigars at the Saturday noon-day luncheon.

The last dance of the season for the U. C. T. was held Saturday evening. The usual number were present. A special dancing party will be given at Knights of Columbus hall on April 22. Tickets are now on sale, the proceeds going toward fitting out the Council's base ball team with uniforms.

You may miss that old drinking fountain which occupied the center of the room at our union depot, but only for a time. A more modern apparatus for the purpose reposes in the corner, easy of access, but out of the main line of travel.

Downright carelessness is the only excuse the Gobby Scribe has to offer for saying in last week's Tradesman that the U. C. T. convention this year was to be held in Ludington. 'Twas Muskegon, to be sure; and have you made reservations?

The world sure does move, and so does Radcliffe, and so do those You-See-Tee chaps. The luncheon and entertainment they put on at the Association of Commerce rooms last Saturday noon was well attended and thoroughly enjoyed. The committee in charge was James H. Bolen, A. H. Behrman and Gilbert H. Moore, and they performed the functions of their office faultlessly. The two young ladies who rendered the vocal music made themselves popular with the ladies present, to say nothing about the men. The remainder of the entertainment was rendered by the piano and saxophone, supplemented by community songs and Harry Behrman. The crowning feature of the hour, from a literary standpoint, was the scholarly address by Lee M. Hutchins, of the Hazeltime & Perkins Drug Co., who spoke on the elements of citizenship. He said the time is surely coming when our schools will not march all students alike through the curricula as one solid phalanx, but will take them singly and treat each one according to his requirements and make an attempt to find out what he is fitted for in life. The first element of good citizenship is in the home, the second the community and the third is patriotism for our country. After a young man "finds himself" he must, if he would succeed, drive toward his goal with untiring energy and force.

"Every day is ladies day, now is the slogan. So come up, Mr. Councilor, next Saturday noon and be a regular fellow among regular fellows. Next Monday is vote day and it is the duty of every traveling man to

vote. The polls open at 6 o'clock, so we can vote before train time or we can make use of the absent voter's law and vote Saturday. Several propositions are up to the voter, among them being the idiotic daylight savings plan which is based on false premises and does no one any good except the man who believes the universe begins at Reeds Lake and ends at John Ball park and whose principal occupation is playing golf and eating Billy Sundaes. For the traveling man or any one else whose duties take him out of the city it is extremely confusing and annoying and every You-See-Tee should make it his business to go to the poles and vote his protest to this so-called day light savings plan. If factory men and some others wish to get up earlier than the time provided by legal time, let them buy a Big Ben and go to it, but let us not twist the time all up for seven months of the year by adding Eastern time to the two we already have.

Pinehurst Inn, at Indian River, which was destroyed by fire last fall, has been rebuilt and will be officially opened the early part of May. The capacity of this hostelry has been doubled and many improvements added. The new building was constructed on the site of the burned structure.

If Fred Beardslee lives until April 15—and it would require wings of high caliber to lift him out of this vale of tears—he will have rounded out twenty-one years as traveling representative for the Worden Grocer Company. Fred shook the dust of the old home farm (six miles South of Shepardsville) off his feet thirty years ago and came to Grand Rapids to seek his future in the mercantile world. His first employment was in the grocery department of the Morse department store. George Morse must have recognized the budding genius in the lad, for three days later he put him in charge of one side of the store. After he had worked a year for Morse, he transferred himself to E. J. Herrick, who then conducted the best grocery store on Monroe avenue. He soon made himself invaluable to his employer by reason of his courtesy, energy and personality, all of which were invariably in evidence. To this day some of the older housekeepers in the city delight to refer to the remarkable service they received at his hands when he was chief clerk for Mr. Herrick. Fred still retains all the good qualities he cultivated so assiduously in his younger days and has won and won several other good qualities—all of which have enabled him to register a 100 degree success in his present position.

Lee M. Hutchins went to Allegan Monday, where he delivered an address after an evening dinner given by one of the civic organizations of that city.

The Men's Community Club of Alto entertained the entire community at a meeting which was held in the grange hall Friday evening, March 24. Mrs. Harvey A. Gish, a dramatic reader from this city, gave the program. She was assisted by Mrs. Cecil Campau and Mrs. Duell, of Alto, who gave the musical numbers; also a local orchestra. The entire program was a great success.

John J. Berg (Pitkin & Brooks) has sold his home at 1014 Caulfield avenue to Herman Cook and will "live around" until it is time to open his summer cottage at Baptist Lake.

Roman Lesinski has engaged in the drug business at the corner of Sixth street and Davis avenue. The stock, fixtures and soda fountain were furnished by the Hazeltime & Perkins Drug Co. Mr. Lesinski has been chief clerk for the Harman Drug Co., on Butterworth street, for several years.

A letter to the Gabby Scribe from one of the country editors up-state

contains the following information: "We are now encrusted in our second coating of ice. Part of the light wires are down. Shop lights are on yet but the half dozen kerosene lamps up at the house only seem to intensify the blackness. We have about four inches of snow and ice mixed; the wind has howled down from the North all day and my time is divided between stoking the furnace and shutting the storm door after some old tight-wad who came in for a sample copy of the paper (the one with the annual tax sales in). Yet it is but forty days until the opening of the season. Oh, for May 1 with its balmy breezes, black flies and mosquitos, when snow and ice will be but a memory, when trout will rise to investigate the merits of the Royal Coachman and life will be worth living. Would that such days were forty-eight hours long!"

John B. Olney.

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—7½¢ per lb.

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

Butter—The market is in about the same condition as it was a week ago. The percentage of fresh butter arriving is of good quality and all grades are selling on arrival on the present basis of quotations. The stocks of storage butter are being rapidly reduced, and it is likely it will all be used up before the grass butter commences to arrive. The production is a little bit less than it was a year ago and the consumption a little bit better. We do not look for much change from the present conditions during the next week. Local jobbers hold extra creamery at 38c in 63 lb. tubs for fresh and 36c for cold storage; 39c for fresh in 40 lb. tubs. Prints, 38c per lb. Jobbers pay 15c 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, \$5 per crate of 4 to 6 doz. stalks.

Cucumbers—Illinois and Indiana hot house command \$2.25 per doz. for fancy.

Eggs—The receipts of fresh are increasing as the season advances and the quality arriving is the best of the year. The consumptive demand is very good. There is also some demand for storage purposes. The outlook is for considerable increase in the production, with possibly lower prices with warm weather. Local jobbers pay 22c, cases included.

Grape Fruit—Present quotations on Florida are as follows:

36	-----	\$4.25
46-54	-----	5.00
64-70-80	-----	5.00
96	-----	5.00

Green Onions—Shalots, 90c per doz. bunches.

Lemons—Sunkist are now quoted as follows:

300 size, per box	-----	\$7.00
-------------------	-------	--------

270 size, per box	-----	6.00
240 size, per box	-----	6.00

Choice are held as follows:

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

Lettuce—Hot house leaf, 20c per lb.; Iceberg from California, \$6.50 per crate.

Onions—California, \$11.50 per 100 lb. sack; home grown, \$9 per 100 lb. sack.

Oranges—Fancy Navels are now held as follows:

90 and 100	-----	\$7.50
150, 176 and 200	-----	7.50
216	-----	7.50
252	-----	7.50
288	-----	7.00
324	-----	6.50

Choice Navels sell for 50c per box less than fancy; Sunkist sell at 50c higher; Floridas are held at \$7 per box.

Parsley—60c per doz. bunches.

Peppers—Florida, \$1.25 per basket.

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

Pineapple—\$7 per crate for Cubans.

Potatoes—The market is weak. Locally potatoes are selling at 85c per bu.

Poultry—The market is unchanged. Local buyers pay as follows for live: Light fowls ----- 18c
Heavy fowls ----- 25c
Light Chickens ----- 18c
Heavy Chickens, no stags ----- 25c
Radishes—90c per doz. bunches for home grown hot house.

Spinach—\$2.25 per bu. for Florida.

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

Tomatoes—\$1.10 per 6 lb. basket from California.

Will Continue To Make the Twin Six.

Grand Rapids, March 28—Inasmuch as you were of the impression that the Packard were going to abandon the Twin Six, and that this fact had been made note of in your issue of March 8, I beg leave to state that President Macauley has authorized a statement that such is not a fact; that the company has no thought of discontinuing the manufacture and sale of our Twin Six car.

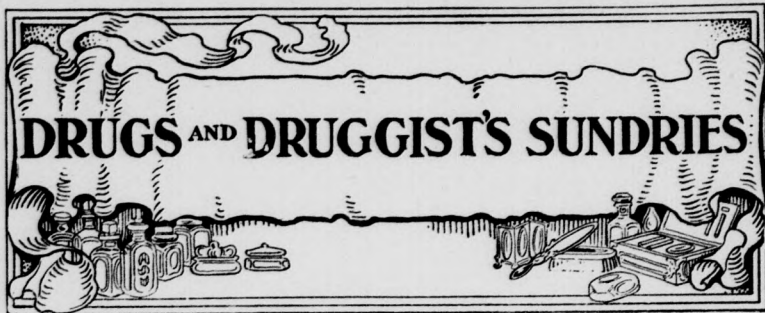
A. L. Donaldson,
Local Mgr. Packard Motor Car Co.

Detroit—The Detroit Shoe Machinery Supply Co., 3439 Gratiot avenue, has been incorporated with an authorized capital stock of \$100,000, \$61,300 of which has been subscribed and paid in, \$10,300 in cash and \$51,000 in property.

Look It Over

Persons interested in burglar proof safes are invited to call at our place of business and inspect the Ely-Norris safe we have received for the newly organized Home State Bank for Savings.

GRAND RAPIDS SAFE CO.
Grand Rapids.



DRUGS AND DRUGGIST'S SUNDRIES

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.

New Equipment For Druggists.

The Hazeltine & Perkins Drug Co. has recently sold new fixtures and soda fountains to the following druggists:

J. E. Bachelder, City.
Roman Lesinski, City.
G. B. Evarts, City.
B. S. Peck, Kalamazoo.
Arthur D. Hudson, Kalamazoo.
Arthur Luck, Battle Creek.
Dennis B. Long, Battle Creek.
P. H. Lewis, Watervliet.
The following druggists have recently purchased soda fountain outfits:
West's Drug Store, City.
Mrs. Maude Miller, City.
W. E. Magaw, City.
C. A. Bishop & Co., Cassopolis.
Will Kroll, Montague.
J. H. Jansen, Pentwater.
Pfister Cigar Co. (Patton & Uth) Benton Harbor.
Jud Ryno, Watervliet.
Grant Pharmacy, Grant.
Robinson Drug Co., Lansing.
Fred Gunther, Carson City.
Karl Plumhoff, Shelby.
Buikema Bros., Zeeland.

Making Ice Cream.

Much water has flowed under the bridges since Mrs. Nancy Johnson, of Philadelphia, invented the first ice cream freezer. Her machine has not been improved upon since then to any great extent for domestic use; but within recent years the per capita consumption of ice cream in this country has enormously increased, and its production has become an important industry.

Many large factories are now devoted to the manufacture of ice cream, turning it out by thousands of gallons daily, and for their purposes big power machines are required. The process, needless to say, has to be very expertly managed, one of its principal difficulties being the proper regulation of the temperature of the "mix." Upon that the quality of the output depends.

It is not practicable to use a mercury thermometer—for one reason, because that would necessitate the stopping of the mixer at frequent intervals to read the temperature. This trouble has been overcome, however, by a new invention developed by the dairy division of the Department of Agriculture, which makes it easy to ascertain the stage of freezing in the

mix at any time as the process goes on.

The contrivance is electrical, and, while the mixing is being done, readings of the temperature are taken at a distance of several hundred feet, where the accuracy of the recording instruments is not disturbed by the machinery of the plant. The readings are exact within a hundredth part of a degree.

Fake Badge Collected the Bills.

A retail druggist in one of the poorer sections of the city who had been too easy in the extension of credit, found, in looking over his accounts, that some of his accounts were just about worthless. He was about to write them off as a loss when a new clerk asked permission to try his luck at collecting them.

The first thing the clerk did was to buy one of those tin police badges that are sold in novelty stores and pin it on his vest just above the pocket in which he carried his pencil. Then in talking to the women who owed the money, he would let his hand wander to his pencil pocket so that they would get a glimpse of the badge.

And it worked like magic. They were of an ignorant type and thought he was some sort of an officer. There was no trouble to get them to pay up.

Cream Plants To Be Erected.

Pure cream that will last for months and years without spoiling will be manufactured in a half million dollar plant to be located at Tranquillity, California, according to Joseph F. Ryan of Elgin, Illinois, who completed the purchase of the \$125,000 plant formerly owned by the Dairy Products company at that community. The plant will be the first one of its kind in the United States, the process through which the cream is put being a Danish invention. It is secured against infringements by patents held in all the principal countries of the world. Practically the entire capital which will be invested in the Fresno county plant is being furnished by Chicago capitalists.

Toothache Mixture.

Phenol in loose crystals 10 Gms.
Camphor 8 Gms.
Menthol 8 Gms.

Triturate these three ingredients together in a mortar, and when liquified, add:

Chloroform 4 Gms.
Oil of cloves 1 Gm.
Oil of mustard, volatile 1 Gm.

Moisten a small tampon of cotton with the fluid and insert in the cavity of the offending tooth; the powerful anodyne effect of the above prescription is at once noted.

Treatment of Tapeworm.

Liquid extract of male fern usually produces the desired effect as an anthelmintic. It may be administered either in capsule or emulsion. Sometimes, however, owing to a gastric affection the patient cannot take the usual dose, in which case the capsules may be coated so as to render them soluble in the gastric juice—they may be dipped, for instance, in solution of formaldehyde or coated with keratin or salol. The general method of treatment recommended is as follows: Prepare the patient by dieting; give purgative suitable for removing excess of mucus at bedtime, and if necessary at 7 o'clock next morning; a dose of the vermifuge at 9 a. m.; wash away the remains of this from the bowels by castor oil at 11 a. m. If the male fern is to be given in the form of an emulsion, the following may be used: Liquid extract of male fern, 1 fl. drachm; mucilage of acacia, 1 fl. drachm; cinnamon water, sufficient to produce 1 fl. ounce. Or 10 minims of tincture of senega is made up to 1 fl. drachm with cinnamon water in a measure glass, and 1 fl. drachm of the liquid extract of male fern added; the whole poured into a 1 ounce phial and well shaken, and the bottle finally filled with water.

Menthol Tooth Paste.

Calcium carbonate, levigated 100 parts
Cuttlefish bone, fine powder 25 parts
Castile soap, old white, pwdr. 25 parts
Tincture of carmine,
 ammoniated 4 parts
Simple syrup 25 parts
Menthol 2 parts
Alcohol 5 parts
Attar of rose, or any other perfume sufficient.

Rose water, sufficient to make a paste.

Beat the soap with a little rose water, then warm until softened, add the syrup and the tincture of carmine. Dissolve the perfume and the menthol in the alcohol, and add to the soap mixture. Add the solids and incorporate thoroughly. Finally, work to a proper consistency for filling into collapsible tubes, using water if necessary.

Sage and Sulphur Hair Tonic.

Sage leaves 1 oz.
Henna leaves ½ oz.
Milk of sulphur 3 ozs.
Tincture of cantharides 2 ozs.
Oil of Bergamot 1 dr.
Oil of Lemon 2 drs.
Glycerine 16 ozs.
Boiling water, to 1 gal.

Pour the boiling water over the sage and henna and let stand until cool, then strain. Add the oils to the tincture cantharides and then to the glycerin. Put the sulphur into a mixture of glycerin, oils and tincture to it to make a smooth paste. Finally

stir this paste into the decoction of the leaves. This preparation will show a precipitate on account of the insolubility of the sulphur and will have to be dispensed with a shake label.

Elixir Acetanilid and Saffrein.

Acetanilid 640 grs.
Alcohol 5 ozs.
Glycerine 5 ozs.
Water 4 ozs.
Compound spirits orange --- ¼ oz.
(Elix. Flavor)

Rub acetanilid to a fine powder, put in a pint bottle (wide mouth) and add alcohol; heat it by water bath until dissolved, then add the glycerine and water previously mixed and heated and when cool add the flavoring, then add 64 grains caffeine and dissolve in mortar. Each dram contains 5 grains acetanilid and ½ grain caffeine. Valuable for headache, neuralgia, nervousness, etc. Dose, 1 to 1½ drams.

Sweeping Compound.

Sawdust, Dry 10 lbs.
Paraffin oil ½ pt.
Paraffin wax 2 ozs.
Coarse salt ½ lb.
Eucalyptus oil 2 ozs.
Sea sand 4 lbs.

Warm the paraffin oil and mix with the melted wax. Dissolve in the mixture any aniline color desired, add the eucalyptus oil and saturate the sawdust, finally incorporate the mixture with the sand.

Smokers' Tooth Powder.

Salicylic acid 30 grs.
Camphor 10 grs.
Cuttlefish bone, in powder 120 grs.
Hard soap, in powder 120 grs.
Menthol 3 grs.
Precipitated calcium carbonate 2 ozs.
Thymol 10 grs.
Oil of rose 4 mins.

Mix according to art.

Let a man get the idea that he is being wronged, or that everything is against him, and you cut his earning capacity in two.



Store and Window

AWNINGS

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

Auto Tents, Cots, Chairs, Etc.

Send for booklet.

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

S.C.W. 5¢ Cigar
"Good to the very end"
X CIGAR CO. DISTRIBUTORS

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

Mich. Beans
Mushrooms

DECLINED

Canned Shrimps
Rougefort Cheese
Pickles
Galv. Pails
Galv. Tubs
Some Flour

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton,
per doz. 1 75
I X L, 3 doz., 12 oz. 4 50
Parsons, 3 doz. small 6 30
Parsons, 2 doz. med. 5 00
Parsons, 2 doz., lge. 6 70

AXLE GREASE



48, 1 lb. 4 90
24, 3 lb. 6 00

BAKING POWDERS

Calumet, 4 oz., doz. 97 1/2
Calumet, 8 oz., doz. 1 95
Calumet, 16 oz., doz. 3 35
Calumet, 5 lb., doz. 12 75
Calumet, 10 lb., doz. 19 00
K. C., 10c, doz. 95
K. C., 20c, doz. 1 85
K. C., 25c, doz. 2 35
K. C., 5 lb., doz. 7 00
Queen Flake, 6 oz. 1 35
Queen Flake, 50s, kegs 13
Queen Flake, 100s, keg 13
Royal, 10c, doz. 95
Royal, 6 oz., doz. 2 70
Royal, 12 oz., doz. 5 20
Royal, 5 lb., doz. 31 20
Rumford, 10c, doz. 1 85
Rumford, 8 oz., doz. 1 85
Rumford, 12 oz., doz. 2 40
Rumford, 5 lb., doz. 12 50
Ryzon, 4 oz., doz. 1 35
Ryzon, 8 oz., doz. 2 25
Ryzon, 16 oz., doz. 4 05
Rocket, 16 oz., doz. 1 25

BLUING

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

BREAKFAST FOODS

Cracked Wheat, 24-2 4 85
Cream of Wheat 7 60
Pillsbury's Best Cer'l 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

Scrub
Solid Back, 8 in. 1 50
Solid Back, 1 1in 1 75
Pointed Ends 1 25

Stove

No. 1 1 10
No. 2 1 35

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.3
Paraffine, 6s 14.4
Paraffine, 12s 14.4
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 6 00
Apple Sauce, No. 2 2 35
Apricots, No. 2 1 90@2 00
Apricots, No. 2 1/2 2 25
Apricots, No. 10 9 00@13 50
Blueberries, No. 2 3 00
Blueberries, No. 10 15 00
Cherries, No. 2 3 00@3 50
Cherries, No. 2 1/2 4 00@4 95
Cherries, No. 10 18 00
Loganberries, No. 2 3 00
Peaches, No. 1 1 85
Peaches, No. 1, Sliced 1 40
Peaches, No. 2 2 75
Peaches, No. 2 1/2, Mich 2 60
Peaches, 2 1/2 Cal. 3 00@3 75
Peaches, No. 10, Mich 7 75
Peaches, No. 10, Cal. 10 50
Pineapple, 1, slic. 1 60@1 75
Pineapple, No. 2, slic. 2 75
Pineapple, 2, Brk slic. 2 25
Pineapple, 2 1/2, sliced 3 50
Pineapple, No. 2, crus. 2 25
Pineap., 10, crus. 7 00@9 00
Pears, No. 2 3 25
Pears, No. 2 1/2 4 25
Plums, No. 2 2 25
Plums, No. 2 1/2 3 00
Raspberries No. 2, blk. 3 25
Rhubarb, No. 10 6 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 75
Clams, Minced, No. 1 2 50
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. 1 35
Lobsters, No. 1/2, Star 4 50
Lobster, No. 1/4, Star 2 75
Shrimp, No. 1, wet 1 75
Shrimp, No. 1, dry 1 75
Sard's, 1/4 Oil, k. 4 25@4 75
Sardines, 1/4 Oil, k'less 3 75
Sardines, 1/4 Smoked 7 00
Sardines, 1/4 Mus. 3 75@4 75
Salmon, Warrens, 1/2 2 75
Salmon, Warrens, 1 lb 4 00
Salmon, Red Alaska 2 85
Salmon, Med. Alaska 2 00
Salmon, Pink Alaska 1 45
Sardine, Im. 1/4, ea. 10@23
Sardines, Im. 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 Sli. 1 30
Beef, No. 1/2, Qua. Sli. 1 90
Beef, No. 1, B'nut, sli. 5 70
Beef, No. 1/2, B'nut sli. 3 15
Beefsteak & Onions, 18 35
Chili Con Ca., 1s 1 35@1 45
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak 3 15
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 1 35
Veal Loaf, Medium 2 30

Derby Brands In Glass.

Ox Tongue, 2 lb. 19 50
Sliced Ox Tongue, 1/4 4 60
Calf Tongue, No. 1 6 45
Lamb Tongue, Wh. 1s 6 00
Lamb Tongue, sm. sli. 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 80
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, 18 oz. 90
Fremont, No. 2 1 15
Snider, No. 1 1 10
Snider, No. 2 1 55
Van Camp, Small 1 00
Van Camp, Med. 1 30

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 3 75
No. 2 1/2, Lge. Gr. 3 75@4 50
Wax Beans, 2s 1 35@3 75
Wax Beans, No. 10 6 00
Green Beans, 2s 1 60@4 75
Green Beans, No. 10 8 25
Lima Beans, No. 2 Gr. 2 00
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 1 30@1 55
Beets, No. 2, wh. 1 60@2 40
Beets, No. 2, cut 1 25@1 75
Beets, No. 3, cut 1 40@2 10
Corn, No. 2, St. 1 10@1 35
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fan 1 60@2 25
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 7 25
Hominy, No. 3 1 15@1 35
Okra, No. 2, whole 1 90
Okra, No. 2, cut 1 60
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 38
Mushrooms, Choice 43
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, Ex. Fine, French 32
Pumpkin, No. 3 1 60
Pumpkin, No. 10 3 75
Pimientos, 1/4, each 15@18
Pimientos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 15
Saurkraut, No. 3 1 80
Succotash, No. 21 60@2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 1 45@1 75
Spinach, No. 2 1 45@1 75
Spinach, No. 10 7 25
Spinach, 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
Fraziera, 14 oz. 2 25
Libby, 14 oz. 2 25
Libby, 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 80
Kraft Small tins 1 40
Kraft American 2 75
Chili, small tins 1 40
Pimento, small tins 2 25
Roquefort, small tins 2 25
Camembert, small tins 2 25
Brie 20
Wisconsin Flats 24
Wisconsin Daisy 24 1/2
Longhorn 26
New York 26
Michigan Full Cream 22 1/2
Sap Sago 48
Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beeman's Pepsin 65
Beechnut 65
Doublemint 65
Juicy Fruit 65
Sapota Gum 1 25
Spearmint, Wrigleys 65
Spic-Spanns Mxd Flavors 65
Wrigley's P-K 65
Zeno 65

CHOCOLATE.

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

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 49
1/4s & 1/2s, 15 lb. case 13
Bulk, barrels 49
96 2 oz. pkgs., per case 8 09
48 4 oz. pkgs., per case 7 00

CLOTHES LINE

Hemp, 50 ft. 1 60
Twisted Cotton, 50 ft. 2 00
Braided, 50 ft. 2 90
Sash Cord 4 00

COFFEE ROASTED

Bulk
Rio 15 1/2
Santos 21 1/2@24
Maracaibo 24
Mexican 25
Guatemala 26
Java and Mocha 29
Bogota 26
Peaberry 24

McLaughlin's XXXX
McLaughlin's XXXX pack-
age coffee is sold to retail-
ers only. Mail all orders
direct to W. F. McLaugh-
lin & Co., Chicago.

Coffee Extracts 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
Rich'd S Cut, 20 pl. 10 00
Rich'd 1 Cut, 20 ck 10 00
Fatima, 20, Plain 9 20
Helmar, 20, Plain 10 50
English Ovals, 20 Pl. 10 50
Turkish Trop., 10 ck 11 50
London Life, 10, cork 11 50
Helmar, 10, Plain 11 50
Herbert Tarryton, 20 12 25
Egyptian Str., 10 ck 12 00
Murad, 20, Plain 15 50
Murad, 10, Plain 16 00
Murad, 10, cork or pl. 16 00
Murad, 20, cork or pl. 16 00
Luxury, 10, cork 16 00
Melachrino, No. 9, 10 16 00
cork or plain 16 00
Melachrino, No. 9, 20 16 00
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 16 00
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. 28 00
Ambassador, 10 28 00
Benson & Hedges 55 00
Tuberettes 55 00



Oatman's Dundee,
tall, 48s 4 50
Oatman's Dundee,
baby, 96s 4 40

Pet, Tall 4 50
Pet, Baby, 8 oz. 4 40
Silver Cow, Tall 4 50
Silver Cow, Baby 4 40
Van Camp, Tall 4 50
Van Camp, Baby 3 30
White House, Tall 4 25
White House, Baby 4 00

CIGARS

Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s 37 50
Record Breakers, 50s 75 00
Delmonico, 50s 75 00
Panatella, 50s 75 00
Favorita Club, 50s 95 00
Epicure, 50s 95 00
Waldorfs, 50s 110 00

The La Azora Line.

Agreements, 50s 58 00
Washington, 50s 75 00
Biltmore, 50s, wood 95 00

Sanchez & Haya Line

Clear Havana Cigars made
in Tampa, Fla.
Specials, 50s 75 00
Diplomatics, 50s 95 00
Bishops, 50s 115 00
Rosa, 50s 125 00
Victoria Tins 115 00
National, 50s 130 00
Original Queens, 50s 150 00
Worden Special, 25s 185 00

Webster Cigar Co.

Plaza, 50s, Wood 95 00
Coronado, 50s, Tin 95 00
Belmont, 50s, Wood 110 00
St. Regis, 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
Primercos, 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 58 00
R. B. Invincible, 50s 58 00
Foil Wrapped 70 00

Union Made Brands
El Overture, 50s, foil 75 00
Ology, 50s 58 00

Our Nickel Brands
New Currency, 100s 36 00
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
Dry Slitz, 100 31 50

CIGARETTES.

One Eleven, 20, Plain 5 50
Bechnut, 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 7 50
Falks Havana, 20, Pl. 9 75
Rich'd S Cut, 20, pl. 10 00
Rich'd 1 Cut, 20 ck 10 00
Fatima, 20, Plain 9 20
Helmar, 20, Plain 10 50
English Ovals, 20 Pl. 10 50
Turkish Trop., 10 ck 11 50
London Life, 10, cork 11 50
Helmar, 10, Plain 11 50
Herbert Tarryton, 20 12 25
Egyptian Str., 10 ck 12 00
Murad, 20, Plain 15 50
Murad, 10, Plain 16 00
Murad, 10, cork or pl. 16 00
Murad, 20, cork or pl. 16 00
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Melachrino, No. 9, 10 16 00
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Melach'o, No. 9, 20 St 16 50
Natural, 10 and 20 16 00
Markaroff, No. 15, 10 16 00
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. 28 00
Ambassador, 10 28 00
Benson & Hedges 55 00
Tuberettes 55 00

Scotten, Dillon & Co. Brands.
Bracer, per plug 38
Cream De Menth, 10c 96
Peachey, per plug 64
Stronghold, per plug 64
Yankee Girl, per plug 56

P. Lorrillard Brands.
Climax, 10c tins, doz. 96
Climax Smooth, plug 72
Climax Thick, per plug 72
Red Cross, 10c cuts 96
Red Cross, per plug 48

R. J. Reynolds Tobacco Co. Brands.
Apple, 5 lb. Butt, lb. 72
Caramel Twist, per lb. 80
Gravelly Superior, 10c 96
Humburg, per lb. 1 28
Kismet, per lb. 1 05
Liberty Bell, per lb. 1 65
Mitana, 15c Foil, dz. 1 44
Mickey Twist, per lb. 72

John J. Bagley & Co. Brands.
Maple Dip, per plug 56

SMOKING TOBACCO.
American Tobacco Co. Brands.
Banner, L. C., 10c, dz. 96
Banner, L. C., 40c, dz. 3 84
Blue Boar, 25c Foil 2 28
Blue Boar, 30c Vac tin 2 75
Bob White, gran., 10c 96
Bull Durham, 10c, dz. 96
Drum, Gran., 10c, dz. 96
Five Bros., 10c, doz. 96
Giant, L. C., 10c, dz. 96
Giant, L. C., 30c, dz. 2 88
Giant, L. C., Pails, dz 6 84
Garrick, 30c Foil, dz. 2 70
Imperial Cube Cut, 30c 2 88
Lucky Strike, R. Cut 1 53
Myrtle Navy Plug Cut 96
Myrtle Navy, 15c Pl. 1 44
Navy, G. & A., 10c 96
Nigger Hair, 10c, doz. 96
Nigger Hair, Pails, dz 8 40
Nigger Head, P. C. 10c 96
Old English, C. C. 16c 1 53
Peerless, L. C., 10c 96
Peerless, L. C., 35c dz. 3 36
Peerless, L. C., Pails 7 44
Rob Roy, L. C., 10c 96
Rob Roy, L. C., 40c 3 84
Rob Roy, L. C., pails 8 40
Sweet Maple Scrap, 96
Soldier Boy, L. C., 10c 96
Soldier Boy, L. C., pail 7 32
Tuxedo, Gran. 15c foil 1 44
Tuxedo, Gran., 17c, dz 1 53
Tuxedo, Gran. Cut
plugs, 8 oz. tins 6 72
Yale Mix., 15 vac. tin 1 44

Scotten, Dillon & Co. Brand
Dan Patch, 10c, doz. 90
Dan Patch, 16 oz., dz. 7 50
Ojibwa, 10c, doz. 96
Ojibwa, 8 oz., doz. 3 85
Ojibwa, 5c, doz. 8 50
Ojibwa, 90c, doz. 8 00
Sweet Mist, 10c, doz. 96
Uncle Daniel, 10c, doz. 96
Uncle Daniel, 16 oz. 10 20

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, doz. 96
Velvet, Cut Plug, 10c 96
Velvet, Cut Plug, tins 1 53
Velvet, Cut Plug, 8 oz. 7 72
Velvet, C. Pl., 16 oz. 15 84
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

P. Lillard'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, doz. 96
Stag, Cut P., 10c, doz. 96
Union Leader, 10c tin 96
Union Leader, 50c tin 4 80
Union Leader, \$1 tin 9 60
Union Leader, 10c, doz. 96
Union Leader, 15c, doz. 1 44
War Path, 35c, doz. 3 35

Scotten Dillon Co. Brands

Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96
G. O. P., 35c, doz. 3 00
G. O. P., 10c, doz. 96
Lored, 10c, doz. 96
Peachy, Do. Cut, 10c 96
Peachy Scrap, 10c, doz. 96
Peninsular, 10c, doz. 96
Peninsular, 8 oz., doz. 3 00
Reel Cut Plug, 10c, doz. 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, doz. 96
Big 9, Clip, 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c 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
Kleek, 25c, doz. 2 40
Old Colony, Pl. C. 17c 4 50
Old Crop, 50c, doz. 1 80
Red Band, Scrap, 10c 96
Sweet Tips, 15c, doz. 1 44
Wild Fruit, 10c, doz. 96
Wild Fruit, 15c, doz. 1 44

Independent Snuff Co. Brands.

New Factory, 5c, doz. 48
New Factory Pails, dz 7 60

Schmidt Bros. Brands

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

R. J. Reynolds Tobacco Co. Brands.

George Washington, 10c, doz. 96
Old Rover, 10c, doz. 96
Our Advertiser, 10c 96
Prince Albert, 10c, 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 London Mixture, 50c, doz. 4 00
Vintage Blend, 25c dz 2 30
Vintage Blend, 80 tins 7 50
Vintage Blend, \$1.55 tins, doz. 14 70

Superba Tobacco Co. Brands.

Sammy Boy Scrap, dz 96
Cigar Clippings
Havana Blossom, 10c 96
Havana Blossom, 40c 3 95
Knickerbocker, 6 oz. 3 00
Lieberman, 10c, doz. 96
W. O. W., 6 oz., doz. 3 00
Royal Major, 10c, doz. 96
Royal Major, 6 oz., doz. 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

United States Tobacco Co. 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 Branding, 10c 64
Seal Göteborg, 10c, roll 64
Seal Swe. Rapee, 10c 64
Seal Norkopping, 10c 64
Seal Norkopping, 1 lb. 85

CONFECTIONERY

Stick Candy Pails
Standard 14
Jumbo Wrapped 16
Pure Sugar Stick, 600's 4 20
Mixed Candy Pails
Kindergarten 17
Leader 14
X. L. O. 13
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
Orange Gums 17
Butterscotch Jellies 18
Favorite 20
Superior 18

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 3 90
Checkers, Prize 3 90

Cough Drops

Boxes
Putnam's 1 30
Smith Bros. 1 50

Package Goods

Creamery Marshmallows
4 oz. pkg., 12s, cart. 95
4 oz. nkg., 48s, case 3 75

Specialties

Arcadian Bon Bons 18
Walnut Fudge 23
Pineapple Fudge 21
Italian Bon Bons 18
National Cream Mints 23
Silver King M. Mallows 30

CRISCO

36s, 24s and 12s.
Less than 5 case 20
Five cases 19 1/4
Ten cases 19
Twenty-five cases 18 1/2
6s and 4s.
Less than 5 cases 19 1/4
Five cases 18 1/2
Ten cases 18 1/4
25 cases 18

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50
Where 1,000 books are ordered at a time, special price print front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes 40

DRIED FRUITS

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

Citron

10 lb. box 40

Currants

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

Peaches

Evap. Fancy, Unpeeled 21

Peel

Lemon, American 26
Orange, American 22

Raisins

Seeded, bulk 17
Seeded, 15 oz. pkg. 18 1/2
Sultana Seedless 18
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 1/4
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 1/2
Cal. Limas 10 1/2
Brown, Swedish 08
Red Kidney 07 1/2

Farina

25 1 lb. packages 3 20
Bulk, per 100 lbs. 06 3/4

Hominy

Pearl, 100 lb. sack 5 25

Macaroni

Domestic, 10 lb. box 1 00
Domestic, broken bbls. 08
Golden Age, 2 doz. 1 90
Fould's, 2 doz., 8 oz. 1 80

Pearl Barley

Chester 4 80

Peas

Scotch, lb. 06 3/4
Split, lb. 09

Sago

East India 06 1/2

Taploca

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

FISHING TACKLE

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

Linen Lines

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

Floats

No. 1 1/2, per gross wd. 5 00
No. 2, per gross, wood 5 50
No. 2 1/2, per gro. wood 7 50

Hooks—Kirby

Size 1-12, per 1,000 1 05
Size 1-0, 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 1/4 Ounce 1 75
2 Ounce 2 75
2 1/4 Ounce 3 00
2 3/4 Ounce 3 25
4 Ounce 5 00
8 Ounce 8 50
7 Dram, Assorted 1 35
1 1/4 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 40
Harvest Queen, 2 1/2 8 40
Light Loaf Spring
Wheat, 2 1/2 9 20
Roller Champion, 2 1/2 8 00
Snow Flake, 2 1/2 6 90
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, 1/8s 8 20

Meal

Gr. Grain M. Co.
Bolted 2 25
Golden Granulated 2 45

Wheat

No. 1 Red 1 28
No. 1 White 1 25

Oats

Carlots 45
Less than Carlots 48

Corn

Carlots 68
Less than Carlots 72

Hay

Carlots 18 00
Less than Carlots 22 00

Feed

Street Car Feed 29 00
No. 1 Corn & Oat Fd 29 00
Cracked Corn 29 00
Coarse Corn Meal 29 00

FRUIT JARS

Mason, pts., per gross 7 25
Mason, qts., pr gross 8 50
Mason, 1/2 gal., gross 11 60
Ideal Glass Top, pts. 8 80
Ideal Glass Top, qts. 10 60
Ideal Glass Top, 1/2 gallon 13 70

GELATINE

Cox's 1 doz., large 1 90
Cox's 1 doz., small 1 25
Jello-O, 3 doz. 3 45
Knox's Sparkling, doz. 2 25
Knox's Acidu'd, doz. 2 25
Minute, 3 doz. 4 05
Nelson's 1 50
Oxford 7 55
Plymouth, White 1 75
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 5
No. 1 4
No. 2 3

Wool

Unwashed, medium 22@25
Unwashed, rejects 18
Fine 25

RAW FURS.

Skunk.
No. 1 black 3 00
No. 2 short stripe 2 00
No. 3 narrow stripe 1 00
No. 4 broad stripe 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

MINCE 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
Fancy Open Kettle 60
Choice 48
Good 36
Fair 30
Stock 25

Molasses in Cans.

Red Hen, 24, 2 lb. 2 60
Red Hen, 24, 2 1/2 lb. 3 25
Red Hen, 12, 5 lb. 3 25
Red Hen, 6, 10 lb. 2 90
Red Hen, 6, 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 lb. 5 50
O. & L. Spec., 12, 5 lb. 5 25
O. & L. Spec., 6, 10 lb. 5 00
Duffs, 24, 2 1/2 Screw C. 6 50
Duffs, 6, 10, Screw C. 5 35
Dove, 36, 2 lb. Wh. L. 6 60
Dove, 24, 2 1/2 lb. Wh. L. 6 30
Dove, 12, 5 lb. Blue L. 4 70
Dove, 6, 10 lb. Blue L. 4 45
Palmetto, 24, 2 1/2 lb. 4 50

NUTS.

Whole
Almonds, Terregona 22
Fancy mixed 21
Filberts, Sicily 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 30
Walnuts, Manchurian 27
Walnuts, Sorrento 35

Salted Peanuts

Fancy, No. 1 10
Jumbo 21

Shelled

Almonds, Spanish, 125 lb. bags 08 3/4
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. 2 35
10 oz. Jar, plain, doz. 3 50
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, Tank Wagon 21.1
Gas Machine Gasoline 39.5
V. M. & P. Naphtha 23.2
Capitol Cylinder 42.2
Atlantic Red Engine 23.2
Winter Black 13.7

Polarine

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

SALAD DRESSING

Durkee's large, 1 doz. 6 75

SALT	
Colonial 24 2 lb.---	90
Med. No. 1, Bbls.---	2 70
Med. No. 1, 100 lb. bg---	90
Farmer Spec., 70 lb.---	82
Packers, 56 lb.---	62
Blocks, 50 lb.---	4 50
Butter Salt, 280 lb bbl.---	4 25
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
Dri-Foot, doz.---	2 00
Bixbys, Doz.---	1 35
Shinola, doz.---	85

STOVE POLISH.	
Blackline, per doz.---	1 35
Black Silk Liquid, dz.---	1 40
Black Silk Paste, doz.---	1 25
Enamaline Paste, doz.---	1 35
Enamaline Liquid, dz.---	1 35
E Z Liquid, per doz.---	1 40
Radiant, per doz.---	1 85
Rising Sun, per doz.---	1 35
654 Stove Enamel, doz.---	2 85
Vulcanol, No. 5, doz.---	95
Vulcanol, No. 10, doz.---	1 35
Stovoll, per doz.---	3 00

SOAP.	
Am. Family, 100 box---	5 75
Export, 120 box---	4 95
Flake White, 100 box---	4 90
Fels Naptha, 100 box---	5 60
Grdma White Na. 100s---	5 30
Rub No More White---	
Naptha, 100 box---	5 50
Swift Classic, 100 box---	4 90
20 Mule Borax, 100 bx---	7 55
Wool, 100 box---	6 50
Fairy, 100 box---	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. Pwdr., 100s---	3 60
Star Nap. Pwdr., 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.

CLEANSERS.

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 Rod, 24---	4 25
Jinx, 3 doz.---	4 50

La France Laun, 4 dz.---	3 70
Luster Box, 54---	3 75
Miracle Cm, 4 oz. 3 dz.---	4 00
Miracle C., 16 oz., 1 dz.---	4 00
Old Dutch Clean, 4 dz.---	4 75
Queen Ann, 60 oz.---	2 40
Rings, 100 oz.---	6 40
Rub No More, 100, 10 oz.---	4 06
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
Sapolio, 3 doz.---	3 15
Soapine, 100, 12 oz.---	6 40
Snowboy, 100, 10 oz.---	3 90
Snowboy, 24 Large---	4 70
Speedee, 3 doz.---	7 20
Sunbrite, 72 doz.---	4 00
Wyandotte, 48---	5 50

SPICES.

Whole Spices.	
Allspice, Jamaica---	@12
Cloves, Canton---	@42
Cassia, Canton---	@16
Cassia, 5c pkg., doz.---	@40
Ginger, African---	@15
Ginger, Cochon---	@22
Mace, Penang---	@70
Mixed, No. 1---	@22
Mixed, 5c pkgs., doz.---	@45
Nutmegs, 70-80---	@30
Nutmegs, 105-110---	@25
Pepper, Black---	@15
Pure Ground in Bulk	
Allspice, Jamaica---	@15
Cloves, Zanzibar---	@55
Cassia, Canton---	@25
Ginger, African---	@22
Mustard---	@31
Mace, Penang---	@75
Nutmegs---	@32
Pepper, Black---	@20
Pepper, White---	@29
Pepper, Cayenne---	@32
Paprika, Spanish---	@42

Seasoning

Chili Powder, 15c---	1 35
Celery Salt, 3 oz.---	95
Sage, 2 oz.---	90
Onion Salt---	1 35
Garlic---	1 35
Poncity, 3 1/2 oz.---	1 35
Kitchen Bouquet---	3 25
Laurel Leaves---	20
Marjoram, 1 oz.---	90
Savory, 1 oz.---	90
Thyme, 1 oz.---	90
Turmeric, 2 1/2 oz.---	90

STARCH

Corn	
Kingsford, 40 lbs.---	11 1/4
Powdered, bags---	03
Argo, 48 1 lb. pkgs.---	3 75
Cream, 48-1---	4 80
Quaker, 40 1---	6
Gloss	
Argo, 48 1 lb. pkgs.---	3 75
Argo, 12 3 lb. pkgs.---	2 74
Argo, 8 5 lb. pkgs.---	3 10
Silver Gloss, 48 1s---	11 1/4
Elastic, 64 pkgs.---	5 35
Tiger, 48-1---	2 85
Tiger, 50 lbs.---	05 1/2

SYRUPS

Corn	
Blue Karo, No. 1 1/2, 2 doz.---	202
Blue Karo, No. 5, 1 dz.---	2 60
Blue Karo, No. 10, 1/2 doz.---	2 40
Red Karo, No. 1 1/2, 2 doz.---	2 18
Red Karo, No. 5, 1 dz.---	3 00
Red Karo, No. 10, 1/2 doz.---	2 80
Maple Flavor.	
Karo, 1 1/2 lb., 2 doz.---	3 95
Karo, 5 lb., 1 doz.---	6 15

Maple and Cane	
Kanuck, per gal.---	1 50
Sugar Bird, 2 1/2 lb., 2 doz.---	9 00
Sugar Bird, 8 oz., 4 doz.---	12 00

Maple.	
Johnson Purity, Gal.---	2 50
Johnson Purity, 4 doz., 18 oz.---	18 50

Sugar Syrup.	
Domino, 6 5 lb. cans---	2 50
Bbls., bulk, per gal.---	30

Old Manse.	
6, 10 lb. cans---	9 40
12, 5 lb. cans---	10 40
24, 2 1/2 lb. cans---	11 40
24, 1 1/4 lb. cans---	7 00
5 gal. jacket cans, ea.---	1 15
36, 8 oz. bottles---	5 25
24, pint bottles---	6 75
24, 18 oz. bottles---	7 25
12, quart bottles---	5 75

Silver Kettle.	
6, 10 lb. cans---	7 40
12, 5 lb. cans---	8 15
24, 2 1/2 lb. cans---	9 15
48, 1 1/4 lb. cans---	11 00
5 gal. jacket cans, ea.---	5 90
36, 8 oz. bottles---	4 40
24, pint bottles---	5 50
24, 18 oz.---	5 75
12, quart bottles---	4 75

Ko-Ka-Ma.	
6, 10 lb. cans---	5 15
12, 5 lb. cans---	5 65
24, 2 1/2 lb. cans---	6 40
5 gal. jacket cans, ea.---	3 90
24, pint bottles---	4 25
24, 18 oz. bottles---	4 50

TABLE SAUCES.

Lea & Perrin, large---	5 75
Lea & Perrin, small---	3 35
Pepper---	1 60
Royal Mint---	2 40
Tobasco---	2 75
Sho You, 9 oz., doz.---	2 70
A-1, large---	5 75
A-1, small---	3 60
Capers---	1 80

TEA.

Japan.	
Medium---	32@38
Choice---	40@43
Fancy---	54@57
No. 1 Nibbs---	58
1 lb. pkg. Siftings---	16

Gunpowder	
Choice---	28
Fancy---	38@40

Ceylon	
Pekoe, medium---	33
Melrose, fancy---	56

English Breakfast	
Congou, Medium---	28
Congou, Choice---	35@36
Congou, Fancy---	42@43

Oolong	
Medium---	36
Choice---	45
Fancy---	50

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

VINEGAR	
Cider, 40 Grain---	28
White Wine, 40 grain---	17
White Wine, 80 grain---	22

Oakland Vinegar & Pickle Co.'s Brands.	
Oakland Apple Cider---	30
Blue Ribbon Corn---	22
Oakland White Pickling---	20
Packages no charge.	

WICKING	
No. 0, per gross---	60
No. 1, per gross---	85
No. 2, per gross---	1 10
No. 3, per gross---	1 85

Peerless Rolls, per doz.---	45
Rochester, No. 2, doz.---	50
Rochester, No. 3, doz.---	2 00
Rayo, per doz.---	90

WOODENWARE	
Baskets	

Bushels, narrow band, wire handles---	1 75
Bushels, narrow band, wood handles---	1 85
Bushels, wide band---	1 90
Marked, drop handle---	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 00
14 qt. Galvanized---	2 00
12 qt. Flaring Gal. Ir.---	6 75
10 qt. Tin Dairy---	4 50
12 qt. Tin Dairy---	5 00

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

Tubs	
Large Galvanized---	8 50
Medium Galvanized---	7 00
Small Galvanized---	6 50

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

Window Cleaners	
12 in.---	1 65
14 in.---	1 85
16 in.---	2 30

Wood Bowls	
13 in. Butter---	5 00
15 in. Butter---	9 00
17 in. Butter---	13 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

How To Select Locations For Stores.

According to Charles C. Nichols, president of the Chain Stores Leasing Corp., psychology plays an important part in the location and planning of a store. For instance, women buyers will walk to a basement more readily than they will take an elevator and will catch sight of the merchandise where there is a broad stairway with a wide opening near the front of the store, as in 5 and 10 cent stores, and walk down without question, either forgetting or ignoring the return trip. Second floor stores must be given careful consideration, as men will walk up one flight to save money. However, from a standpoint of lowered expenses, it is a question whether the merchant saves anything in the long run on a second floor location, as he must spend much more, proportionately, in advertising. Attention should be given to the traveling population, noting where people get on and off the cars and analyzing the general types. In visiting a city or town, study carefully the advertising of local merchants, watching to see what part of it is regular advertising and what part is that of the merchant who is not located desirably and who must spend money in advertising to coax the customers to his store. Different people frequent different blocks. One block may be popular with the customer buying the cheapest class of goods, the second with those interested in things of moderate price, while the third may draw the highest class of trade. The blocks given over to women's trade are usually shunned by men. There are two distinct types of location known to real estate men—men's and women's. As a rule the shady side of the street is the women's side, and rentals are about 25 per cent. higher. Where one side of the street develops

women's business the other side stands fair to be good for men. It costs more in every way to do business in a woman's shop than in a man's, but women spend much more money on clothes than men do, and on the other hand, women are more creatures of habit than men are, and go in crowds.

The Zero Hour.

I have never seen such a complete reversal in form as is evidenced in the attitude of the wholesale grocers with whom I have come in contact since the first of the year. They are on their toes, full of vim, energy and optimism, looking with hope and determination to make this a good year all around. They have come back.

For many months my telephone wires have been corroded and eaten by the acid of the voices they carried. To-day you would think they are a conduit for syrup. The terrors and disappointments of the past year were closed in the inventories and sealed and forgotten. There is no crying over spilled milk. There is a fresh deck and a new deal. Smiles have succeeded frowns and Richard is himself again.

The markets are looking better—even sugar is showing signs of life. The nerves of business have steadied; a firmer hand is at the helm. As I sense this change which is so apparent in this office, I feel better over the outlook than I have for eighteen long months. The wholesale grocery business got it first; got it worst and had it longer. They are the first to strike bedrock and to rebound, and they will be the first to head the procession back to prosperity. There is no fear for the coming year.

Harry E. Sloan.

When a hen lays a nickel egg she has a right to cackle.

Flour

The merchant who offers his trade a distinctive line of quality merchandise is going to create a demand for his goods which is not easily affected by price cutting competition. This holds true with flour.

On the one hand there are flours which appeal to the "bar-gain hunter"—customers that are with you today and gone tomorrow. Distinguished from such flours is Fanchon. Fanchon is a flour the merchant can confidently push, knowing that it helps materially in establishing a reputation for handling the highest quality goods. He attracts a trade which is discriminating as to quality—a trade that does not haggle over price but is willing to pay a fair price for what they want. Such trade realizes the true economy of quality flour.

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

Wrapping Up of Goods in Retail Stores.

Packing and wrapping for local delivery will be taken up by the Traffic Group of the National Retail Dry Goods Association during the coming year with the idea of standardizing this work. Almost every store whether small or large, it is pointed out, has practically the same problems in its packing for delivery, and also packing for what are called "take-withs." Expense in this department has mounted by bounds in the last five years, and all merchants are endeavoring in every way possible to reduce the heavy overhead.

In going into the matter for the purpose of standardizing the practices, there would be three or four points to observe, it is explained, and much would depend upon the policy of the houses represented. Some, for instance, do not believe in using salvaged material, and others are keen to use as much salvage as possible. The quality of the trade and the following of the trade has a lot to do with this particular point, but it is believed that if salvage is done properly the highest type of store can use the method without loss of prestige. It has been the observation of many in this respect that the stores that are careful in salvaging and using the salvaged material really get in the end better results than some stores which use only new material.

Another point to be considered would be the standard size, shape and appearance of many staple articles. It adds nothing to the cost to make a delivery that is extremely presentable when placed in the customers hands. Proper supervision enters largely, and it is also a matter of supervision to keep down waste and unnecessary use of packing materials and wrapping of all kinds. Some houses go to the extent of paying premiums for having wrapping and packing material brought back.

In the direction of creating containers that will allow instantaneous wrapping by the clerk in stores using cash registers, much may be accomplished. As a general proposition, it is felt that correct methods in wrapping will save the delivery department a large amount of overhead expense now caused by damage to merchandise in transit and the necessity of rewrapping and repacking all poorly prepared packages.

It is the purpose of the Traffic Group to take up the subject through a series of surveys and local store studies.

Light Cow Hides in Better Demand.

There is considerable enquiry in the packer market for winter light native cows and some trading may be the result but as yet no trades are reported. With one exception, packers are very firm for advances from the recent low point while tanners continue to look for bargains. A small sale of heavy native cows is noted at 12 3/4c.

There is considerable trading going on in the country market and one operator reports the sale of 10,000 extremes 15 per cent. grubby at 10 3/4c. Two cars of grub free extremes brought 11c. These are for account of a patent leather tanner whose requirements are not yet filled. It is notable that patent leather shoes are again coming into vogue for both men and women. Fashionable shoe stores are exhibiting this kind of footwear. The above sale registers an advance of 1 1/4c since the low point reached early this month. Buff hides are in fair demand at around 7 1/2@8c.

Calfskins are hard to sell as there is very little demand for the light weight skins that are in season now. The last sale reported was at the low price of 16 cents. Most light shoes are made from foreign goatskins that come to this country at very low prices and without duty. Kip are in small supply and there is little demand for them.

Horsehides seem to be in better call. At any rate, a representative from a large Eastern tanner is in the market and has been here for a week or more. The price is very low as horsehides come into direct competition with cheap foreign goatskins.

Sheepskins continue to sell well on account of a heavy demand for clothing wools. Sheep leather is the cheapest of all American leathers and yet there is little or no demand for it.

Proving It.

"There was a stranger in church this morning, but I did not see him," remarked the country minister.

"How did you know, then?" enquired Mrs. Parson.

"I found a dollar in the contribution box," was the reply.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

WANTED—GENERAL MERCHANDISE BUSINESS in town from 1000 to 3000 inhabitants. Hugh Watson, Mt. Pleasant, Mich. 707

PATENT—Over Skirt Marker Ready for the market. Can be manufactured for less than ten cents. Can take the place of the most expensive skirt marker. Can be used in homes or stores. Inventor will take \$5,000 if sold before May 1. G. Efantis, 2413 S. 61 Avenue, Cicero, Ill. 703

Wanted—Drug store, medium sized, in Southern Michigan town. Address No. 709, care Michigan Tradesman. 709

WANTED—Salesmen in various sections of the country to sell highest grade established line European tooth brushes. Exclusive or side line. Transatlantic Packet Co., 181 N. LaSalle, Chicago, Ill. 710

German Czech, etc. firms seeking trade per name 25c. Mention goods wanted. Ulbrich, 499 Marion St., St. Paul, Minn. 711

Wanted—Stock of groceries or general merchandise. Give best cash price first letter. Address J. L. Morgan, Coldwater, Mich. 712

MERCHANDISE WANTED—We are buyers of miscellaneous merchandise. What have you to offer? Will buy entire stock or part thereof. Get in touch with us. Always in the market. Sewall & Co., 102 Hoyt St., Saginaw, Mich. Bell Phone 685. 713

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.

\$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 roads to stores and hamlet. Will trade for stock of goods up to \$4,000. W. J. Cooper, Mt. Pleasant, Mich. 702

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

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

1000 letterheads or envelopes \$3.75. Copper Journal, Hancock, Mich. 150

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

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

One rotten egg in a dozen does not spoil the eleven but cuts out your profit

IT IS the same way with your valuable papers—which should be in a safe place—when you have a fire and your books, inventory, record of daily sales and record of purchases are not in a fire proof safe. It is like a rotten egg in a dozen; in fact, it is a rotten egg in your business, because, ten to one, you don't get the money you are entitled to and you cannot reasonably expect it either.

Prevent this possible loss. Buy a reliable safe to store away your books and valuable papers every night. Now, while you read this advertisement is the time to act. It is a warning to you for you don't know what is going to happen. Don't delay. Do it right now.

We sell the best safes on the market, in all styles and sizes at reasonable prices. COME IN OR WRITE. You will never regret it.

GRAND RAPIDS SAFE CO.

Corner Ionia and Louis Sts. Grand Rapids, Mich.

A Few Special Suggestions

No. 5 Club & Spade	Stifels 2.65 Wt.		
No. 13 Rope Stripe	Overalls & Jackets	-----	@ \$12.00 Doz.
No. 19 Wabash Stripe			
Lawrence Shirts & Drawers			@ 6.87 1/2 Doz.
No. 1, 68 x 72 Percale Dress Shirt			@ 9.00 Doz.
No. 2, 80 Square Percale Dress Shirt			@ 12.00 Doz.
No. 3, 64 x 60 Percale Dress Shirt			@ 7.12 1/2 Doz.
President or Shirley Suspenders			@ 3.75 Doz.
No. 605, Good Khaki Pants			@ 13.50 Doz.
No. 251, Black Duck Work Shirt			@ 7.97 1/2 Doz.
No. 621, "W. T." Corsets			@ 9.50 Doz.
No. 635, Ladies' Merc. 220 Needle, Mock Seam Hose			@ 3.85 Doz.
No. 800, Men's Merc. 220 Needle, Mock Seam Hose			@ 2.62 1/2 Doz.
Master Mechanic Men's Heavy Wt. Cotton Rib. Hose			@ 1.65 Doz.
No. 31, Pickaniny, Misses' Merc. Lisle 344 Needle Hose			@ \$3.85 on 7, R. 10, F. 5
Big Injun 4-4 Bleached Cotton			@ 11 7/8c
Bravo, 4-4 Bleached Cotton			@ 13 1/2c
Auto 4-4 Bleached Cotton			@ 14 3/4c

GRAND RAPIDS DRY GOODS CO.
Wholesale Only

NEW ISSUE:

James D. Lacey & Company

(INCORPORATED)

First Mortgage 7% Serial Gold Bonds

Bonds Authorized -----\$1,000,000

Bonds issued at this time -----\$775,000

Interest payable at The Michigan Trust Company, Trustee, March 1st and September 1st. Bonds redeemable on March 1, 1924 or any interest date thereafter at 102 and accrued interest.

MATURITIES

\$100,000 due March 1, 1926
 100,000 due March 1, 1927
 100,000 due March 1, 1928
 100,000 due March 1, 1929

\$100,000 due March 1, 1930
 100,000 due March 1, 1931
 400,000 due March 1, 1932

CAPITALIZATION

	Authorized	Outstanding*
First Mortgage 7% Serial Bonds (This issue) -----	\$1,000,000	\$775,000
Preferred Stock, 7% (non-cumulative) -----	1,250,000	1,250,000
Common Stock (no par value) -----	20,000 shs.	20,000 shs.

*In hands of public.

James D. Lacey & Company was organized by James D. Lacey, Wood Beal and Victor Thrane, and their estimates and values are considered by timbermen in this country as authoritative. They have been in the timber business many years and are very highly regarded. The business was founded by Mr. Lacey forty years ago and during the intervening period Mr. Lacey and his associates have dealt extensively in the purchase and sale of timber lands in the United States and Canada.

SECURITY

These bonds are a First Mortgage on the Company's interests (or the proceeds thereof as sold) in twenty timber holdings of over 480,000 acres located in the following states: Louisiana, South Carolina, North Carolina, Washington, Oregon, California and British Columbia, estimated to have approximately 9,000,000,000 ft. of merchantable timber, including over one-fifth interest in the Tensas Delta Land Company, having over 250,000 acres in Louisiana, and a very substantial interest in the Clallam Lumber Company which owns about 30,000 acres of heavily timbered land in the Olympic Peninsula, Washington. The total value of the company's assets is estimated to be worth approximately four million dollars (\$4,000,000), against which there are issued at this time \$775,000 par value of bonds, and never can there be more than \$1,000,000 of these bonds outstanding against the property of the Company.

We offer the unsold balance of these bonds, totaling \$100,000 par value in the following maturities at a price to yield 7.55% according to maturity.

\$ 6,000 due March 1, 1926 Price 98.16 & int.
 10,000 due March 1, 1927 Price 97.74 & int.
 18,000 due March 1, 1928 Price 97.43 & int.

\$18,000 due March 1, 1929 Price 97.06 & int.
 14,000 due March 1, 1930 Price 96.72 & int.
 21,000 due March 1, 1931 Price 96.43 & int.
 16,000 due March 1, 1932 Price 96.17 & int.

DIRECTORS

J. W. Mc Curdy

James D. Lacey

Victor Thrane

Wood Beal

Claude Hamilton

The legality of this issue and all matters incident thereto have been approved by Butterfield, Keeney & Amberg, Grand Rapids, Mich.

Howe, Snow, Corrigan & Bertles

INVESTMENT BANKERS

310 Ford Building, Detroit, Mich.

Grand Rapids Savings Building, Grand Rapids, Mich.

Statistics and information contained in this circular while not guaranteed are obtained from sources we believe to be reliable.



Meritas Table Oil Cloth Lives Up to Its Looks

Table Oil Cloth has to do more than merely "look the part," in order to convince women of its quality. It must live up to its looks.

"Looks," at the store and "wear," in the home, are two very different things. You may make the first sale on appearance alone, but you won't make the second the same way.

Meritas Table Oil Cloth has both "looks" and "wear." The original,

exclusive patterns, designed by our own staff of artists; the sturdy, long-staple cotton foundation fabric, and the correctly made and applied surface, manufactured under the constant supervision of our skilled chemists—these are what insure the quick sales of Meritas.

The repeat sales of Meritas Table Oil Cloth come because of the satisfaction given by the wearing quality of the goods themselves.

THE STANDARD TEXTILE PRODUCTS CO.
320 BROADWAY, NEW YORK

MERITAS

TABLE OIL CLOTH

*See Your Wholesaler—
We'll Move the Goods!*





When Cars Pass You On the Road

you can bet a large percentage of them use



Red Crown Gasoline



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

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

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

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



STANDARD OIL COMPANY

(INDIANA)

CHICAGO

ILLINOIS

