

The Better Prayer

I thank thee, Lord, for strength of arm
To win my bread,
And that beyond my need is meat
For friend unfed,
I thank thee much for bread to live,
I thank thee more for bread to give.

I thank thee, Lord, for snug thatched roof
In cold and storm,
And that beyond my need is room
For friend forlorn.
I thank thee much for place to rest,
But more for shelter for my guest.

I thank thee, Lord, for lavish love
On me bestowed,
Enough to share with loveless folk
To ease their load.
Thy love to me I ill could spare,
Yet dearer is the love I share.

Robert Davis.

Along the Road

I walked a mile with Pleasure;
She chattered all the way,
But left me none the wiser
For all she had to say.

I walked a mile with Sorrow
And ne'er a word said she;
But oh, the things I learned from her
When Sorrow walked with me!

EVERY time you feel fear coming into your mind, shut it out as quickly as possible and apply the antidote—fearlessness, assurance. Picture yourself as absolutely fearless. Say to yourself, "I am no coward. Cowards fear and cringe and crawl, but I am a MAN. Fear is a child's frailty. It is not for grown-ups. I positively refuse to stoop to such a degrading thing. Fear is an abnormal mental process and I am normal. Fear can not influence me, for I will not harbor it. I will not allow it to cripple my career."

Over and Over Does It

Our advertising keeps right at it—small space but often.

In the big newspapers where all your customers can read it.

Nobody who ever suffers from constipation, indigestion or skin troubles is going to forget

Fleischmann's Yeast

Don't let 'em forget you have it! 'Over and over' does it for you too.

The Fleischmann Company

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.

Citizens Long Distance Service

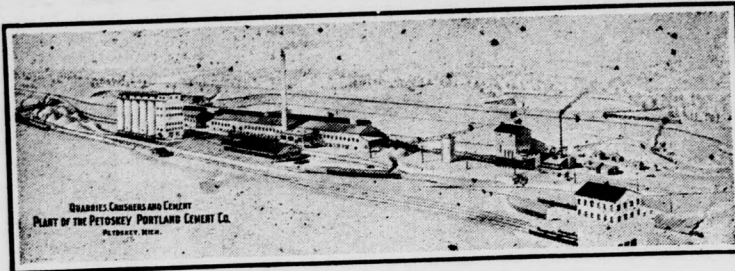


Reaches more people in Western Michigan than can be reached through any other telephone medium.

19,000 telephones in Grand Rapids.
Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY



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



Get Your Profits

Sugar represents an important percentage of your sales. You can make a real profit on sugar if you sell

Franklin Package Sugars

Saving overweight, labor, cost of bags, twine, breakage and waste.

The Franklin Sugar Refining Company

PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, APRIL 19, 1922

Number 2013

MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By
TRADESMAN COMPANY

Grand Rapids
E. A. STOWE, Editor.

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five years or more old 50 cents.

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

DETROIT REACHING OUT.

Advantages of Wholesale Market To Be Broadcasted.

Detroit, April 18—May 1 to 6 will
mark the beginning of a new era in
the history of Detroit wholesaling.

Convinced of the importance of con-
certed action in advertising the ad-
vantages of that city as a jobbing
center affecting the retail trade in
Michigan, Ohio and Indiana, Detroit
wholesalers have combined in inaugu-
rating a special buyers week to be
held May 1 to 6.

This event, the first of a series of
similar campaigns to promote a closer
relationship with the retailers and the
many diversified wholesale interests,
is fostered by the Wholesale Mer-
chants Bureau of the Detroit Board of
Commerce, who plan to make these
buyer's weeks semi-annual events.
Plans for entertainment of their
guests have been completed and
nothing will be left undone to make
the visit of the merchants an enter-
taining, educational and profitable one.

In addition to the general publicity
campaign for Buyers Week by the
Wholesalers Bureau the individual
jobbers will advertise special merchan-
dise offerings as an added incentive
to visit the city during that week.
From 1,000 to 1,500 buyers are ex-
pected to respond to the invitations.

William B. Holden, chairman of the
Wholesale Merchants Bureau and
largely influential in bringing about
the Buyers Week movement, has ap-
pointed a committee to take up the
matter of interesting firms in lines
not well represented to locate in De-
troit in an effort to make the city one
of the most complete wholesale mar-
kets in the country.

Another reason why every Detroit
merchant should become a member
of the Retail Merchants Bureau of
the Detroit Board of Commerce may
be seen in the announcement that a
series of lectures and demonstrations
of window displays will be held for
the benefit of members of the bureau
in the near future.

The educational campaign will be
aimed to educate the merchant on the
value of his window display and will
be brought about through the co-
operation of the Retail Merchants Bu-
reau with the Detroit Display Men's
Association.

It is planned to hold first an open
night meeting at which the members
of the Retail Merchants Bureau from
all lines of business will be invited.
At this meeting lectures will be given
by noted men who are artists in the
display line, and the real value of a
window display will be demonstrated.

The meeting following will be divid-
ed into groups for the various lines of
trade, one night being given over to
the art of dressing windows for wo-
men's wear, another for men's and
boys' clothing, another for shoes, an-
other for drugs, etc.

All of the lectures and demon-
strations will be given by professional dis-
play men who are specialists in the
particular line and it is felt that such
an educational program will be of
great benefit to the members of the
Retail Merchants Bureau.

Arrangements for the series of lec-
tures and demonstrations are being
completed by A. Hansen, president of
the Detroit Display Men's Associa-
tion, and John W. Chandler, Secre-
tary of the Retail Merchants Bureau.

The meetings will probably be held
in the Detroit Board of Commerce and
there will be no expense to the mem-
bers of the Retail Merchants Bureau
who desire to attend this educational
course.

The Detroit Retail Hardware As-
sociation will give a dinner dance and
entertainment for active and associate
members and their wives Thursday
at 8 p. m. at Eastwood Inn, Graitot
avenue and Eight-Mile road. Music
will be furnished by the "Iris Four"
and the Eastwood Inn orchestra.
Those in charge include Messrs. Rob-
ert Wills, Morris Leppel, Theodore
Bargman, J. W. Draper, F. J. Hartge,
E. A. Hock, Alex Lemke, F. A.
Harms, W. A. Kirk, Hayden
Byrne, William Thomas, R. T. Miller,
L. Heilbronner and William Walker.

William E. Heames, for years the
oldest flour merchant in active ser-
vice in Detroit, died at his home, 89
King avenue, Wednesday, of the re-
sults of age and a general breakdown.
Mr. Heames was 71 years old, and
up to a few months of his death was
active in the conduct of his business
at 227 West Woodbridge street. He
is survived by two daughters, Mrs.
Frank Watkins and Helen H. Heames,
and one son, Richard M. Heames, all
of Detroit. Mr. Heames was married
to Miss Lucy M. Clapp, daughter of
Rev. Mathew Clapp, of the old Chris-
tian church in Detroit. She died in
February, 1921. For forty-four years
Mr. Heames was head of the W. E.
Heames Co., dealing in wholesale
flour at the Woodbridge street ad-
dress. Until 1904, when his father
died, he was associated with his father
in the firm of Henry Heames & Son,
selling building material. He was
president of the Old Western Club
and connected with various other so-
cieties.

Charles F. Wendel display manager
of the J. L. Hudson Co., has been
selected as director of demonstrations
at the Silver Jubilee of the Interna-
tional Association of Display Men,
to be held in the Coliseum, the Coli-
seum Annex and the Greer building, in
Chicago, July 11-14, inclusive.

Detroit now ranks with New York
and Chicago as a wholesale toy dis-
tributing center. Edward Huebner &
Sons recently opened offices and dis-
play rooms in the Kerr building, 642
Beaubien street, where they are show-
ing, for wholesale distribution, the
goods of John Bing Co., of New
York, and allied companies, which is
said to be the largest toy house in the
world, controlling the output of
ninety-one factories in Continental Eu-
rope, employing 26,000 persons. This
new Huebner toy firm is controlled
by the owners of the Huebner Screen
& Door Co., pioneer door and win-
dow manufacturers in Detroit for
fifty-one years.

Strong Advocate of Trade Extension.

Detroit, April 18—At the annual
election of the Wholesale Merchants
Bureau of the Detroit Board of Com-
merce, last week, William B. Holden,
sales manager of the Edson, Moore &
Co., was elected chairman of the Bu-
reau for the 1922-23 term. The Whole-
sale Merchants Bureau is an organiza-
tion composed of the leading whole-
salers of Detroit and the election of
Mr. Holden, which was unanimous,
came as a result of the efficient ser-
vices which he has performed for the
Bureau in the past.

Mr. Holden is well known, both to
wholesalers and retailers in the State
of Michigan. He spent twelve years
as a traveling salesman and nine years
as manager of the Grand Rapids Dry
Goods Co. While in Grand Rapids
Mr. Holden served as chairman of the
Grand Rapids Wholesale Merchants
Association for two terms.



Four years ago Mr. Holden came to
Detroit as sales manager for Edson,
Moore & Co. Since that time he has
taken an active interest and for the
past three years he has served as a
member of the Executive Committee
of the Wholesale Merchants Bureau.
He is a strong advocate of the Trade
Promotion Trips, which have been
conducted at frequent intervals to
various parts of the State. He is firm
in his belief that a closer contact
should be maintained between the
Upper Peninsula and the lower part
of the State and during the coming
year the Detroit wholesalers will con-
duct a campaign to bring this result.

The first activity which Mr. Holden
has sponsored is a Buyers Week,
which will be held in Detroit from
May 1 to May 7. Invitations are be-
ing mailed by Detroit wholesalers to
their customers and prospective cus-
tomers throughout the State and an
elaborate program is being worked
out for the reception of the visitors.

Under the direction of Wm. B.
Holden, it seems safe to say that the
Detroit wholesalers will enjoy a year
of constructive accomplishment.

High Prices Retard Hide Market Trade.

Country hides are firm, particularly
the light end. Patent leather produc-
ers are anxious for extremes and in
some cases would not doubt pay up to
12c for choice, free of grub, 25 to 45
pound hides. Tanners of other class-
es of leather, however, claim they
cannot afford to pay any such figures.
Extremes containing small percent-
ages of grubs can be had locally at
11½c and from Northwestern points

for 11c. The buff weights, 45 to 60
pounds are generally unchanged, al-
though some dealers with free of grub
hides are trying to obtain 9c and some
Michigan dealers with high grade
stock have been successful. Other
lots are offered at 8½c and Iowa hides
at 8c, in some instances.

The heavy end, over 60 pounds are
moving slowly. They are generally
held at about the same range as buffs,
although the latter will sell, while
heavy hides are accumulating.

Packer hides are firm but inactive.
Spread steers are quoted 15½c; regu-
lar heavies, 13½@14½c asked; heavy
cows, nominal at 11½@12c; light cows
11½c last paid.

Country hides are firm. Heavy
steers and cows, 8@9c asked; 45 to
60 pound buffs, 8@9c asked, with
business at this range depending on
section, percentage of grubs, etc. Ex-
treme weights, 25 to 45 pounds, 11@
12c asked. Some 25 to 50 pound
weights running 20 per cent. grubs,
offered at 10½c per pound.

Calf and kip—Calfskins are active;
sales at 15c for 8 to 15 pound skins.
Receipts large and collectors rather
free sellers, particularly on light
weight skins. Some ask up to 16½c
for 10 to 15 pound skins first salted.
Resalted calf are quoted at 11@13c.

Kip is unchanged. Packer kipskins
nominal around 12½@13c; cities are
held up to 14c in some instances. Re-
salted kip are considered to be worth
about as much as calfskins.

Horse hides are firm on fresh re-
ceipts. Tanners prefer the better qual-
ity lots, and are willing to pay around
\$3.75 for best lots, with holders ask-
ing \$4 and up to \$4.50 for high-grade
heavy average stock.

Sheep pelts are steady. Packer pelts
are quoted at \$2.10@2.12½. Dealers'
lots are quoted up as high as \$1.50 for
best lots.

Of the seventy-one licensed radio
broadcasting stations in the United
States, seven are operated by depart-
ment stores, according to a recent re-
port of the Bureau of Research and
Information of the National Retail
Dry Goods Association. Three of these
stores are located in Philadelphia, and
one each in New York, Newark, St.
Louis and Los Angeles. Numerous
other stores throughout the country
have applied for licenses for broad-
casting. Sales of radio apparatus by
many of the large department stores
now amount to as much as \$5,000 to
\$6,000 weekly, and the manufacturers
are far behind in filling their orders.
It is these stores, in the opinion of
the association, that must take the
lead in broadcasting, inasmuch as
they have the necessary capital facili-
ties for this service as well as for tak-
ing the lead as venders of the highest
quality of radio equipment.

Proceedings in Grand Rapids Bankruptcy Court.

Grand Rapids, April 10—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of George H. Briggs, Bankrupt No. 2085. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the village of Remus, and has conducted a general store and undertaking establishment there. The schedules of the bankrupt list assets in the sum of \$12,760, of which the sum of \$2,000 is claimed as exempt, and liabilities in the sum of \$15,788.75. The first meeting of creditors in this matter will be held at the office of the referee on April 25. A list of the creditors of the bankrupt is as follows:

Dan Courser, Remus	\$215.00
Mrs. Eva Swisher, Remus	30.00
Zelda Courser, Remus	90.00
States Savings Bank, Remus	1,700.00
Louis F. Cohn & Son, New York	826.16
O. K. Shirt & Waist Co., Detroit	75.64
Jefferson Trimmed Hat Co., St. Louis	94.73
International Hat Mfg. Co., Milwaukee	59.89
Milwaukee Woven Wire Works, Milwaukee	583.95
Weideman & Lindeman, Marinette	419.12
Galewski & Co., New York	10.00
Illinois Life Insurance Co., Chicago	59.60
F. M. Hoyt Shoe Co., Manchester, N. H.	63.80
Sopkin Bros., Chicago	67.31
Hand Made Shoe Co., Sheboygan	145.95
Gleaners Clearing House Association	132.00
J. B. Pearce Co., Cleveland	158.29
Balysat Mfg. Co., Mansfield, Ohio	95.50
Chattanooga Knitting Co., Chattanooga	191.84
Hood Rubber Products Co., Grand Rapids	169.72
New Home S. M. Co., Chicago	161.00
Herrick Bros., Chicago	193.65
Furniture City Casket Co., Grand Rapids	112.41
Burton-Dixie Co., (no address)	186.78
Warnshuis-Portman Corp., Grand Rapids	214.66
Rindge-Kalmbach-Logie, Grand Rapids	165.51
Nata Furniture Co., (no address)	32.75
Falcon Mfg. Co., Big Rapids	72.35
Society Maid Hosiery Co., (no ad.)	15.00
H. D. Lee Mercantile Co., Kansas City	15.00
Cornwell Co., Saginaw	280.00
Hirth-Krause Co., Grand Rapids	265.00
Foster, Stevens Co., Grand Rapids	134.61
Butler Bros., Chicago	5.00
Jackson Corset Co., Jackson	168.33
I. Fleisher & Sons, Cincinnati	41.00
John D. Martin Furn. Co., Grand Rapids	295.00

Lincoln, Potter Co., New York	20.00
Ariel Cabinet Co., (no address)	27.45
Annapatt Garment Co., (no address)	20.00
Wirth Sales Book Co., Chicago	12.00
John Seven, Grand Rapids	80.00
Western Garment Mfg. Co., Milwaukee	79.00
Wolverine Casket Wks., Grand Rapids	65.00
The Iroquois Mfg. Co., Cleveland	35.00
Peter Pollard & Sons, Milwaukee	70.50
Geo. W. Hubler Shoe Co., Auburn, Pa.	64.50
Penn Rivet Corp., Philadelphia	52.43
Belding Casket Co., Belding	8.15
Ticklin Garment Co., Chicago	64.02
Straub Bros. & Amiotte, Traverse City	70.15
Saginaw Milling Co., Saginaw	78.00
H. Watson Co., Saginaw	158.00
Saginaw Wooden Ware Co., Saginaw	300.00
Simons Bros. & Co., Alma	148.00
C. W. Mills Paper Co., Grand Rapids	128.00
G. R. Notions Co., Grand Rapids	75.00
Standard Oil Co., Grand Rapids	8.96
Lorraine Mfg. Co., Chicago	21.90
Wabash Baking Powder Co., Wabash	6.80
Detroit News Co., Detroit	53.20
H. Leonard & Sons, Grand Rapids	46.95
Escanaba Broom Co., Escanaba	30.00
National Candy Co., Grand Rapids	34.92
Go. W. Hughler Shoe Co., Indianapolis	64.50
Edson Moore & Co., Detroit	77.60
Schiller Stein Co., Detroit	136.00
M. L. Fishman, Grand Rapids	65.20
Mich. Cigar Co., Big Rapids	57.09
Doe & Yoe, Big Rapids	33.85
A. Landmark & Co., Denver, Pa.	6.00
Proctor & Gamble, Detroit	24.35
National Grocer Co., Grand Rapids	114.68
National Grocer Co., Saginaw	20.00
Austin, the Painter, Flint	136.00
Vinkemulder Co., Grand Rapids	130.00
G. R. Dry Goods Co., Grand Rapids	1,000.00
Geo. Wood, Remus	125.31
Judson Grocer Co., Grand Rapids	550.00
Superior Baking Co., Alma	330.00
Woodler Co., Cleveland	78.00
United States Sales Co., Grand Rapids	30.00
Remus Co-operative Creamery Co., Remus	33.00
Simons Bed Co., Kenosha	59.00
Globe Casket Co., Kalamazoo	1,000.00
Reed Fiber Co., Bay City	36.00
Morley Bros., Saginaw	36.00
Barrytown State Bank, Barrytown	200.00

The bankrupt is endorser on notes at the State Savings Bank, Remus, in the sum of \$1,831.59.

On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Myron V. Gould, Bankrupt No. 2084. 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 an independent taxi owner and driver. The schedules of the bankrupt list assets in the sum of \$34.50, all of which are claimed as exempt to the bankrupt, and liabilities in the sum of \$1,253.49. From the fact that there are no assets in this estate which are not claimed as exempt to the bankrupt, the court has written for funds for the first meeting. On arrival of the same, the date for the first meeting of creditors will be fixed and note of the same made here. A list of the creditors of the bankrupt is as follows:

Paul M. Hutchins, Grand Rapids	\$700.00
(note)	
Becker Auto Co., Grand Rapids	48.91
Harley Smith Furn. Co., Grand Rapids	6.53
Butterworth Hospital, Grand Rapids	43.00
Simmons Stabler Co., Grand Rapids	12.00
Wealthy & Division Garage, Grand Rapids	47.54
City of Grand Rapids	104.36
Leslie-Judge Co., Grand Rapids	11.00
G. & M. Clothing Co., Grand Rapids	65.00
Boston Store, Grand Rapids	45.00
M. E. Knowlton, Grand Rapids	95.00
Paul M. Hutchins, Grand Rapids	65.00
American Laundry, Grand Rapids	15.00
Schoonfield Auto Trim, Grand Rapids	5.00

On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Smith Bros. and Andrew P. Smith, individually, Bankrupt No. 2083. The matter has been referred to Benn M. Corwin, referee in bankruptcy. The bankrupts are residents of the city of Grand Rapids and have conducted a candy establishment. The schedules of the bankrupt list assets in the sum of \$176.62, all of which is claimed as exempt to the bankrupts, and liabilities in the sum of \$3,703.71. The first meeting of creditors in this matter will be held at the office of the referee on May 1. A list of the creditors of the bankrupts is as follows:

G. B. Anderson Pub. Co., Grand Rapids	\$19.50
Kelling Karel Co., Chicago	72.00
Krelling Karel Co., Brooklyn	494.44
Walter J. Kirsch Co., Chicago	47.31
Goelitz Confectionery Co., Chicago	152.54
Eucild Candy Co., Cleveland	30.00
Curtis Candy Co., Chicago	309.18
Baltimore Chewing Gum Co., Baltimore	61.00
George Zeigler Co., Milwaukee	438.95
Mayanlake Candy Co., Chicago	91.20
National Carmel Co., Lancaster, Pa.	31.20
Howard H. Hoyt Candy Co., Chicago	314.34

Fascination Chocolate Co., Chicago	61.00
Schall's Inc., Clinton, Ia.	90.36
Lyon Specialty Co., Chicago	129.25
Mason, Au & Magenheimer, Brooklyn, N. Y.	76.70
Nissley Swiss Chocolate Co., Florin, Pa.	135.60
Eugene O. Reed Co., Chicago	66.69
Rochester Candy Works, Rochester	131.85
Reuckheim & Eckstein, Chicago	75.50
Wandel Chocolate Co., Baltimore	81.60
Borden Sales Co., Inc., New York	121.13
Safe Cabinet Co., Marietta, Ohio	63.00
United Fig & Date Co., Chicago	28.25
Todd Protograph Co., Rochester	84.00
H. E. Frees Co., Chicago	38.75
Herald, Grand Rapids	132.62
Gleye Hdwe. Co., Grand Rapids	5.58
Ark Fireproof Storage Co., Grand Rapids	1.50
G. R. Calendar Co., Grand Rapids	11.00
Fuller Engraving Co., Grand Rapids	45.65
Ward-Schopps Co., Grand Rapids	22.75
Geo. Thompson Plumbing Co., Grand Rapids	3.00
Merling Sinke Co., Grand Rapids	1.00
G. R. Paper Box Co., Grand Rapids	7.00
Foster, Stevens Co., Grand Rapids	5.35
Powers-Butler Co., Grand Rapids	7.22
Western Union Telegraph Co., Grand Rapids	17.11
Citizens Tel. Co., Grand Rapids	13.25
Specialty Candy Co., Grand Rapids	10.00
Perfection Candy Co., Grand Rapids	20.80
Liberty Candy Co., Grand Rapids	106.00
G. R. Paper Co., Grand Rapids	14.47
G. R. Lumber Co., Grand Rapids	25.66

Getting Women Into Your Store.

Women make, or influence, 75 per cent. of purchases even in stores carrying goods for men's wear use. This is probably true up to 90 per cent. in the hardware business. To attract women into a hardware store begin with the windows. Have the displays of enamel ware, electric utensils or oil stoves attractively arranged. One dealer put in some chairs and a few drapings inside in one corner to make women feel at home. Wait on them with clean hands and a deferential manner. Carry a few side lines especially for them and advertise to them.



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

Barney says—

The Boss has just told me something about our spice business that I think our customers would be interested in.

He says that our spices were submitted to one of the best chemists in Chicago along with samples of many other spice grinders and that our spices are actually the best. Another man told him that our spices are the best spices sold in the State of Michigan.

Now—By Golly—Mr. Retailer, I think every one of you should be interested in selling your customers QUAKER SPICES.

Most of our friends are already selling them, but there is room for a few more.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS

Proceedings of the St. Joseph Bankruptcy Court.

St. Joseph, April 10.—In the matter of Fred Hendricks, bankrupt, of Kalamazoo, the first meeting of creditors was held at the latter place. No claims were proved and, after the examination of the bankrupt, an order was entered that no trustee be appointed, also that the bankrupt be allowed his exemptions as proved. The meeting was adjourned without day and unless cause to the contrary be shown the estate will be closed in ten days.

April 11. In the matter of John Van Dyken, bankrupt, the final meeting of creditors was held at the referee's office and the trustee's final report and account were approved and allowed. The trustee and other administration expenses were ordered paid to date, after which a final dividend of 9 per cent. was declared and ordered paid within ten days. The final dividend list of creditors was filed, also the final order of distribution made. The trustee was authorized not to interpose objections to the discharge of the bankrupt. Creditors having been directed to show cause why a certificate recommending the bankrupt's discharge should not be made by the referee and no cause having been shown, it was determined that such favorable certificate be made. The meeting was adjourned without day.

April 12. In the matter of Arthur L. Reed, bankrupt, of Hartford township, Van Buren county, an order was made calling the first meeting of creditors at Hartford on April 26 for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

In the matter of George W. Merriman and Exchange Bank of Hartford, bankrupt, an order was made calling a special meeting at Hartford on April 26 for the purpose of passing upon certain claims and the consideration of the trustee's third report and account.

April 13. In the matter of Max Benton, bankrupt, of Paw Paw, an order was made calling the first meeting of creditors at the latter place on April 26 for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

In the matter of Peter Weber, bankrupt, of Bridgman, the trustee, Loomis K. Preston, of St. Joseph, sold the stock of shoes of the bankrupt to R. E. Adams, of Kalamazoo, for \$750. Unless cause to the contrary be shown, the sale will be confirmed within five days by the referee.

April 14. In the matter of William Traver, bankrupt, of Hartford, the sale of the assets of the bankrupt estate, including the canning plants at Hartford, Bangor and Breedsville, was conducted by the trustee. Two farms were sold, also the farming tools, machinery, equipment, stock, etc. A suitable bid not being received, the canning plants were withdrawn from the sale and will be offered in the near future in parcels.

Based upon the petition of E. Esinger Company, H. Ostrowsky Company and M. Samuels, of Chicago, Samuel Gillis, engaged in the shoe business at White Pigeon, was adjudicated a bankrupt and the matter referred to Referee Banyon, who entered an order directing the bankrupt to prepare and file his schedules on or before one week from date.

In the matter of the Palace Lamp Co., a corporation, of Benton Harbor, bankrupt, the assets of the bankrupt estate, except the real estate, were sold by the trustee to several purchasers and the sales of the same will be confirmed by the referee within five days.

In the matter of the Moline Milling Co., petition was filed by Vander Meer & Buys for review of the referee's order by the District Judge in disallowing their claim of \$5,933.31. The referee granted the petition and made certificate certifying the same to the District Judge. If the order of the referee is affirmed by the District Judge, creditors will receive a final dividend of 35 per cent.; if not sustained, only 25 per cent.

April 15. In the matter of Adolph Speyer, bankrupt, of Kalamazoo, the adjourned first meeting of creditors was held at the referee's office and the trustee's first report and account, showing total receipts of \$4,983.73 and disbursements of \$42.40, were considered and approved and allowed. A first dividend of 10 per cent. was declared and ordered paid on all unsecured claims filed to date. The first dividend list was filed and the administration expenses ordered paid to date, whereupon the meeting was adjourned for sixty days.

In the matter of Walter C. Jones, Farmers & Merchants bank of Jones, a co-partnership, and Earnest Standard, bankrupt, petition for review was filed by certain bondholders for the purpose of reviewing the order of the referee by the District Judge in disallowing their claims as secured claimants. The referee granted the petition and made certificate certifying the matter to the District Judge.

In the matter of Louis Weckler, of Eau Claire, bankrupt, the trustee filed his supplemental final report, whereupon an order was made by the referee closing the estate and discharging the trustee, and returning the files and records to the clerk of the court.

In the matter of Bressin & Shad, a co-partnership, and Louie Bressin, in-

dividually, bankrupt, of Allegan, petition was filed by Jennie B. Fouch, administratrix, to review the order of the referee in disallowing her claim of \$3,914 as a secured or prior claim in the distribution of the bankrupt estate, upon objections and exceptions of the Hazeltine & Perkins Drug Co., for reason that the contract of purchase and chattel mortgage were not recorded in the register of deed's office for the county of Allegan. The referee granted the petition and certified the matter to the District Judge. Although the statute for the recording of chattel mortgages, and conveyances intended to operate as chattel mortgages, upon a stock of goods for resale, in the register of deed's office for the county where the goods are situated has been in force and effect for nearly six years, still in many instances the statute is entirely ignored, not only by merchants and others, but even members of the legal profession. If the decision of the referee is sustained by the District Judge, creditors will receive dividends of about 30 to 35 per cent., if not, only about 15 per cent.

Items From the Cloverland of Michigan.

Sault Ste. Marie, April 18.—Robert E. Spence and J. R. Glenn have formed a partnership in the contracting business and will be known as the Spence-Glenn Co., with offices at 500 Portage avenue, East. They intend to do general contracting work.

Clarence Ivins, who for the past five years has been manager of the Otto Supe jewelry store here, has resigned his position and left for Clinton, Ill., where he expects to make his future home. Mr. Ivins has made many friends while here who regret his departure, but wish him every success in his new location.

W. S. Edwards, of the Great Lakes Dredge & Dock Co., has returned after spending the winter in California. During his stay he gathered material to give an illustrated stereopticon view of his trip which will be interesting to his Soo friends.

"A first-class price does not always indicate a first-class hotel."

Eno Jarvi, of Rudyard, has sold his pool room, stock and fixtures to Alex Cadieu, of Strong's. The business has recently been run by Ross Clow.

John McGinnis, formerly manager of the Soo Co-operative & Mercantile Association, on Ridge street, has purchased the stock and fixtures of the J. C. Food grocery, at the corner of Spruce and Johnston streets. Mr. McGinnis is well and favorably known throughout the city and with his experience in the grocery line his new venture promises to be a success.

The contracting firm of Charles Barnes & Co. has been organized in this city and is located just East of the Booth wood yards, next to the water power canal. The new company will put out cement blocks and do general building work. Mr. Barnes has been foreman at the Union Carbide Co. for many years, while his son, Charles Jr., his partner, is a well known brick mason. There seems to be much activity in the building line this year and the new company is looking forward to doing a good business in their line.

"One of life's peculiarities is that the world is seldom watching a man when he is doing good."

The Soo is to have a new up-to-date cafe, which will be known as the DeLuxe. The opening will be held next Friday and the public is cordially invited. The proprietors, Messrs. Speros Sassalos and Mike Fiortos, are both experienced men in the business. The location is 107 West Portage avenue, in the building formerly occupied by the Western Union Telegraph Co. The place has been entirely remodeled and re-decorated and the latest equipment has been installed.

Joseph H. Walker, one of our well-known contractors and builders, has joined the firm of J. E. Doherty & Sons, general contractors and builders. The firm has recently completed a large new warehouse and office building on Johnston street. They have a complete drafting room in connection with their office, where prospective builders will be welcome to have their building problems solved. The new firm will be known as Jos. H. Walker & Co. The future never

looked better than it does now with the large amount of building contemplated.

Fred Shaw of the Gamble-Robinson-Shaw-Co., returned last week from an Easter purchasing trip in Chicago. D. H. Moloney, one of the Soo's popular clothiers, returned last week from his annual sojourn in the South.

The Alpha, of Sweets, one of our finest soft drink and confectionery parlors, has erected a fine large electrical sign, manufactured by the Law-

rence Studios of this city. The sign is a credit to the hustling proprietors.

Three thousand acres of very fertile cut-over lands in Bay de Noc and Ensign townships will be colonized this Spring by about fifty Finnish families from the iron country.

"No danger of minority rule when it is the rest of the family against father."

William G. Tapert.

Punch might knock some guys silly; it'll knock others right up in front.

ICE-LESS REFRIGERATION SYSTEM

At \$1 Per Ton, Yes by using the BORN COLDER, CLEANER AND CHEAPER THAN ICE

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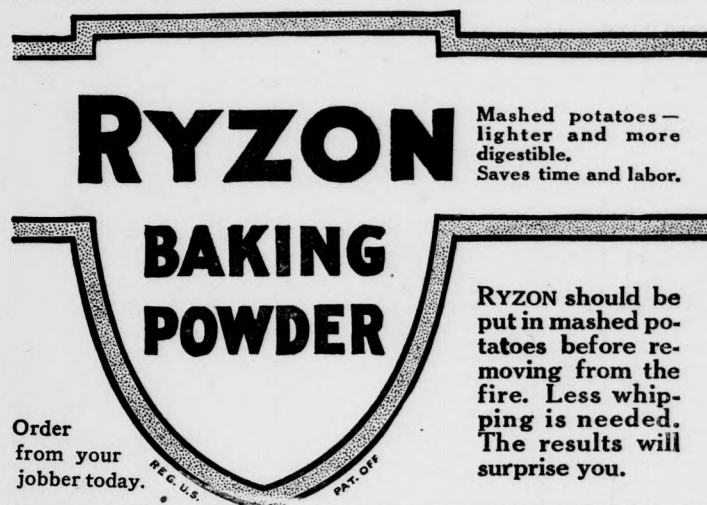
Place your order NOW for Summer's Use

Give Size of Refrigerators You Want to Cool

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324 River St.

CHICAGO



RYZON
BAKING POWDER

Mashed potatoes—lighter and more digestible. Saves time and labor.

RYZON should be put in mashed potatoes before removing from the fire. Less whipping is needed. The results will surprise you.

Order from your jobber today.

Springtime Candies

Now that Spring is here, get that Candy Case Freshened up with a new stock of

Putnam's High Grade Bulk Candies

Made especially for those who prefer Good Candy.

Let us serve you.

You should see those new
LOWNEY PACKAGES
the last word in
Package Chocolates

Putnam Factory
Grand Rapids, Michigan

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

MOVEMENT OF MERCHANTS.

Zutphen—John Ensing succeeds Herman Cook in general trade.

Jamestown—Mohr Bros. succeed N. Van Hartsma in general trade.

Central Lake—William L. Darling succeeds Fred Roman in general trade.

Vestaburg—Dr. M. C. Hubbard is erecting a large addition to his drug store.

Shepherd—Frank McAvoy has sold his restaurant and cigar stand to Roy Joslin.

Detroit—The Lipphardt Co., boots and shoes, has filed a petition in bankruptcy.

Boyne City—F. O. Barden & Son succeeds C. T. Jones in the lumber business.

St. Louis—Alva S. Beals succeeds Charles Morden in the restaurant and cigar business.

Manistique—J. P. Propst has sold his grocery stock to W. J. Uren, who has taken possession.

Escanaba—O'Leary & Geneisse, boots and shoes, has changed its name to the O'Leary & Finley Co.

Custer—The Bank of Custer has opened a branch bank at Branch, under the management of W. B. Randall.

Lowell—The Johnson-Neff Flooring Co. has engaged in business, carrying a complete stock of floor coverings.

New Baltimore—The Citizens State Savings Bank has been incorporated with an authorized capital stock of \$25,000.

Kalamazoo—C. S. Eggleston has engaged in business at 121 North Rose street, under the style of the Coffee Ranch.

Brethren—Milton Jayne has purchased the general merchandise stock of W. E. Burkholder, taking immediate possession.

Detroit—The N. M. James Co., with business offices at 508 McKerchey building, has changed its name to the Oil Burning Equipment Co.

Bangor—Arthur D. Slawson, of Slawson & Sons, musical instruments, music, etc., died at his home following an illness of several months.

Hillsdale—The Hillsdale Hardware Co. has remodeled its store building, installed a steel ceiling, steel side walls and redecorated the entire building.

Bronson—Swank Bros., undertakers and furniture dealers, have opened a mail order department and will sell furniture direct to the customer from catalogues.

Oakwood—The Rennie Coal & Supply Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Saginaw—The Eray Hardware Co. has been incorporated with an authorized capital stock of \$12,000, \$3,040 of which has been subscribed and paid in in cash.

Grand Rapids—The Erles Corporation, 550 Paris avenue, has been incorporated to deal in tires, automotive equipment, etc., with an authorized capital stock of \$1,000, \$500 of which has been subscribed and \$250 paid in in cash.

Lansing—R. J. Corlett & Sons, wholesale and retail lumber dealers at Hillsdale, have opened a branch yard here which will be under the management of R. J. Corlett.

Caro—Shurlock & McCarthy, grocers, have dissolved partnership and the business will be continued by Mr. Shurlock, who has taken over the interest of his partner.

Jackson—J. L. Hartley has sold his grocery stock and store fixtures to John S. Coons, who will continue the business at the same location, 130 North Mechanic street.

Sunfield—A. V. Holton has sold a half interest in his auto accessories and repair shop to George Parker and the business will be continued under the style of Holton & Parker.

East Jordan—Fire destroyed the store building and grocery stock of W. H. Carr and the store building and shoe stock of Frank Schultz. The loss is partially covered by insurance.

Union City—The Union City National Bank, established in 1871, has opened its new bank building to the public. The building is of brick and stone and is modern in every detail.

Custer—Hansen & Roche, dealers in general merchandise, have dissolved partnership and the business will be continued by John Roche, who has taken over the interest of his partner.

Detroit—The Electrical Apparatus Co., 1645 Howard street, has been incorporated with an authorized capital stock of \$25,000, of which amount \$3,100 has been subscribed and \$3,000 paid in in cash.

Jackson—Howard Karcher has purchased the interest of his partner, Martin Lewis, in the meat market of Karcher & Lewis and will continue the business at the same location under his own name.

Sparta—The Sparta Oil & Gas Co. has been incorporated to deal in oils, gasoline, greases, auto supplies and accessories, with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in property.

Kalamazoo—The Kalamazoo Tire & Rubber Co., 412 East Ransom street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$500 in cash and \$4,500 in property.

Detroit—The Hall-Dodds Co., 2526 Grand River avenue, has been incorporated to deal in autos, tractors, parts and accessories, with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and paid in in cash.

Detroit—The Harvey G. Wilson Co., 3954 Woodward avenue, has been incorporated to deal in autos, accessories and supplies, with an authorized capital stock of \$25,000, all of which has been subscribed and \$2,500 paid in in cash.

Flint—The Modern Painting Corporation has been incorporated to deal in paints, oils, lightning rods, etc., with an authorized capital stock of \$10,000, of which amount \$7,810 has been subscribed, \$666.48 paid in in cash and \$7,143.52 in property. The business will be conducted at 625 Richfield Road.

Mackinac Island—Forest V. Pilon has merged his drug business into a stock company under the style of the Central Drug & Mercantile Co., with an authorized capital stock of \$15,000, of which amount \$12,000 has been subscribed, \$1,450 paid in in cash and \$10,550 in property.

Lansing—The Woodworth Shoe Co., North Washington avenue, has opened a self-serve shoe store on the second floor of its store building. The new department is under the management of Herbert Potter. All shoes have a tag with size and price and customers wait upon themselves.

Manufacturing Matters.

Bay City—The Bay City Beverage Co. has decreased its capital stock from \$150,000 to \$75,000.

Detroit—The Elliott-Taylor-Woolfenden Co. has increased its capital stock from \$300,000 to \$450,000.

Manistique—The Thomas Berry Chemical Co. has increased its capital stock from \$100,000 to \$150,000.

Otsego—The reorganization of the Otsego Furniture Co., with a capitalization of \$150,000, has been completed.

Grand Rapids—The Grand Rapids Bedroom Furniture Co., Godfrey avenue and Market street, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—The American Cement Products Co., 642 Josephine avenue, has been incorporated with an authorized capital stock of \$10,000, \$2,800 of which has been subscribed and paid in, \$2,300 in cash and \$500 in property.

Detroit—The Michigan Tank & Galvanizing Co., 2214 First National Bank Bldg., has been incorporated with an authorized capital stock of \$30,000, of which amount \$12,200 has been subscribed and \$1,280 paid in in cash.

Detroit—The Brier Hill Cement Products Co., with business offices at 706-10 Dime Bank building, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and \$5,000 paid in in cash.

Saginaw—I. A. Lund, of Chicago, has launched the Lund Furniture Co., which will take over and occupy the Lenmar Manufacturing Co. plant, and turn out bedroom suites on a production basis. About 200 men will be employed.

Grand Rapids—The Bildmor Block Co., 130 North Ottawa avenue, has been incorporated to manufacture and sell toys, mechanical products, building blocks, etc., with an authorized capital stock of \$100,000 common and 15,000 shares no par value, of which amount 10,000 shares has been subscribed and \$1,000 paid in in cash.

Grand Rapids—The Fleckenstein Visible Gasometer Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$100,000 common, \$50,000 preferred and 5,000 shares no par value, of which amount \$113,000 has been subscribed and paid in, \$13,000 in cash and \$100,000 in property.

Kalamazoo—The Auto Skid Chain Co. has been incorporated with an authorized capital stock of \$5,000, \$2,400 of which has been subscribed and paid in, \$600 in cash and \$1,800 in property.

Pelkie—The Farmers' Creamery Co. has merged its business into a stock company under the same style with an authorized capital stock of \$10,000, of which amount \$1,490 has been subscribed and paid in in cash.

Detroit—H. R. Kruegar & Co., 255 Meldrum street, has been incorporated to manufacture and sell machinery and tools, with an authorized capital stock of \$2,000, all of which has been subscribed and \$1,000 paid in in cash.

Grand Rapids—The Michigan Gravel & Gypsum Co., with business offices in the New Aldrich building, has been incorporated with an authorized capital stock of \$10,000, \$2,000 of which has been subscribed and paid in in cash.

Kalamazoo—The Capitol Paper & Envelope Co. is removing its machinery here from Chicago and will occupy the Harrison street structure, leased from the Kalamazoo Paper Box Co. The company specializes in boxed paper.

Detroit—The Shailor Manufacturing Co. has been incorporated to manufacture and deal in metal and non-metal commodities, auto parts, equipments, accessories, etc., with an authorized capital stock of \$18,000 preferred and 2,000 shares at \$5 per share, of which amount \$18,000 and 720 shares has been subscribed and \$4,800 paid in in cash. The business will be conducted at 1931 Howard street.

Lansing—Work of wrecking the two frame houses on land recently acquired by the Lansing Dairy Co. has been started and the company has nearly completed its building plans. The company will spend \$70,000 on building and equipping its plant. The plant will be 60x120 feet, two stories with basement. The first floor will be used for storage and refrigeration, while the second floor is to be equipped with butter making and ice cream making machinery.

Living Costs Are Lower.

In spite of greater firmness in wholesale food prices, retail prices of food in the United States continue to recede. According to the Bureau of Labor Statistics, the cost of food to the average family was 2 per cent. less in March than in February. Of the forty-three articles on which monthly prices are secured, seventeen declined in price during the month ending March 15, twenty-one increased in price, and five were unchanged. While increases predominated in number, the percentage of decline for a few of the more heavily "weighted" commodities like eggs and potatoes offset the advances in less important articles like oranges and onions. For the year ended March 15 the percentage of decrease in all articles of food was eleven, thirty-five articles showing a decline and eight an advance.

The fellows who are always intending to do something are usually out of a job the next season.

Essential Features of the Grocery Staples.

Tea—The market continues quiet. Very few people are in the market for tea now unless they have to be. No large lots are being moved, in fact, none are being offered. The entire undertone is still firm and the situation remains entirely unchanged, with the possible exception of green teas, which seem to be relatively weaker than other grades.

Coffee—The market continues to move slowly upward. All grades of Rio and Santos show a slight fractional advance for the week and milds are also feeling the effect of this. The demand for coffee is fair.

Sugar—Refined remains unchanged from a week ago. Raw sugar is somewhat firmer than it was, with no disposition to do business on the part of either buyers or sellers. Refined sugar is unchanged on last week's basis. The quotation for granulated ranges from 5.25@5.50, according to the refiner. Refiners are catching up on deliveries, as the demand is at present very quiet. Local jobbers hold cane granulated at 6c and beet at 5.85c.

Canned Fruits—California canners are no more anxious to book further contracts for peaches and apricots than are jobbers. Many producers want full opening prices, which the buyer refuses to pay for his own labels, as he wants an edge over the corporation's Nationally known brands. Definite opening prices are expected from many canners after May 1. In the meantime jobbers do not care to book at open prices. Old pack apricots and peaches are firm, but are not active. Hawaiian No. 2½ sliced pineapple has slowed down in its movement to the consumer because of the high quotations now prevailing, as well as because of the light offerings. Northwestern small fruits are also being held at arm's length by buyers until canners again come out with revised opening prices. Gallon apples are unchanged.

Canned Vegetables—The market lacks snap and special features and exhibits no violent changes in any commodity. Future buying is also restricted and no new opening prices have been added to the lists already published. Tomatoes are less active than they have been for some time. Corn is the most neglected of the vegetables. It is dull and easy and in limited jobbing demand for all packs of standards. Little mention is made of selling futures, indicating no brisk movement. Peas are in a class by themselves because they are so well sold out of first hands in standards and extra standards that the market is strongly controlled in both No. 2 and No. 10 sizes. The trade is doing its best to spread out the available stocks until new peas are on the market. The shortage has caused keen interest in early deliveries and where a canner can guarantee to meet the buyer's demand in this respect he has no trouble in booking business. Later deliveries, however, are not as desirable. Minor vegetables like asparagus and spinach are firm and active. Other lines are without special features.

Canned Fish—The season of heaviest demand for salmon is approaching, with the market decidedly in seller's favor. The coast situation in salmon is very strong, as most of the jobbing lots have been eliminated and the stocks out there are mostly concentrated in strong hands. Salmon is also firmer in the East, speaking both of pink and red Alaska. The demand, however, is not heavy as yet. Maine sardines are scarce, with most of the stocks concentrated in the hands of a few holders. It is expected that new quarter oil keyless Maine sardines will open not less than \$3.25, in a large way, f. o. b. Eastport. The pack will begin around the first of the month. The general demand for sardines is poor. Tuna and lobster are scarce and steady to firm.

Dried Fruits—In most lines now the market is in favor of the buyer. No interest is being taken in the 1922 pack of dried fruits and from beginning to end the situation is very quiet. Prunes are easy and in light demand, with ample spot supplies. Raisins are also weak and neglected. Currants are selling again below replacement cost and are in light demand. Apricots, although scarce, are not particularly wanted. Peaches are steady and dull.

Syrup and Molasses—Molasses has been doing some business during the past week, the situation being steady, with a slight increase in the demand. New crop goods are coming in and this has weakened to some extent the market on old crop fancy goods. Sugar syrup is moving in a very small way, with the market unchanged. Compound syrup is selling regularly, according to season, without change in price.

Beans and Peas—No change has occurred in the market for beans and peas. The demand is quite sluggish on everything, with holders willing to shade on most lines. On most grades of beans now the market favors the buyer, although limas are relatively firmer than the other varieties. Green and Scotch peas are quiet, without change for the week.

Cheese—The market is very quiet, with a light consumptive demand on both held cheese and fresh-made cheese, while held cheese is commanding the same price as a week ago. Fresh-made cheese is selling at 2c per pound decline and it is the general opinion that we will have lower prices on all cheese as the season advances.

Provisions—The market on smoked meat is quiet, except for small hams, which are having a seasonable demand at prices ranging about the same as last week. Pure lard is steady, with a light demand at unchanged prices. Lard substitutes are very quiet at unchanged prices. Canned meats, dried beef and barreled pork are all quiet, at prices ranging the same as a week ago.

Salt Fish—The stock of mackerel is very much broken. The entire line is scarce, nothing being abundant and some grades being out of the market. The demand for mackerel is comparatively light, but is still sufficient to maintain prices. It seems as if old mackerel will surely clean up before the new arrives. Codfish is unchanged and in light demand.

Review of the Produce Market.

Apples—Spys, \$4.50 per bu.; Baldwins, \$4 per bu.; Russets, \$3.50 per bu. Box apples from the Coast command \$4&4.25 for Jonathans and Spitzenbergs.

Asparagus—Illinois is now in market, commands \$2 per doz. bunches.

Bananas—7@7½c per lb.

Beets—\$2.25 per hamper for new Texas.

Butter—The market is active, with a good consumptive demand at prices about the same as a week ago. There has been a good demand for all grades for the past week. The quality arriving is very good. The market is extremely sensitive at this time of year and it is impossible to predict what the market will be a week from today. The make is increasing to some extent. Local jobbers hold extra creamery at 35c in 63 lb. tubs for fresh and 33c for cold storage; 36c for fresh in 40 lb. tubs. Prints, 35c per lb. Jobbers pay 15c for packing stock.

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

Carrots—\$2.25 per hamper for new Texas.

Cauliflower—California, \$3 per case of one dozen heads.

Celery—Florida, \$3.50 per crate of 4 to 6 doz. stalks.

Cucumbers—Illinois and Indiana hot house command \$2.50 per doz. for fancy and \$3 for extra fancy.

Eggs—The market is firm at about ½c per dozen advance over last week, with a good consumptive demand. There are also considerable eggs going into cold storage. The quality of eggs is running very fancy and receipts are very large. We do not look for much change from the present conditions in the near future. Local jobbers pay 23c, cases included.

Grape Fruit—Present quotations on Florida are as follows:

36	-----	\$4.75
46-54	-----	5.50
64-70-80	-----	6.50
96	-----	6.25

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

Lemons—Sunkist are now quoted as follows:

300 size, per box	-----	\$6.75
360 size, per box	-----	6.75
270 size, per box	-----	6.00
240 size, per box	-----	6.00

Choice are held as follows:

300 size, per box	-----	6.00
360 size, per box	-----	6.00

Lettuce—Hot house leaf, 20c per lb.; Iceberg from California, \$4 per crate.

Onions—Texas Bermudas are now in market. They command \$4.75 per crate (about 45 lbs.) for yellow and \$5.25 for white; California, \$11.50@16, according to size per 100 lb. sack.

Oranges—Fancy Navels and Valencias are now held as follows:

90 and 100	-----	\$7.75
150, 176 and 200	-----	7.75
216	-----	7.75
252	-----	7.75
288	-----	7.25
324	-----	6.75

Choice Navels sell for 50c per box less than fancy; Sunkist sell at 50c higher; Florida are held at \$7.50 per box.

Parsley—60c per doz. bunches.

Peppers—Florida, \$1 per basket.

Pieplant—12c per lb. for Southern hot house.

Pineapple—\$6.50 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 per bu. for Texas.

Strawberries—\$3.75 per crate of 24 pts., from Louisiana.

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

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

Flour Is Reasonably Good Property. Written for the Tradesman.

During the past week there has been a net advance of approximately 10c per bushel for wheat; this in the face of a rather light demand for flour. The major portion of the advance has been caused by extensive damage to the growing crop by high water.

At the same time, mill feeds have declined somewhat, which, taking everything into consideration, places flour in a rather strong position.

Ordinarily a light demand for flour would mean weak markets, but this condition has been offset in this instance by continued shipments of wheat abroad and quite extensive damage to the growing crop of wheat by floods. In fact, from the first of August, 1921, to the middle of March, 1922, shipments of wheat and flour figured in bushels of wheat as a total, equalled 427,000,000 bushels. This is the largest quantity ever exported from the United States during any one year.

In spite of these large shipments, stocks abroad are rather small, which shows that both wheat and flour are rapidly going into distribution. As a matter of fact, Russia has imported both wheat and flour this year. In pre-war times she was a heavy exporter, one of the largest, particularly of wheat.

The stocks of wheat in farmers' hands the first of April this year were approximately 133,000,000 bushels less than a year ago. In other words, 131,000,000 bushels in 1922, against 264,000,000 April 1, 1921.

It will be seen from the above that the price of flour may be expected to remain reasonably firm until the new wheat crop is available; and, of course, the price of this year's crop is going to depend largely upon the out-turn of our wheat harvest. Up until the time of severe storms prospects had improved, but the situation as it stands to-day is uncertain. Conditions will have to be most favorable from now on to enable us to reach the 800,000,000 bushel mark. Flour is reasonably good property in our opinion.

Lloyd E. Smith.

Gabby Gleanings From Grand Rapids.

Grand Rapids, April 18—James Smith has sold the Hotel Calhoun, at Homer, to W. H. Smith and Dr. V. H. Wells, formerly of Union City. The old store room, which was a bar in the days long past, is to give place for an office building for the doctor's practice. A number of changes are contemplated about the hotel, including the refurnishing of most all the rooms. Rates are reasonable, considering the fare. It is proposed to furnish meals at 50 cents each. If the present standard is maintained, the dining room will be a busy place.

An accident to a couple of freight cars tied up the Pere Marquette's Allegan branch for several hours one day last week.

Depot lunch hounds—meaning those guys who are always in a hurry and who snatch up a bite as they run—are doing a bit of kicking about prices. While a perfectly good meal can be had at the union depot in Grand Rapids for 75 cents, coffee from the high stools is 15 cents, sandwich same price and so a piece of pie. An unbuttered ham sandwich at the Pere Marquette depot in Saginaw costs a small fortune, while a larger one with some butter and quite neat in appearance costs 20 cents at Niles. At least that was the price recently.

"Art" Burr, of the International Harvester Co., is one of those who has no complaint ever about business. At the present time there is quite a flurry in tractors and, while the farmers' money is a bit tight, they are more cheerful than last spring.

In response to invitations from the Kalamazoo Typothae, a meeting of delegates from master printers' organizations and leading educators from the larger cities of Michigan was held at the Park-American Hotel, in Kalamazoo, Saturday. An exceptionally good noon-day luncheon was served and the Melody string orchestra, from the Gibson Mandolin Co., rendered a number of musical selections. The entire afternoon was consumed in a general discussion of vocational education in the public schools. This was the third meeting of its kind. The fourth will be held in Grand Rapids on May 13. It was the opinion of those present that we are rapidly approaching the time when skilled workmen must receive some training in public schools during the school term, it being contended that since the State supports colleges for instruction in professional lines, attention should be given also to industrial education.

Patrons of the Stevens Hotel, at Fennville, speak well of meals and service. It is but a country hotel with plain fare and plenty of it. The kitchen, presided over by Mrs. Stevens, is clean as a new pin.

A. H. Foster, the well-known implement dealer of Allegan, has returned from a winter in California.

Mrs. J. A. Burr has returned from Big Rapids, having been called there last month because of the illness and death of her aunt, Mrs. E. J. Marsh.

Ed. Hildebrand, representing Rademaker & Dooge, is driving about in a new Dodge car.

The Sherman House, at Allegan, under the management of Will Epley and Bert Kenyon, is serving excellent meals and travelers are telling of their clean beds and nice new linen. The service is good, too.

Ben Steffens, general merchandise dealer at Holland, is back in his store, after having served three weeks on the jury at Grand Haven.

Some of the fellows can't quite understand why the noon-day meal at the Stearns Hotel, Ludington, should cost a whole dollar, when other places are serving as good for less money. Just possible it may be the service which costs a bit more. Anyway no one is complaining of inattention or lack of courtesy on the part of clerks or those in the dining room.

Many drivers of ford cars and not a few women who drive other makes seem to think the right-of-way belongs to them. Combine the two put some

sort of lettering on the ford doors that is official-like and then look out.

It was but a few weeks ago that Marshall residents were dreaming of wealth untold. Many of them had invested in oil stocks and reports from the fields were all that could be desired and now a warrant is out for John F. Murphy, charged with violation of the blue sky law.

The Pennsylvania system reports 55 percent. fewer deaths and 37 per cent. less in injuries among employes for the year 1921.

The life of the auto bus is at stake in the case now before the Supreme Court, brought by the Grand Rapids, Grand Haven & Muskegon Railway against Ernest M. Stevens, et al. Should the Supreme Court decide in favor of the interurban, it would be unlawful for an auto line to operate in direct competition either with electric or steam roads.

Shortage of unskilled labor is reported from Lansing, Sturgis, Grand Rapids and Kalamazoo.

Nearly a million dollars is being expended for new freight cars by the Pere Marquette and almost a million for new rails.

about it," continued the railroader, as he was about to take a punch at the grinning "mug."

Too many people make the mistake of letting the direct-mail tail swing the sales dog—the mail-order cart drag the sales horse. The "mail-way" can do wonders, no doubt of it, and it has performed what are almost miracles for some concerns, but direct-mail cannot and never will be able to beat out the live salesman—the man who has personality and magnetism to give his words the weight and force which no inanimate sheet of paper can give to a letter. Direct-mail is being used to the best advantage when it is finding prospects who want your product and paving the way for your high-priced salesmen to do only what they are paid to do—the actual work of selling goods. Sometimes, especially when the product is a low-priced one, it is even possible to close orders by means of a well-written letter, but where the selling price is over fifty dollars, the prospect is more readily sold by personal contact. A man likes to see with whom he is dealing before he parts with any substantial amount of money. Use direct-mail primarily

on high; when the condition is reversed, your selling engine, sooner or later, is due for a complete stall.

A young wife who lost her husband by death telegraphed the sad tidings to her father in these succinct words: "Dear John died this morning at ten. Loss fully covered by insurance."

Can a salesman sell who does not expect to make a sale? Can any man keep from failing who does not expect to succeed? Why not expect more? In all probability you were intended to be great; certainly you were fashioned for success. Every man is destined from the beginning to attain the peaks of his own ambition. The fames and fortunes of scores of celebrities began when they were far lower in the scale of life than you. Surely you will not permit temporary disappointment to deter you from your determination to win. Just remember that fortune is not appreciated until misfortune has been suffered. Our strength grows out of our weakness. Not until we are stung do we learn to protect ourselves from further impecunious graft and unwise speculation; not until we fail, is our indignation aroused which makes us arm ourselves with the secret forces that insure success.

Perhaps you have read of Henry Berriman, the copper magnate. He was the only son of extremely wealthy parents. He was considered by millions to be the luckiest boy in America. Yet, if the truth be told, he was the unluckiest son—prior to his father's sudden death—who ever came into the world handicapped by wealthy parents. Apparently, he was doomed to become an unhappy, useless parasite upon the good nature of the universe. When he was twenty-nine years of age, he had never done a day's work in his life, he was detested by all who knew him, even by the despicable sycophants who endured him because of his infrequent largesse. That man seemed doomed for certain failure. Yet, when business reverses wiped out the family fortunes and killed his father with a single stroke, the support of his mother and three small sisters devolved upon him, and made a man of him. Nothing else under the sun save that event (which many would consider the direst of calamities) could have saved that millionaire's son.

Perhaps you have already noticed that all things are double, one against the other. Who has not heard the age-old philosophy of an eye for an eye, a tooth for a tooth? To be loved, you must love; give, and it shall be given unto you. "What will you have?" asks Nature; "Pay for it, and take it." In all transactions of trade or commerce, we must give measure for measure.

Many men think that judgment and justice are not executed in this world; some actually believe that the wicked are successful and the good miserable. They then urge, both from Scripture and from reason, that no one will receive his compensation until the next life. Nothing could be further from

A FOOL OF ALL THE FOOLS.

I wonder if it wouldn't be glorious—for the world is but a school—If some person we had over us, just a kind a general fool. Not a preacher nor a mayor, nor some expert with his tools, Not a prophet nor soothsayer, but a fool of all the fools. Not an over-busy wise one who e'en wisdom dares to rule Not some great and learned sho-gun, but a common civic fool, Sort a "source of information" right on tap at the city square Where a chap from any station sure could get an answer there. We could ask about the spelling of a word we did not know; When our grape-nuts needed shelling, if the Hottentot likes snow; Do the Eskys eat bananas, why didn't Peary keep the pole; With fireless cookers why Tananais always swallow blubber whole? Who is king of all the geezers roaming now the Arabian land? Where Saharans get their freezers, would the Germans like their sand? How to write a simple letter or the piece we spoke in school— Could a way be found that's better than to ask some general fool? He would be a public servant and could tell us if you please Just because he's so observant, who put salt in all the seas. He would be a right good plodder—not some cranky prof. or head Of the "information fodder" where so few are really fed, But would serve well everybody like a common drinking pool. Yet they tell me such a body should be really nobody's fool.

Charles A. Heath.

The Grand Rapids, Grand Haven & Muskegon Railway adopted daylight saving time, beginning this week. Fast time on the Michigan Railway is for suburban trains only. To make confusion less confounded it would be well for travelers to mark time tables in the railway guides, using red ink for fast time. Then turn to the State map and mark each town in your territory, using standard time with the letter "S." The "S" is for standard as well as for "sane."

Ladies of the You-See-Tee Club are to have charge of a blind auto drive in the very near future. The date has not as yet been decided upon.

Did you address a letter to someone in Benton Harbor last week? Might be possible it failed to arrive. A sack containing first-class mail, thrown from the West bound train Saturday morning at Dowagiac and by accident or due to the terrific speed of the train was drawn under the wheels and many letters ground to pulp, while thousands of others showered like so much confetti over the right-of-way and fields on both sides for almost half a mile. There were letters from Greece, Italy and the Orient, from New York, Boston, Detroit and many towns in Michigan. Invoices, monthly statements, remittances and messages of love, Easter cards, announcements and invitations were gathered up by the early risers of Dowagiac and carried to the depot platform. "That, sir, was a tragedy," said a railroad man to a cheerful creature who offered no aid but stood laughing his fool head off; "it has happened before and may happen again, and there is nothing funny

to find people who want what you have to sell; secondly to demonstrate to these live prospects, point by point, why your product is superior; thirdly, why you should receive the order rather than your competitor. Then let your salesman jump in and put the finishing touches to the transactions by signing up the business. In this way you can get the maximum benefit out of your direct-mail appropriation. You can get even more. You can thus insure the good-will and co-operation of your salesmen. When the "mail-starter" paves the way for the "male-finisher," you are getting a combination that is sure to go along

THESE WILL STIMULATE YOUR TRADE.

27 in. Fine Easter Dress Gingham, Solid Colors	15c
32 in. Kalburnie Gingham, Plain Colors Only	18c
40 in. White India Linon	20c
28 in. Crozier Shirting Cheviots	16 1/2c
40 in. White and Colored, Permanent Finish Organdie	52 1/2c
27 in. Royal Chambray, in Neat Stripes, Plain Colors and Checks	16 1/2c
36 in. Scrim, Marquisette Lace Edge	12 1/2c
Fruit Nainsook or Cambric	20c
Regent 100 Nainsook or Cambric	22 1/2c
Iroquois Straw Ticking, A C A and Fancy Stripes	17 1/2c
Sateen Featherproof Extra Quality Ticking	35c
No. 460, Elas. Rib Top, Full Merc. Lisle La. Hose, 9, 9 1/2, 10, doz.	\$5.00
No. 635 Hem Top Merc. Lisle La. Hose, Bl., Wh. & Cord., 9, 9 1/2, 10	\$2.85
No. 800 Men's Merc. Lisle Hose, Blk., Bro., 10 to 11 1/2, doz.	\$2.85
No. 501, 64x60 Pin Check Nain. Ath. U. S., bxd. 6-12, 34 to 46, doz.	\$6.00
No. 644, 68x72, Pin Check Nain. Ath. U. S., bxd. 6-12, 34 to 46, doz.	\$7.25
Complete Line of Best Worsted Bathing Suits	\$22.50 to \$57.00
Nos. 1, 4, 5, 6, Men's 68x72 and Corded Madras Dress Shirts, doz.	\$9.00
No. 19, Men's Wash Stripe Overalls & Jackets, doz.	\$12.00
No. 388, White Rick Rack, 25, 29, 33, 37 equal assortment, gross	\$10.50

GRAND RAPIDS DRY GOODS CO.
Wholesale Only.

the truth. It was never intended for sinners and shirkers to acquire luxury and happiness, nor for saints and workers to obtain misery and poverty. Don't wait for heaven to bring your reward.

Pay cash. For first or last, you will be compelled to pay your entire debt. A tax is levied upon every benefit you receive. The tax of happiness and prosperity is a sincere and continued effort to benefit your fellow-man. In just the proportion that your activities prove profitable to the world, will you be rewarded by the world. Buy ease and idleness now, and you will pay for it later with mediocrity. Pay the price of success to-day, and you will receive the reward of achievement to-morrow.

No one can do wrong without suffering wrong; no one can be idle without suffering want; no one can try his level best without enjoying accomplishment.

Every evil, every disappointment, every handicap, every obstacle, every harrowing experience is a positive and absolute benefactor.

Do you cheat? Every instance of cheating is a boomerang. If you cheat your employer, you cheat yourself. If you cheat yourself by stealing precious working hours and give them to useless, pleasure-seeking follies, you are deliberately depriving yourself of the rewards that would otherwise be yours. Few thieves realize that they are stealing from themselves; the mendicant begs from himself; the swindler is his own victim; the cheat, the defaulter, the gambler, the grafter, all must pay for their ill-gotten gains. The college man is compelled to pay for his education by finding himself lacking in will-power, resourcefulness, and self-reliance. The product of the slums becomes powerful by the mere fact that he has been forced to scratch for himself.

John B. Olney.

Annual Meeting of Absal Guild.

The annual meeting of the Absal Guild, Ancient Mystic Order of Bagdad, was called to order at 2:30 p. m. Saturday by Great Ruler P. E. Larrabee. A good attendance had gathered for this meeting and there was some disappointment because a number of candidates who had been written up did not appear for initiation. In fact, this is nearly always the case when you try to pull an afternoon meeting. Many matters of vital importance came up before the meeting and were passed upon. Under the regular order of business, the election of officers resulted as follows:

Great Ruler—L. V. Pilkington.
Viceroy—J. M. Vander Meer.
Prime Minister—J. B. Wells.
Master of Ceremonies—J. I. Stevens.
Chief of Guild—Walter C. J. Miller.
Caliph—C. F. Hart.
Clerk of R & R—R. A. Hall.
Inside gate keeper—Howard Guild.
Outside gate keeper—Perry E. Larrabee.

Delegates to the Imperial Guild meeting in June, Columbus, Ohio—Past Great Ruler Perry E. Larrabee and Past Great Ruler John D. Martin.

Alternates—Past Great Ruler W. S. Lawton and Past Great Ruler J. Harvey Mann.

Before retiring from the chair, Great Ruler Larrabee appointed a special committee to meet with the ways and means committee and try to secure a large class for initiation at the May meeting.

Prince H. Fred DeGraaf was unanimously elected as Generalissimo and before the close of the meeting Prince De Graaf announced that he would

call a meeting of the ways and means committee and the special committee appointed to work out some good results for the May meeting. After some discussion on the floor it was decided to hold over until the May meeting the installation of the new officers, so with the installation of officers in view and a good class of candidates to initiate there is no reason why the May meeting should not be a grand success.

John D. Martin.

Your salary as manager is several times that of a clerk or a porter. Is it time profitably spent for you to do things one of those employes could do?

Changing Name of Hotel By Lessee.

The Tradesman is in receipt of the following letter from a well-known hotel owner:

Having been a constant reader of your valuable paper for the past five years, I am taking the liberty of asking your opinion on the following subject: Can the renter of a hotel change the name of it without the consent or knowledge of the owner? I have always understood that the law was founded on common sense and it does not seem reasonable that a renter can change the name of a hotel without the consent of the owner. If they can, it would lose the name entirely after being rented to different ones. I have asked a lawyer and he has told me they can not change it and the rent-

er's lawyer claims they can. Now, I do not want to go to law if I am in the wrong, so I am writing you, as I always read all your articles and I am sure you are honest and can rely on your judgment.

Grand Rapids, April 17—My attorney states that the lessee of a hotel has a legal right to change the name of a hotel unless there is a provision in the lease prohibiting the change. In the absence of such a provision the lessee can do as he pleases with the name. I cannot understand why one should want to change the name of a hotel which has been conducted as well as your hotel has been, but, legally, I think he has the better of the controversy. Your attorney evidently overlooked that point in drafting the lease for you.

E. A. Stowe.

Van Dam



The NEW PERFECTO

FROM OUR OWN SCIENTIFICALLY CURED AND BLENDED TOBACCOS

IN ADDITION TO THE OLD VAN DAM FAVORITES
INVINCIBLE-10¢; BLUNT-10¢; CLUB-2 for 25¢

BLENDED AND MANUFACTURED BY

TUNIS JOHNSON CIGAR CO. GRAND RAPIDS, MICH.

DON'T LIKE FORDNEY TARIFF.

The Fordney tariff bill caused less excitement in the food trades than had been commonly expected, the chief points where radicalism ruled being in the matter of nuts and sugar. Many other food products were effected, but not greatly, to the alarm of the trade itself.

In general, the opinion prevails that it is entirely a "politician's tariff" bill, deliberately calculated to draw farmers' votes, and the regret in trade circles is that it could not have been deferred until the hunt for votes is over. It is suspected of being full of jokers, and, so far as can be forecast, is bound to result in increased prices to the consumer, and in many instances without much justification in any apparent need for protection.

Sugar rates are especially serious since, if the claims of sugar interests are to be accepted, it will mean the addition of \$160,000,000 in burden of the consumer, without half that sum going into actual revenue for the Government. The sugar industry of America has thrived on a tariff of 1c per pound and so has Cuba, but with this burden almost doubled, it is argued by seaboard refiners, it will only enrich the Western beet sugar manufacturers by increasing the necessary prices of the Eastern refiners of cane, which is their only competitor.

In nuts, too, there appears to have been a complete surrender to California. The duty on whole nuts is increased materially, but on shelled nutmeats it is advanced from 4c to 15c on almonds and to 12c on walnuts, despite the fact that no foreign nut competition has yet interfered with the sale of every pound of nuts that America can produce.

All in all, the tariff is unsatisfactory to the grocery trade. It means higher prices and the setting up of American monopoly in many products where actual necessity needs imported reinforcements.

As an illustration of how the tariff on foodstuffs works, the case is cited of Danish and other foreign butter. Under the Underwood tariff the great demand of American consumers created a material business in Danish and other foreign butter, and almost every week thousands of cases of perfectly good butter came in from Scandinavian countries, Canada, Holland and Australia; materially keeping prices within bound.

The emergency tariff seriously checked this, the shippers and importers finding it unprofitable to bring in the products. Recently, when it became apparent that the farmers had Congress subsidized the Danish representatives have gone home discouraged and if the new rates prevail it is evident that no foreign butter can expect to come in at a profit.

IN A FOOL'S PARADISE.

In a boom period there is always a tendency for the country to imagine itself richer than it really is. The reason for this is quite simple. Prices are then rapidly advancing, and assets are steadily expanding—on paper. When the crest of the boom passes, and values have been readjusted on a lower basis, inventories written down, and goods disposed of below cost,

the country begins to imagine that it is poorer than it really is. That has been the situation in this country during the last year and a quarter. With confidence temporarily shaken and business activity slackening, the time was not propitious for new financing. Much capital was tied up in "frozen credits," and in other cases its timid owners were hoarding it. With the liquidation of credit and the return of confidence new financing in anticipation of the business revival has begun. The amount of capital available for sound investment is now daily surprising the business community. There was a delusion of poverty during the period of depression, just as there was a delusion of wealth during the period of inflation. In like manner, when the boom was at its height there was a delusion of scarcity of goods, but the break in prices revealed enormous and unsuspected stocks. There are those who believe that present stocks may be as much overestimated, and that the discovery of the shortage will be an important factor in speeding up production and stimulating the business revival.

One of the surprising things in business psychology is the changing tone in many quarters with regard to the relation of prosperity to prices. When deflation first began there was much talk among merchants of prices "soon going back up again," with a tacit assumption that as soon as they did so all would be well. Now the attitude is wholly different. The dominant view now is that business recovery is not to be stimulated by higher prices for consumers' goods, but by low prices. This explains the attitude of the business community towards the coal and textile strikes and the question of railroad rates. Naturally the opinion with regard to prices which are too far out of line, like those of agricultural products, is different.

BACKSET FOR MONOPOLY.

Another milestone in the road toward free competition has been placed by the United States Supreme Court in the case of the Standard Fashion Co. against the Magrane-Houston Co. of Boston. The litigation was one growing out of the kind of contracts made by pattern concerns with dry goods stores, which have been a source of bickering for a long time. The particular contract in the suit just decided was one requiring the dealer to handle the plaintiff's patterns exclusively. In return, the manufacturers of the patterns agreed to sell them to the dealer at 50 per cent. discount from retail prices and to allow returns of unsold goods at 90 per cent. of their cost. After working under this contract for some time, the Boston concern decided on giving up the sale of the Standard patterns and putting on sale those of a rival company. Thereupon, suit was brought to compel an observance of the contract. One contention in support of the action was that the contract established an agency, but this was not tenable, it being held that the agreement was one of sale. The

only other question was whether the contract was in violation of the Clayton act as tending to lessen competition and create a tendency to monopoly. On this the Supreme Court ruled that the violation of the statute was clear and that, consequently, such a contract is invalid. The effect of the decision will be not only to stop the usual form of agreements on patterns, but also to choke off a lot of other attempts to hold dealers to contracts for handling the products of a single maker exclusively.

PEAKS IN RETAIL TRADE.

Some striking divergences in the nature of peaks in different classes of retail trade are shown in a series of graphs published this week by the domestic distribution department of the Chamber of Commerce of the United States. Peaks at Christmas time are highest in department stores and 10-cent stores. Drug stores and cigar stores come next, with very similar curves. These show an almost horizontal line until the holiday season, when there is a pronounced bulge, followed by a post-holiday reaction. The close resemblance of these curves is probably due to the similarities in the types of commodities handled. Grocery stores show a slight gain during the holiday season, probably on account of the larger purchases of delicacies, but this is hardly sufficient to be designated as a peak. Mail-order houses are exceptional in that the peak of their business comes in the spring rather than towards the end of the year. They also show a smaller peak in the autumn, but as the holidays approach their trade is actually declining. Heavy purchases of supplies for spring work on the farms and the relative abundance of cash after the autumn harvest account for these variations in the case of mail-order houses.

EFFECT OF THE COAL STRIKE.

At the end of the week it begins to appear that the coal strike will have more immediate effect upon industry than was at first supposed. In the Connellsville region about one-third of the non-union miners are out, and this has caused a number of blast furnaces in the Ohio and Pittsburgh districts to suspend operations. This has shown its effect already on the price of pig iron, which has risen about \$1 per ton in the Eastern markets. Heavy buying during the last few days has developed as a result of the uncertainties with regard to future supplies of fuel, and many furnaces with ample fuel are now so well sold up that they are not seeking any new business for the present. The chief effect so far has been to arrest the expansion of output of iron and steel products that had been proceeding so steadily for some weeks. Subsequent developments will depend largely upon the attitude of labor in the non-union fields. It is perhaps unnecessary to state that representatives of the striking unions are busy in these regions seeking to bring the unorganized miners into line.

CO-OPERATIVE COLLAPSES.

The past week has witnessed the collapse of four co-operative undertakings, three of which are described on page sixteen of this week's edition of the Tradesman. The fourth is the Co-operative League of Southern California, composed of nine stores located in as many towns near Los Angeles. The League owed its existence to union labor agitation and initiative. Working capital was provided in generous amounts by the dupes of the union labor leaders who looted the stores as rapidly as they could accomplish their nefarious purposes. The poor fools who contributed the capital stock will never see a cent of the money they furnished to fatten the pockets of the crooks who inveigled the union workmen into their trap.

No word is more grossly abused and distorted nowadays than the word co-operative. It is getting into such bad order because it has been used as a shrieking shibboleth by such self-confessed perjurers as Harrison Parker that honest men hesitate to use it with any degree of pleasure and satisfaction.

The announcement by Parker that he will close the stores of the Co-operative Society of America and conduct a mail order house hereafter will be greeted with smiles of ridicule by people who are familiar with his methods and realize how impossible it is for him to succeed in any undertaking he espouses, because fair play and common honesty are attributes which are total strangers to him. With debts of several million dollars hanging over his head; with his record of betraying every friend who placed any trust in his predictions or promises; with his record of financial unfaithfulness known to all men, Harrison Parker is about the last man in the world who can be trusted to put any legitimate business on its feet.

The utter collapse of the Gleaner propaganda has been anticipated for several years, because the organization was not founded on the rock of fair dealing, mutual confidence and good business principles. It was built on the flimsy pretext of falsehood, prejudice and passion. It sought to array the farmer against the legitimate dealer and thus create a barrier against established customs and usages which would induce the farmer to contribute liberally to the coffers of the crafty chaps who aspired to build themselves up on the ashes of their competitors. The logic of events determined that the project had to fail, because no set of men have ever yet been able to create any permanent structure by tearing down the structures which have been reared by other men through the employment of honorable methods and earnest endeavors. The well-meaning farmers who furnished \$408,000 capital to enable the Gleaner schemers to demonstrate their utter unfitness for business careers will never see a penny in return; and they also have the satisfaction of realizing that if they had continued to do business with regular elevator men, instead of the crafty henchmen of the Gleaners, they would now be better off to the extent of millions of dollars.

UNIFORMLY PURE FOOD IS NECESSARY

WOULD you think that it is necessary to have a well equipped chemical laboratory with a staff of chemists, a model bake shop with an experienced baker, a model kitchen with a home economics staff—all of this besides a model factory with uniformed employees, labor-saving machinery so that the food product is not touched by human hands—would you think all of this necessary to manufacture an efficient and pure baking powder? Calumet Baking Powder is so produced, and with the exercise of the utmost care. This is why you can **always** buy a perfect baking powder, CALUMET, at a low cost.

In addition to the care given to the manufacture of the powder, service is rendered free of charge. Our baker gives his assistance to any baker in our model shop or in the baker's own shop. The Home Economics Department gives free demonstrations in the model kitchen at the plant, also lectures and demonstrations before clubs and schools. A personal correspondence service is given by this department to the housewife.

Calumet is manufactured in the largest and most sanitary baking powder plant in the world. It is open for your inspection at all times.

CALUMET BAKING POWDER CO. :: CHICAGO, ILL.

DRINK DWINELL-WRIGHT CO'S
WHITE HOUSE
COFFEE
BEST GROCERS



That's what you should say to your customers.

SUITS WHEN OTHERS DISAPPOINT

Distributed at Wholesale by
JUDSON GROCER CO.
 GRAND RAPIDS, MICH.

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.

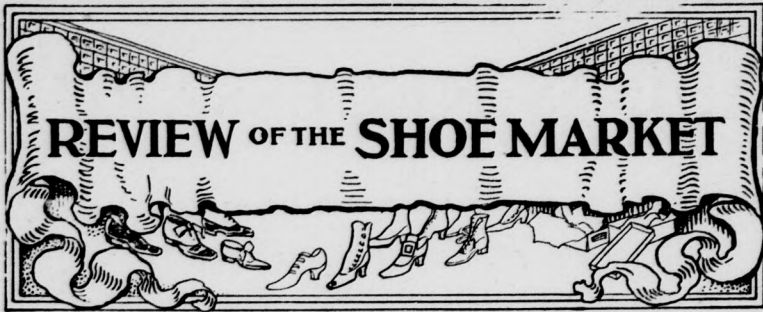
You can then be assured that this important part of your construction work is being supplied with material that has proven its worth, one that will readily adapt itself to your job, no matter what problems or complications may arise.

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.



What I Like in a Shoe Store.

"I'd like to see that B-40 pair of shoes that you have in the show window, marked \$7. My size is six and one-half E."

"Certainly," replied the clerk; "but we do not carry the E last in that shoe. I can give it to you in the D last, however, and as that shoe runs rather wide I believe the D will fit you."

"May I look at the shoe?" I asked. I like to inspect a shoe before I try it on, for one cannot see a shoe well if it is on his foot, especially if he is as near-sighted as I am.

"Of course," replied the clerk courteously. I could see that I was going to like him. He did not, like the most clerks in a shoe store, fairly force one into a seat and begin to take off a shoe, willy nilly. And then add insult to injury by going off to wait on someone else.

He produced the shoe and I saw that it was exactly what I had been searching for, as far as shape and style were concerned. I hoped that it would fit, for, besides pleasing me, it seemed to be a bargain.

"Please try it on," I requested. The clerk took off my shoe, looked inside of it, smiled and said:

"The D last will fit you all right."

"That is good news," I replied.

"What makes you think so?"

"Because this is a D last that you have been wearing."

That was one on me. I was sure that I had been wearing an E last shoe, and I would have bet money on it. But in the old shoe were the numbers 465, plain as a pikestaff. I had been asking for an E last right along, but it is probable that I had been fooled in every instance. I made up my mind right there that I did like that clerk. He was both accommodating and honest.

The shoes fitted perfectly, and as I arose I noted that near me, on the floor, was a small mirror, slightly tilted, so that one could see in it a reflection of his feet. Looking into it from different angles, I saw that the shoes looked well. I saw something else, too—my trousers were sagging nearly to the ground. So I tightened up my belt a little and drew them up to where they ought to be.

"That mirror is a good thing," I said. "Is it a new idea? I never have noticed one like that before."

"Not exactly," replied my friend—he was my friend by this time—"but usually the mirrors are built into the fixtures, low down. At first, having no built-in mirrors, we bought some of these for the women's department, and one day, for the accommodation of a fat man who could not see his feet well, we moved one of the mirrors

over here. It was so popular that we got some more. I guess men are just about as vain about their feet as women, but they do not want to admit it."

My friend handed me my old pair of shoes and my change and I thanked him and turned to go.

"Do you always select your shoes from the show window?" he asked.

"Yes," I replied.

"Would you please tell me why?" he requested.

"Because experience has taught me that it is about the only way I can get what I want," I stated. "When one goes into a store and asks for a pair of shoes that are similar to the ones he has on, the clerk invariably will produce exactly the opposite. Then, after climbing up and down a ladder for half an hour or so, he will inform you that he has not what you want. It makes one feel mean to have a salesman go to all that work with no sale as a result."

"Besides, I know in advance how much I want to pay for a pair of shoes as well as what kind of shoes I want. I inspected the show windows of six different stores before I came to yours and found what I was looking for. One store displayed a shoe that looked all right, but as the price was not given I passed it up: I wanted a medium-priced shoe, and I kept going until I found it. Does that answer your question?"

"Yes, thank you, it does," replied my friend. "I have noticed that a great many people come in and ask to see certain shoes that are displayed in the show windows. Some look at our shoe and then ask to see another, using our show window designations. If we can fit the enquirer, a quick sale is the result nine times out of ten. It is mighty nice, for in such cases one does not have to climb up and down the ladders like a monkey, as you aptly put it, to bring down a dozen boxes or so."

"Volume and quick sales are what keep down the overhead," I asserted.

"Surest thing in the word!" my friend agreed. "I have saved up a little money and I am going to open up a small shoe store myself. I have for a long time been wondering whether it would not be a good plan to put in a show case or two and display some samples in them. Of course the prices would be shown too, for that



first—
for dress



then—
for work

Farmers and many other men wear the Herold-Bertsch Black Gun Metal shoe first for best and then later put it on for work. While of course it is not as serviceable as the H-B Hard Pan for outdoor fall and winter work, it does make a lighter, sturdy shoe for dry weather wear.

Some men with unusually sensitive feet can't stand a heavy work shoe at all. For them the Herold-Bertsch Black Gun Metal is just the thing.

HEROLD-BERTSCH SHOE CO.
GRAND RAPIDS

Herold-Bertsch Black Gun Metal Line

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.



Home Ease

Julet—in Stock
Black Kid, Flexible,
McKay,
Stock No. 700.
Price \$2.25.

BRANDAU SHOE CO., Detroit, Mich.

is important. Then we could show shoes and sell them just the same as any other merchandise is sold. The customer could select what he or she prefers, say two or three different styles. Then the salesmen could do the fitting.

"I have had this idea in my head for a long time, and I believe that I will depart from tradition and carry it out. Another advantage rests in the fact that one can give his store a more artistic appearance. I believe that one could have all of the unsightly boxes in a rear room, and not in the sales-room.

"My 'dream' shoe store will also have a home-like touch. That is my wife's idea. Instead of having these benches, we will have some comfortable chairs for the customers to sit in while the shoes are being tried on. And there will be some attractive rugs, too, not hard, ugly linoleum, like we have on the floor here."

"That store will succeed," I predicted. "Here is my card. Let me know when you open up."

"Thank you, I shall be sure to do so," he responded.

May I add a moral to this little tale? It is this: I paid cash for the shoes, wearing the new ones and carrying home the old pair. When my wife asked where I bought the shoes, I told her that I did not know the name of the firm. We have just moved here, and I had been so intent in looking in show windows that I paid no attention to firm names. I looked into the package, but there was nothing in it to tell where the shoes came from. A friend admires my new shoes and he wants to get a pair like them. To-morrow I shall go down town, see my friend, the shoe salesman, and warn him against making this great error. Every package that leaves a shoe store should contain a neat circular of some kind. One should at least thank his customer and ask him to come again. I like that shoe salesman. He sold me what I wanted. Furthermore, he flattered me by taking me into his confidence. Yes, I shall go back.—Average Man in Shoe Retailer.

Mirrors Outside the Store.

A shoe merchant who has found a new use for the window mirror places narrow plate glass mirrors around the lower edge of his show window frames. When those who are passing by catch a glimpse of their present shoe outfit, they are readily reminded to stop and look at the attractions the merchant offers. These mirrors need not be more than six inches in width, and a little experimenting will determine the angle at which they should be placed.

Pays Fourth of Repair Charge.

A retail shoe merchant in an Eastern city advertises that he will pay a fourth of the repair bills on all shoes purchased at his store. He announces that he can afford to do this because repair bills on the shoes he sells are always light. He gets 25 per cent. discount from the repair shop so he loses nothing—and he gains a greatly increased number of original selling points which are cleverly woven into his newspaper advertising.

Card From Mr. S. C. Smith.

Petoskey, April 14—In the Tradesman of March 22 and 29 you make statements which I cannot permit to go undisputed.

You say any man with a "Bump of caution" would have investigated." To this I would reply that I have ten or more letters from prominent insurance men in Upper and Lower Michigan speaking well of Greig as to character and ability. These are dated in April, 1920, early in the history of the company.

Further: A report on Greig from Bradstreet could not give him a higher rating as to ability, character and wealth, and I have seen a similar one from Dun's.

Again: Your own office took a printing job from the company at its very beginning, with Greig's life an "open book," as you say. Our whole trouble could have been saved had you given a word of warning to an old subscriber that he was in with a man with a bad record.

Once more: You assert that advantage was taken of church people in my sales. Would state that I never have made church or lodge connections any pretense for a stock sale. If anything was ever mentioned in this line it was invariably after the sale and not before. As to taking "Huge sums of money" I received only a modest salary and the attorney for the company, in a public meeting of stockholders held recently, stated without any prompting from me, that Smith's sales were clean."

As to refunding my salary to the common treasury: Would state that if selling stock was all I did that idea might be entertained, but a large part of my duties were in getting agents, appointing attorneys' and physicians, making the acquaintance of insurance buyers, pending the actual writing of business by the company. Because one man in a concern goes wrong is no reason why other officers should not have their pay and keep it.

My headquarters were largely at Iron Mountain, hundreds of miles from the Detroit office, or Toronto, which was the scene of his operations.

You are doing a good work in exposing frauds, but in your zeal you have attacked me without a knowledge of the facts in the case. I will take what blame is coming to me, but object to being branded as thief and swindler. Some of the best and brightest business men in Michigan bought direct from Greig and met him more than I ever did, and until recently thought him the soul of honor. All of which goes to show that the moral risk is always present in banks, insurance companies or in any corporation. One of the most prominent men of the Upper Peninsula became vice-president of the company, after four years previous acquaintance with Greig, before I became interested.

With the above statement of "facts" I leave the rest of the issue to the impartial judgment of yourself and the readers of the Michigan Tradesman. S. C. Smith.

Music For Customers.

In a big Western city there is one shoe dealer who believes music helps to sell his goods. On Mondays and Saturdays, therefore, he employs an orchestra to render a popular program. Extra clerks are employed yet his customers usually must wait several minutes before they can be served. Most of the women are tired and the waiting and the hurry of the clerks was irritating before the music provided distraction.

Don't brag or boast about the bigness of your business. You don't deceive anyone whose opinion is worth while, least of all your bankers.

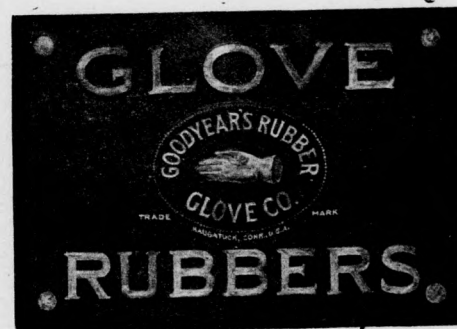
Ye Fishermen! Only a Few Days More



When
You
Want
Good
Fishing
Boots
Look for
GLOVE
BRAND

Mr. Dealer, when in doubt where to get the
"Best" Sporting-Boots always buy
Glove Brand from Hirth-Krause.

Write us for sizes on Goodyear Glove Brand
Sporting Boots.



We have a good stock to-day.

Don't delay you will have calls every day.

Hirth-Krause Co.
GRAND RAPIDS MICHIGAN



Credits R. E. Olds as Motor Pioneer.

Detroit is the present capital of motordom largely through the influence of R. E. Olds, the present head of the Reo Motor Car Company, according to an article by John K. Barnes in a recent issue of the World's Work. Mr. Barnes also gives Mr. Olds the credit for being the first man who proved that motor cars could be manufactured and sold by the thousands.

According to Mr. Barnes, Mr. Olds bought an interest in his father's stationary engine shop, in Lansing, in 1885, with money earned during school vacations. In the fall of the next year he built a horseless carriage driven by steam generated by gasoline blaze. Then followed long years of experimentation, which ended in 1894 by adoption of a gasoline engine for propelling power. During this period Mr. Olds stinted himself to \$10 a year for pleasure, the writer says.

In 1896 W. E. Sparrow, a rich man of Lansing, became interested in the possibilities of the horseless carriage Olds was driving through the streets and induced S. L. Smith and Henry Russell, rich men of Detroit, to put in some money. Mr. Olds then formed a concern with a capital of \$5,000. This company struggled along, but Mr. Olds had larger plans. He went to New York to interest additional capital, but, failing, returned to Detroit and took the matter up with the same S. L. Smith who was already associated with him in his small venture. Mr. Smith had just made a fortune out of copper, and he helped organize a \$350,000 company for Mr. Olds with \$150,000 paid in. The first large automobile factory in the United States was then built on Jefferson avenue East in Detroit. A fire destroyed the factory soon after the first models were built, but in the first year 433 cars were turned out. That was 1901, and in 1902 the production was increased to 2,500, which took the breath away from the public.

Mr. Olds retired from his original company in 1904 with a small fortune. He was then one of the few big men in the rapidly growing automobile industry. He went back to Lansing from Detroit, and a short time later a paper was presented to him signed by 10 Lansing residents, who subscribed \$240,000 for the organization of the Reo Motor Car Company, providing Mr. Olds would accept the remaining \$260,000 of stock and manage the concern. The name Reo was a compliment to Mr. Olds, it being his initials. Mr. Olds accepted the offer, the Reo company was launched and met with such phenomenal success that the 10 stockholders were called

upon to put up only \$120,000 offered. The company has paid about \$11,000,000 in dividends in the past sixteen years and at present has a surplus of about \$10,000,000 in the treasury, besides a very valuable factory built from earnings.

Mr. Barnes, in his article, points out that a considerable number of the famous men in the automobile industry have received their first training under R. E. Olds, who still remains at the head of the properties bearing his initials.

Adapting Commercial Advertising To the Bank's Needs.

Commercial men have things to sell, so have bankers. Both must sell to the same general public, which both must meet and approach in the same way. The banker no longer is satisfied to be classed with the physician, the clergyman, the undertaker. His is a business institution. The resources he controls are business resources drawn from business activities. The commercial banker in particular, must be a business man. He must be able to measure business values and risks, must be familiar with the problems of business and must be prepared to assist in the solving of these problems.

We must, therefore, consider the banker as a business man, and bank advertising as business advertising.

Such advertising may be characterized as important or as dangerous. It will be the one or the other, depending upon the nature of the advertising judgment which controls. At best it is one of the most powerful elements that can be used in the success of industrial, commercial or financial operations. At its worst it is about the simplest and easiest known way of burning up perfectly good money to no purpose.

If a particular advertising administration has succeeded in getting hold of the soul, or moving spirit, which must be the central thing, good or bad, in all institutional life, the big thing in advertising has been accomplished. After that the rest of it is largely a matter of mechanics, copy and layouts, and mediums and analysis of sales fields.

It seems that the essence of good advertising is perfect truthfulness. There may exist many things more attractive than the facts of a particular business situation, but it will be difficult to find anything which will serve the long run interests of that situation in advertising better than the facts of the case. Hence we should deal in facts, not fictions. This applies to all business advertising—commercial or financial.

There is nothing in the world worth doing wrong for.



JOIN THE
GRAND RAPIDS
SAVINGS BANK
FAMILY!

44,000

Satisfied Customers

know that we
specialize in

accommodation
and service.

BRANCH OFFICES

Madison Square and Hall Street
West Leonard and Alpine Avenue
Monroe Avenue, near Michigan
East Fulton Street and Diamond Avenue
Wealthy Street and Lake Drive
Grandville Avenue and B Street
Grandville Avenue and Cordelia Street
Bridge, Lexington and Stocking
West Leonard and Turner Avenue
Bridge Street and Mt. Vernon Avenue
Division Avenue and Franklin Street

CADILLAC STATE BANK

CADILLAC, MICH.

Capital \$ 100,000 00
Surplus 100,000.00
Deposits (over) .. 2,000,000.00

We pay **4%** on savings

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

RESERVE FOR STATE BANKS

Meeting Expectations—

In case you do not make a Will, how many people will have reason to be greatly disappointed? Have you provided well for those who need it most?

A Will is necessary to give instructions in detail. To give by Will is the only means you have to enshrine your memory in hearts of those who come after you. Bestow an Income. It is the ideal legacy. A corporate trustee is the ideal trustee.

These things can all be talked over and decided upon, confidentially, in reference to your estate. An interview with our officers does not obligate you in any way.

Call at our office for the new booklet:
"What you should know about Wills."

"Oldest Trust Company in Michigan"

**THE
MICHIGAN TRUST
COMPANY**

Grand Rapids, Michigan

Fenton Davis & Boyle

BONDS EXCLUSIVELY

MICHIGAN TRUST BUILDING

GRAND RAPIDS

Detroit

Chicago

First National Bank Bldg. Telephone Main 656

Citizens 4219

Congress Building

WE OFFER FOR SALE

United States and Foreign Government Bonds

Present market conditions make possible exceptionally high yields in all Government Bonds. Write us for recommendations.

HOWE, SNOW, CORRIGAN & BERTLES

401-6 Grand Rapids Savings Bank Bldg., Grand Rapids, Mich.

Banker Won Success Through Right Advertising.

A recent interview with F. J. Wade, President of the Mercantile Trust Co., of St. Louis, yielded the following statements:

This thing of a manufacturer thinking that his whole future is assured just because there may be a country-wide clamor for his goods is pinning his faith to a reed. The manufacturer who does not properly nurture consumer demand when once he has established it through advertising, is if anything, a less desirable credit risk than the man who lets his plant deteriorate. Even those bankers who say they do not consider advertised reputation as a basis for extending credit, are influenced by this very principle, although perhaps subconsciously. Let one of these bankers be approached by a credit-seeking manufacturer who is a National advertiser and who, therefore, has established a country wide market for his goods, and see what happens. In 90 per cent. of such cases the fact that the branded name of this man's product has been made a National "buy-word" through advertising, will be the strongest factor in getting him the credit he seeks. The banker absolutely considers his reputation, but may not realize at the time that it was advertising that created the reputation.

Next, the banker may be approached by the president of a new manufacturing concern which is trying to make its name.

The second man may have an article of unquestioned superiority. He may have an adequate manufacturing plant. But he has not yet established a name for his goods. Plainly, advertising is the one big thing he needs, but the banker turns down the application for the loan because, what he regards as too much of the amount, is to be spent for advertising.

In the one case the banker helps the advertiser to cash in to greater extent on the reputation that advertising has brought him, and in the other he is depriving a manufacturer of the right to build the very kind of reputation that influenced him in the first case.

"I am glad to say" Mr. Wade concludes, "I do not believe transactions, such as the hypothetical one I have just mentioned, are to be encountered as often to-day as they were a few years ago. Every day bankers are waking up to the underlying power and pull of advertising. The sooner the better."

Railroads Didn't Break Down.

Daniel Willard, president of the Baltimore & Ohio Railroad Company, recently presented figures before the United States Senate interstate commerce committee, which completely refuted the testimony before the same committee of William G. McAdoo, director general of railroads during the war, to the effect that the railroads had broken down in 1917 before being placed under Government control. He showed that under Government control the railroads moved only 2 per cent. more traffic in 1918 than in 1917. He declared that a difference of accomplishment of only 2 per cent. between the two periods is hardly sufficient to indicate a breakdown in the

one year, and a satisfactory accomplishment in the other, and that despite the congestion and confusion which naturally followed the country's entrance into the war, the railroads showed effective capacity for co-operation under their executives' railroad war board in 1917, solving many difficult transportation problems, and handling a volume of traffic 127,000-000,000 ton miles greater than handled two years before.

Cheap Money Schemes Abroad.

Some weeks ago Prof. Gustav Cassel the Swedish economist, made himself foolish by urging the devaluation of British currency on the basis of \$3.65 to the pound as a means of "stabilizing" the financial condition of Great Britain. Prof. Cassel's plan was hardly laid before the world before the pound, in a perfectly natural but most inconsiderate manner, began to climb upward and at present hovers around \$440. The need of repudiation in the way suggested by this economist was thus demolished. Now comes this suggestion once more, fathered this time by J. M. Keynes, famed as the author of "The Economic Consequences of the Peace," who, according to cabled reports from London, is urging that the pound be revalued at \$4.20, and that French and Belgian francs be revalued on the basis of \$8 per 100. The British Premier, in his recent speech with reference to the Genoa conference, also made vague allusions to "stabilization" and "revaluation." The steady appreciation in exchanges of the Allied and neutral countries of Europe, with the inevitable accompaniment of deflation, is likely to develop a strong following for some plausible advocate of cheap money. The developments will be worth watching.

Don't try to do everything—let posterity solve some of the problems.

BUY SAFE BONDS



ESTABLISHED 1853

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

Buy Safe Bonds
from

The Old National

Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over

\$1,450,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

Offices: 4th floor Michigan Trust Bldg.—Grand Rapids, Michigan
GREEN & MORRISON—Michigan State Agents

A Stabilizing Influence

TRUST Companies are a stabilizing influence in the economic life of the nation.

During the one hundred years since the first trust company was founded, many changes have taken place in our National life—there have been wars, panics, inflations, political changes, new banking systems. Yet through it all, the trust company has been a steadying factor.

The trust companies of the United States to-day have assets of over \$12,000,000,000, and manage estates valued at many billions of dollars more.

This Company stands for the best fiduciary practice in our community, and is ready at all times to be of service to you.

Send for the booklet, "Safeguarding Your Family's Future," which clearly sets forth the service this Company can render you in providing for your family's future comfort.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

War Was Over Three Years Ago.

During the war, building regulations in many cities were overlooked and construction of buildings which violated building codes was permitted in many cities under the stress of war necessity. The war has been over for more than three years, yet there are many who would revise building codes "downward" on the ground that there is a serious emergency requiring that many restrictions shall be lifted in order to solve the housing situation.

It is not to be denied that the housing situation in the United States is serious. In a recent address, John Ihlder, manager of the Civic Development Department of the Chamber of Commerce of the United States, said that even the well-to-do would not be as adequately provided with good housing in 1927 as they were in 1914. In other words, in spite of all of the building that is in sight for the next decade, much will remain to be done at the end of that period that the people of the United States may be as well housed as they were at the time when the war began. If an emergency exists now, will it not then exist for the next ten or fifteen years?

It was clearly understood during the war that building code violation would be overlooked only so long as the war lasted. If building regulations are made less severe to-day, the same argument which prevails to bring that about, may prove just as successful five years from now. Precedents will be set which it will be hard to overcome in any effort toward better building construction.

The fire waste of this country is so excessive, the number of dwelling houses destroyed particularly, is so great, that it seems the part of wisdom to insist upon such building construction as will add permanently to the housing facilities of the country. The need is not so severe as to warrant building in flimsy and impermanent fashion.

Asbestos Misconception.

The last issue of Asbestos comments interestingly on a misconception of asbestos as a non-heat conducting material. Asbestos does have great heat resistive powers, but asbestos is in fact a good conductor of heat. Every one has noted the use of the asbestos disc under pots and kettles and over gas jet in order to prevent blacking the kettles and also to effect a better distribution on the heat around the bottom of the kettle. The heat in this case is conducted from the gas flame to the bottom of the kettle through the asbestos plate. Asbestos is used for pipe coverings for hot steam pipes, not for any non-conducting of heat value, but because the heat conservation is brought about by artificially created dead air cells which are interlocked as minutely as possible in the asbestos. These cells resist heat radiation and prevent loss of heat. It is not the asbestos itself which performs this service.

Why Penny Circulation Is So Great.

There must be a small fortune in pennies stored away in this country to take the place of fuses in electrical installation. Recently an inspector of the Louisiana Fire Marshal Depart-

ment went over one block of a business district to see how the electrical work was. He gathered twenty-three pennies from the back of plug fuses, to say nothing of the pieces of copper. This is clearly another case of "penny wise and pound foolish." By avoiding the spending of a few cents for a safe fuse, most of these people using the pennies no doubt believe that they are making a great saving. Few of them recognize the danger which they have invited to their premises. If twenty-three pennies can be found in a single block in one American city, in use in the place of fuses, is it any wonder that the United States mint finds it hard to keep enough pennies in circulation?

More Penny Fuses.

Murphysboro, Ill., April 18—We have had fifty-one fires from January 1 to March 1, 1922, which number is about one year's work for the firemen of Murphysboro. We have just about done away with the defective flue fire in our city, out of the fifty-one fires two only were from defective flues. I have discovered a new hazard. We have had so many small fires caused from electric irons, electric washers and many other small electrical appliances that I went to work in our homes to find the real cause. I am electrical inspector for our city, and all buildings are wired up to the National Electric Code, but through ignorance the people will jeopardize their homes, not knowing just what they are doing. I went out in the residence district and out of thirty-four homes inspected, I found twenty copper pennies back of fuses in the main line switch. So now every home, business house, in fact every building in my city will be inspected for pennies back of fuses. Albert Herring, Chief.

Elimination of 1,200 wooden shingle roofs in Indianapolis this year is one of the goals of the city fire protection campaign. Shingle roofs in Indianapolis have been the chief source of fires for several years past, more than sixty alarms being turned in during a single day on several occasions. The great conflagration hazard involved is now clearly recognized and every effort will be made to get proper legislation to eliminate the shingle roof. An ordinance now being drafted would make it obligatory on property owners to replace all shingle roofs with fire resistive material within seven years. A meeting of representatives of firms selling such roofing was held in the Chamber of Commerce Friday, February 24, and exhibits of roofing material are being shown all over the city together with facts regarding the relatively low cost of this safer form of roof covering. "If the present rate of roof fires keeps up," Chief Reidel of the local fire prevention bureau said, "the taxpayers will have to pay \$500,000 soon for new fire fighting equipment. It costs the city approximately \$50 each time a call is answered. During January it cost the city about \$27,500 just to put out roof fires." He says if the roofs are not resurfaced the cost of new equipment will be greater than would be the cost of new roofs.

Shady Tree.

"You don't mean to say it cost you \$7,000 to have your family tree looked up?"

"No; \$2,000 to have it looked up and \$5,000 to have it hushed up."

The Central Manufacturers' Mutual Insurance Co.

ORGANIZED IN 1876.

Amt. Ins. in force	-----\$145,972,213.00	Total Assets	-----\$2,229,350.94
Total Liabilities	-----1,226,512.65	Surplus over Liabilities	-----1,002,838.29
Losses paid since organization	-----6,000,000.00	Dividends paid since organization	-----2,090,000.00

In Best's Insurance Reports, this Company is rated A-1 (Excellent Loss Paying Record, Excellent Management) NO COMPANY HAS A BETTER RATING.

This COMPANY with its Large Resources, affords its Policy Holders the same EXCELLENT PROTECTION, as the best Old Line or Stock Companies, and SAVES ITS

POLICY HOLDERS 30% OF REGULAR RATES.

Cut Your Overhead by Reducing Your Insurance Costs.

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.

Novelties—Advertising—Specialties

The Calendar Publishing Co.

G. J. HAAN, President-Manager

1229 Madison Ave.

Grand Rapids, Michigan

CITIZENS PHONE 31040

Finnish Mutual Fire Insurance Co.

ORGANIZED IN 1889.

COMPARATIVE STATEMENT.

Amt. Ins. in force 12-31-21	\$4,552,274.00	Premium Income for 1921	\$84,379.71
Total Assets	268,700.00	Assets per \$1,000. of Risk	50.40
Surplus above Liabilities	215,911.00	Surplus per \$1,000. of Risk	40.48
Average of 12 Leading Stock Co.'s		Assets per \$1,000. of Risk	12.00
		Surplus per \$1,000. of Risk	3.10

PLAN OF OPERATION.

ALL POLICIES WRITTEN AT FULL MICHIGAN INSPECTION BUREAU RATES. POLICIES ARE RENEWED EACH YEAR AT FULL BUREAU RATES, THEREFORE THIS COMPANY ALWAYS HAS THE SAME AMOUNT OF PREMIUMS BEHIND ITS POLICIES AS THE LARGER AND STRONGER OLD LINE OR STOCK COMPANIES. THE PROFITS ARE RETURNED TO THE POLICY HOLDER IN THE FORM OF DIVIDENDS EVERY THREE YEARS.

DIVIDENDS 50% FOR 27 YEARS.

FOUR THOUSAND POLICY HOLDERS in Michigan. Are you one? Are you saving ONE HALF your Insurance Bill? If not write,

I. W. FRIMODIG,
General Manager,
Calumet, Mich.

C. N. BRISTOL, Gen. Agt.,
For Lower Michigan
Fremont, Mich.

Give Less Service and Demand More in Return.

Two notable utterances against trade unionism as it exists to-day are in the newspaper literature of the first week in April. The first is by Secretary of Labor Davis in an article advising that every boy, rich or poor, be taught a trade; the second is by Walter Gordon Merritt, general attorney of the National Industrial Council, against the labor monopoly sought by the closed shop.

Secretary Davis's article runs counter to the constant effort of the unions to keep within certain limits the number of young men who are permitted to learn trades. In urging that all boys be taught a trade he promotes an idea antagonistic to the wishes of all labor unions, which would open to the trades only those they select and train under the salary of union domination. Mr. Davis holds that every boy, by learning a trade, learns how to make a decent living by producing something useful to others with his hands. Then he always has a means of honest livelihood and need never be afraid to face the world.

Mr. Merritt calls attention to union labor's preference for socialism over democracy, and its constant efforts to be exempt from laws and contracts while demanding obedience to them from others. He cites as a menace to society the unions' rules against doing any sort of business with non-union men, its refusal to work with them, to deliver merchandise to them, to purchase or use non-union goods, or to work on non-union buildings. This is designed to exempt organized labor from all competition, to exalt it above all legal restraints and remove from its membership all the fundamental incentives to good conduct and honest work which apply to all other men.

That is to say, while union labor demands preferential favors from society, its trend is to give less and less service to society while demanding more and more from it. This is monopoly pure and simple—a monopoly which the unions maintain by oppression, tyranny, unlawful force and political terrorism. It sets up a favored class in every community whose demands must be met regardless of justice, righteousness, fairness or law. No man familiar with the conduct of unionized trades in the cities of America during the past few years will doubt the substantial truth of Mr. Merritt's contentions.

What is the country going to do about it? We shall see during the progress of the present strike of coal miners. In the hearts of the leaders of that strike and of the sympathetic federations and brotherhoods which have endorsed it, is not only the desire to compel the public to bow in submission to organized labor, but to terrify the politicians of the country into yielding servile obedience to the unions as a class which shall have rights over and beyond those of all others in the Nation. Union labor is against equal rights, equal opportunities and equality of wages with other men. Its purpose is to grab and hold preferential consideration,

threatening the country with lack of fuel, transportation and housing, unless it is satisfied. What it thinks of the Government of the United States was amply demonstrated in the threatened railroad strike in 1916.

How the Postal System Began.

The earliest known postal system was that of Cyrus the Elder, King of Persia, in 599 B. C., according to the post office manual prepared in Minneapolis for use as a textbook in the schools of the United States. The manual was compiled by Postmaster E. A. Purdy of Minneapolis and a group of specialists, in the postoffice, with the encouragement of Postmaster General Hays, and his successor, Dr. Hubert Work, in the belief that the diffusion of information about the postoffice would save the Government millions of dollars annually. Besides explaining the functions of the post-office and most efficient ways of using it, the manual outlines the history of postal service.

King Cyrus, according to the manual maintained mounted couriers to dispatch messages from post to post. The book then relates that similar methods prevailed among the Romans during the time of Augustus, B. C., 31, and later in France under Charlemagne, in 807, A. D. The first actual letter-post for commercial purposes, however, it says, appears to have originated early in the twelfth century, and a century later the University of Paris established an efficient postal system. China also maintained a post system at an early date, about 1280.

Inception of the American post office came with the country's earliest settlement, according to the book. It passed from the coffee house letter depository to actual carrier service when legislation was passed in Massachusetts in 1639, and in Virginia in 1657.

A True Bear Story.

Written for the Tradesman.
An Indian and a bear one day,
Met on a backwoods trail, they say;
Both, it may safely be surmised,
At first were very much surprised.
To pass upon the narrow trail
Would almost turn the Indian pale;
What to the bear it would have done
No telling, but he did not run.
So, face to face, they paused and stood,
On either side of tangled wood;
A battle for the right of way
Impended, and without delay.
The bear upon his haunches stood,
Prepared to fight as best he could;
When once he started the attack,
With him there was no turning back.
He hugged the Indian round the neck;
The squeeze the Indian could not check.
His right hand free, his knife he grasped,
As for his failing breath he gasped,
To stab the bear and seal his fate
At once before it was too late.
He drove the knife home to the hilt—
That knife before much blood had spilt.
Vainly he struggled to get free;
That grip relaxed not one degree.
The bear held on despite his wound,
Till presently the Indian swooned
And helpless sank for want of breath.
The bear had hugged his man to death.
The wound proved fatal, and the bear
Exhausted, fell dead, then and there.
From passers by I got this tale,
Who saw next day beside the trail
The bear and Indian lying dead.
There's nothing further to be said.
The fight was desperate and brief;
Both parties came to sudden grief.
In that wild woodland of the west,
Two doughty fighters did their best.
Unknown are they to pen or tongue,
But not unhonored or unsung.
Reuben Hatch.

(The above poem is founded on fact, being vouched for by Jacob Phillips, of Lamont, who witnessed the tragedy sixty or seventy years ago.)

If your location is not good, change it as soon as you can find what you want, and make all the noise you can about the change.



Announcement

No margin
or open
accounts
carried.

Messrs. Corrigan Company and C. F. Hilliker and Company announce the consolidation of their businesses and interests as of March twenty-seventh, nineteen hundred twenty-two, to render a conservative investment banking and general brokerage service under the style of

Corrigan, Hilliker and Corrigan
with principal offices at 101-11-13 Michigan Trust Building.

Private Wires to All Leading Markets.

Corrigan, Hilliker & Corrigan

Capital and Surplus—\$500,000.

"A Strong, Conservative Investment Banking Organization."

Grand Rapids Merchants Mutual Fire Insurance Company

**Economical Management
Careful Underwriting, Selected Risks**

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

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

Affiliated with the
Michigan Retail Dry Goods Association,
HOME OFFICE 320 HOUSEMAN BLDG. GRAND RAPIDS, MICH.

Michigan Shoe Dealers Mutual Fire Ins. Co

LANSING, MICHIGAN

OUR RECORD		Dividends to Policyholders
Cash Assets		
\$ 460.29	1912	\$ 744.26
1,258.98	1913	1,424.30
1,202.96	1914	1,518.99
3,087.11	1915	3,874.58
5,885.33	1916	5,606.11
7,191.96	1917	6,647.47
12,110.81	1918	10,519.98
23,482.98	1919	17,276.46
35,507.00	1920	37,247.42
68,917.43	1921	43,785.79

Total Dividends Since Organization \$128,645.36

THE REASONS

Careful Selection of Risks
Absence of Conflagration Hazard
Economical Administration Prompt and Fair Loss Adjustments

CO-OPERATIVE COLLAPSES.

Parker Closes Retail Stores—Gleaners Bankrupt.

Chicago, April 18—The Co-operative Society of America will abolish its retail stores and conduct its future business as a mail order house. This was announced by Harrison Parker, President, and one of the trustees recently appointed by the Federal Court.

The announcement came in connection with publication of the Society's purchase, for \$750,000, of the business and plant of the Leonard-Morton Mail Order House, 1433 S. Wabash avenue. The purchase was from H. M. Byllesby & Co.

The change in plan of operation, Parker said, has been decided upon through discovery that operating expenses will be lower under the new system and through a desire to extend the Society's membership throughout the country. A drive to increase the present 90,000 membership is planned.

"Distribution of necessities, from clothing to food," said Parker, "will be accomplished much more cheaply by mail. We have completed arrangements with the manufacturers of these necessities and are eliminating the middleman by supplying our members direct."

Detroit, April 18—Charles R. Talbot, Vice-President of the National Bank of Commerce, and chairman of the bankers' committee which has been working with the board of directors and officers of the Gleaner Clearing House Association for about six weeks in an effort to straighten out the financial difficulties of that Association, was appointed temporary receiver of the big co-operative scheme of the farmers of Michigan, by Presiding Judge Arthur J. Webster, in Circuit Court, Tuesday.

The receivership was granted on petition of the officers and directors of the Gleaner Clearing House Association, who also asked that the Association be dissolved.

The total assets are figured at \$719,020.61, as of December 31, 1921, in an audit completed April 1 by Marwick, Mitchell & Co., accountants, while the liabilities are set at about \$446,745.33.

However, out of the assets, as figured, must be taken about \$200,000 in terminal properties, deeded back to Armour & Co., from whom the Gleaners' Clearing House Association took over on land contracts many elevators, when the Federal court ordered Armour & Co. to "unscramble" its elevator activities, according to William E. Brown, attorney for the Gleaner Clearing House Association in the present court action.

Fred E. Llewellyn, a former representative of Armour & Co., according to Attorney Brown, became manager of the Clearing House Association, April 1, 1920, and had charge of the elevators and equipment, at a salary of \$1,000 a month, but he retired about six weeks ago when it became necessary to cut expenses, it was stated by Attorney Brown.

The officers who applied for the receivership are Grant H. Slocum of Macomb county, President; Ross L. Holloway, of Detroit, Secretary; Nathan F. Simpson, of Keeler, Treasurer, and the following directors: Joseph J. England, Caro; L. B. Farnsworth, Lakeview; E. S. Townsend, Ionia, and William Hanson, Greenville.

The audit shows notes payable to banks, and practically all now overdue, as of December 31, 1922, as \$287,000, with other notes payable set at \$18,200.19 and accounts payable at \$99,315.61.

The Michigan Finance corporation, of Flint, holds a mortgage of \$100,000 at 7 per cent., with several of the elevators, plants and equipment as security, the properties being in

the township of Gaines, Genessee county, Lakeview, Ionia, Saranac, Reed City, Marion, Stanton, and the pickling station at Newaygo.

The petition for receivership also sets forth:

"There are certain warehouse receipts of the Gleaner Clearing House Association that have been pledged as security for loans, that are unknown to your petitioners, of the amounts and persons to whom pledged."

The petition sets forth further that "assets, stock, property and effects of the said corporation have been so far reduced by losses and depreciation that the capital stock has been greatly reduced in value, and that the corporation will not be able to pay all just demands to which it may be liable, and will not afford a reasonable security to those who may deal with such corporation, and that said board of directors, including your petitioners, deem it beneficial to the stockholders of said corporation and the creditors, that said corporation should be dissolved."

The return day on the petition was set for June 5, and at that time, the directors hope to have Charles R. Talbot placed in charge of the affairs of the Association for a year, to close out its affairs and realize what he can for the creditors and stockholders.

There are more than 4,000 stockholders, mostly farmers of Michigan, but had more than 30 shares of stock, of a par value of \$10 per share, and the great majority hold only one share, while 10 shares is an amount held by many.

The Association was capitalized at \$800,000, and about \$408,000 of the stock was paid in, but it is declared that the Association paid dividends of from 7 to 10 per cent. at the outset of its career, and many of the older stockholders have already received fully 80 per cent. of their original investment in dividends.

The Gleaner Clearing House Association was organized in 1906 as a voluntary association of farmers organized for the purpose of conducting a co-operative business. It was incorporated under the laws of the State of Michigan in 1907 and conducted as a general co-operative business on Russell street, Detroit, until April 1, 1920, when its properties, located at that point, were sold and the Association moved its managing offices to the city of Grand Rapids.

The Association operated elevators, warehouses or potato stations at the following points: Belding, Blanchard, Greenville, Ionia, Lakeview, McBrides, Marion, Newaygo, Reed City, Sandusky, Saranac, Scotts, Sidney, Six Lakes, Stanton, Swartz Creek, Trufant, Berrien Springs and Grand Rapids.

Owing to a continuous decline in prices of farm products during the last year and a half the Association has suffered heavy losses at many of its points of operation. Michigan farmers have been in no position to refinance the enterprise and no assistance could be secured from the war finance board because of technical limitations as to its field of operation.

An audit of the affairs of the Association, made by Marwick, Mitchell and company, of Detroit, as of December 31, 1921, showed a stockholders' equity, over and above all indebtedness, in the amount of \$72,734.78.

It being impossible, however, to further finance the business, loans could not be met.

The Gleaner Clearing House Association is in no way associated or connected with the Ancient Order of Gleaners, the well known Michigan Fraternal Insurance society, further than the fact that some of the members of the Gleaner society held stock in the Clearing House Association. It is estimated that more than 70 per cent. of the stockholders in the Clear-

ing House Association are not members of the Ancient Order of Gleaners. The Association was a general farmers' organization in no way attached or supervised by the Gleaner Fraternal Society. It bore the Gleaner name because of the fact that certain members of the Gleaner Society originally proposed and inaugurated the plan for the benefit of all farmers in general. The Ancient Order of Gleaners is the largest fraternal organization in the United States; it has a membership of approximately 80,000 farmers, with assets of \$1,600,000. Its business is in no way affected by the affairs of the Clearing House Association.

Grayling, April 18—After consulting with a number of the large creditors, the Railway Men's Co-operative Association, a Michigan corporation doing business at Grayling, has uttered a trust chattle mortgage to the undersigned as trustee for all creditors, securing all equally. This was done because an examination of the financial condition of the corporation showed that it was insolvent and it was deemed that more could be realized for creditors in this manner than by filing a petition in bankruptcy in the United States Court and incurring all the expense of such proceedings. The business has been unprofitable and no more capital could be borrowed to conduct the business and the stockholders want the business

wound up as quickly and as little expense as possible, reserving for creditors as much of the assets as there is left. The liabilities are about \$4,929.36, the exact amount not known. The assets are not known, but an inventory is being taken. I have taken possession of the store and all property and will advise you as soon as possible as to the amount of the property inventory and date of sale under the trust chattle mortgage.

Niel Anderson, Trustee.

Let's Go.

What's the use of howling?
Business rather slack?
Won't help it by scowling,
Smile—it will come back.
Frown ne'er brought a dollar;
Well you know it—so
Get into the collar,
Smile—and then LET'S GO.

What's the use of kicking?
Wages not so big?
Hold your job by sticking,
Hustle, work and dig.
Don't spend time in fretting
Over good times—no.
Join your neighbor betting
They'll come back. LET'S GO.

What's the use of moping?
Future looking blue?
Just keep on ahoping
Till the sun breaks through.
Storms don't last forever,
Well you know it—so
Keep on moping? NEVER.
Smile and then LET'S GO.

Until you are true to yourself you are at best a failure.

Don't Sacrifice Safety to Secure the Yields Of 1921

It is time to sound a note of caution to investors.

We have been accustomed, the last 18 months, to opportunities to purchase A1 securities at 7 to 8% yields.

But that rosy era of extraordinary returns is definitely past, for many years at least.

Yields of high grade securities have been steadily declining for several months, and will continue to do so. The average yield of recent first class industrial offerings is under 6½%, and of rails, under 5½%.

Investors who want sound, high grade securities must therefore become reconciled to lower yields.

It is high time for the investor to scrutinize carefully in the interests of safety, the investment opportunity that promises him the familiar high yields of 1920-1921.

We shall be glad to investigate thoroughly any security in which you are interested. Our Statistical Service enables us to obtain promptly late and comprehensive data on any stock or bond.

Direct wires connect us with every important financial center east of the Mississippi.

You are cordially invited to consult us without obligation.

PERKINS, EVERETT & GEISTERT
CITZ. 4334. BELL M. 290.
BONDS STOCKS
205-219 MICHIGAN TRUST BLDG. GRAND RAPIDS, MICH.

NEW LOAN

Legal investment for Savings Banks and Trust Funds.

\$1,250,000

(Authorized \$2,500,000)

FIRST MORTGAGE**10-Year 7%****REAL ESTATE SINKING FUND GOLD BONDS****Denominations \$100, \$500, \$1,000****DATED MARCH 1, 1922****DUE MARCH 1, 1932****Interest payable March and September 1
at the office of****UNION TRUST COMPANY, DETROIT—Trustee**

Without deduction for any normal income tax deductible at the source insofar as is lawful, not in excess of four per cent. Exempt from all local taxes in the State of Michigan.

Bonds are redeemable as a whole or in part, but not less than \$50,000 shall be redeemed for Sinking Fund purposes upon each payment date, commencing March 1st, 1924, at the following premium prices, unless purchasable in the open market at lesser figures:

Mar. 1, 1924	\$106.28	Mar. 1, 1926	\$104.98	Mar. 1, 1928	\$103.51	Mar. 1, 1930	\$101.86
Sept. 1, 1924	105.97	Sept. 1, 1926	104.63	Sept. 1, 1928	103.12	Sept. 1, 1930	101.41
Mar. 1, 1925	105.65	Mar. 1, 1927	104.27	Mar. 1, 1929	102.71	Mar. 1, 1931	100.96
Sept. 1, 1925	105.32	Sept. 1, 1927	103.89	Sept. 1, 1929	102.29	Sept. 1, 1931	100.49

These bonds are issued by Robert Oakman, and, as security for their payment, the Union Trust Company, Trustee, has taken title to real estate aggregating 3,631 lots located in thirty-eight subdivisions situated between the Five-Mile and Seven-Mile Roads, Grand River Avenue and Highland Park.

As compared with \$1,250,000 in bonds issued, the total appraised value of real estate covered by the Trust Indenture is \$4,993,050 (in other words, there is approximately \$4 of underlying real estate security for each \$1 of the loan). Further bonds issuable only against additional security.

Of the 3,631 lots covered by the agreement, more than 80% (3,018) have been sold on contract, and on these contracts the present unpaid balance amounts to \$1,916,594.12 (or more than one and one-half times the amount of the bond issue. This present unpaid balance is somewhat less than 50% of the appraised value of the property. Thus the contracts are well seasoned and show equities such as appear to insure payment. Since November, 1918, the Union Trust Company has collected payments on these contracts aggregating over \$1,650,000.

All of the pledged property is in process of sale, and all cash receipts are paid to and disbursed by the Trustee.

All the legal proceedings connected with the issuance of these bonds, including the preparation of the Trust Indenture, have been directed by our counsel, Campbell, Bulkley & Ledyard, and have received their formal approval. Titles to all pledged properties are guaranteed by title insurance policies for the full amount of the bond issue, issued by the Union Title and Guaranty Company, Detroit, Michigan.

PRICE \$100 AND ACCRUED INTEREST**Bond Department****Union Trust Company****DETROIT, MICH.**

Union Trust Company,
Detroit, Michigan.

Gentlemen: Kindly send descriptive circular of your First Mortgage 7% Real Estate Gold Bonds.

Name_____

Address_____

INCREASED EFFICIENCY.

Only Way Retailer Can Meet Chain Store Menace.

Few people in the wholesale grocery trade, and even less on the outside, have any adequate realization of the intricacy of the problem which is presented to the distributive channels in the food trades at the present time. And not only does it present features of danger for any grocer who undertakes to play the game speculatively but the breaking up of classification lines among food distributors has reached the point which calls for the utmost economic wisdom to prevent serious complication and the complete upsetting of lines of fair competition.

It is all very well for wholesalers and retailers in their conventions to complain about chain stores and direct sales by the manufacturers to the retailers or to clamor for recognition to the right of buying direct, but these are only surface indications of a real transition in progress which all too few of the leaders intelligently appreciate. In fact, the last few years have seen such an increase in the upsetting of established practices as to make a very baffling problem for manufacturer, wholesaler and retailer alike.

Very commonly the complaints of each are based upon purely selfish considerations, but for the outside observer the real crux of the problem lies far deeper than any partisan consideration and is beginning to assume such magnitude as to demand and merit attention from the Federal authorities, to the end that distributive channels shall not be seriously hampered or permanently destroyed.

For instance, chain stores have made very rapid progress within the last five years, not only by growth in existing chains but also by the establishment of new chains in communities where they had not previously existed.

The essential advantage which lies in chain stores—looked at from the retail standpoint—is that they buy more cheaply than the independent retailer, because jobbers and manufacturers alike give the chains a jobbing rating and the system owning goods can sell more cheaply than they can be bought for by the single retailer. By the time this has been passed down the line to the consumer, however, it is questionable if this advantage is enjoyed by the housewife in any material degree or with any great saving. At best it is probably small.

However, the way this advantage is exercised in the competitive field not only makes chain store competition hard for the retailer to meet but also aggravates the independent retailer into a psychological frame of mind that does his efficiency no good. In other words, it is creating in retail circles a "case of nerves" and a considerable measure of unfair competition.

From the wholesaler's standpoint the chain store system is a ruinous competitor, because wherever it buys goods direct from the manufacturer the wholesaler is eliminated, his volume of business eaten in upon and his aggregate profit reduced, while in such measure as the chain store dis-

places the independent retailer the jobbers' field of patronage is permanently destroyed.

A casual glance would lead one to suppose that the manufacturer who appreciates the value of an established co-ordinated distribution would avoid all this destruction of his proved channels of outlet by refusing to sell to chains on a jobbing basis, but as a matter of fact in some communities chain stores represent so large a volume that no prudent manufacturer dares refuse them recognition. It would mean—and this is the experience of many a manufacturer—turning over a large part of his potential outlet to his competitors who are less mindful of their consistency of policy.

Besides, the manufacturer recognizes that functionally the chain store headquarters is in all essentials a jobbing house and just as much entitled to the jobbing privilege as any other jobber. In fact the only difference is that whereas the old line jobber sells to all retailers alike the chain jobbing warehouse supplies only its own stores and saves that measure of jobbing costs represented normally in paying salesmen and absorbing questionable credits.

Furthermore, the jobber realizes his own interest lies along the line of diversified distributive outlets rather than those which are more and more developing themselves into fewer and fewer hands. More than one manufacturer has already discovered that ultimately the chain store will be able to snap its fingers in his face and buy such goods as it will and where it will and defy even the manufacturer whose wares built it up.

Many a manufacturer admits some apprehension as to the ultimate intentions in this direction of the recently formed National organization of chain stores, although up to date it has not manifested any such intention.

With the anti-trust laws framed as they are the trade finds itself wholly helpless to straighten out this tangled situation, which is daily getting worse. The chain store has a legitimate basis to prove and define its economic right as a new evolutionary type of distributor, and yet it forms an instrument of unfair competition for the average retailer and jobber. While the manufacturer himself views it with apprehension, he is wholly helpless to arbitrarily deny to sell it his goods, nor can a wholesaler or retailer co-operate with him in a united antagonism to the evolutionary trend.

In fact, the average retailer—and now it has been endorsed by the National Retail Grocers' Association—is prone to meet chain store competition by establishing co-operative buying exchanges. They go far in helping him restore his own competitive equality, but from the standpoint of the manufacturer and the jobber it only adds to the tangle of the problem.

Students of economics and experts in merchandising have studied this situation without arriving at any solution of the problem. They do not generally believe that chain stores mean any material saving to the consumer, and some of them even regard the trend as in the direction of

a developing food trust of a most menacing type—the pulling together of the food supply control into fewer and fewer hands. Yet they do not deny its entire evolutionary legitimacy.

That the situation is bringing about unfairness in competitive conditions that is intolerable no one can deny, and the sentiment is often expressed that the time is ripe for the Federal Trade Commission or some other Federal agency to determine just what is desired by the public at the hands of Federal legislation—open and fair competition or efficient, co-ordinated and protected channels of distribution.

That the jobber is really an economic factor of the highest type cannot be gainsaid. Even the chain store is not wholly independent of the jobber, while the great mass of retail grocers are wholly dependent upon him. He may exact from them a certain normal profit, but an intelligent use of the jobber and his facilities results in savings which are very tangible and which will be lost when he is eliminated.

If he should be driven wholly from the field there would be general mourning in all lines of food trade, and the writer has yet to hear of anybody—manufacturer, chain store, independent retailer or buying exchange—who would welcome the absolute elimination of the jobber. That he is bound to undergo a transition is inevitable. That he is undergoing such a transition is evident where it will all end no one can say, but recent events indicate that some broadminded attention must be taken of the situation in the very near future or food distribution will suffer.

There is striking evidence at hand that the wholesaler glimpses the seriousness of the situation; that he accepts the challenge and is endeavoring to increase his efficiency as the surest means for meeting the new conditions.

He has already shrunken his values of merchandise to a working basis. He has curtailed materially his expenses of operation and consolidated the branches of his business with a view to limiting waste. In all probability conditions are favorable for a firmer hold of his position in the near future than in the past.

Although the Harvard report given at Chicago last week showed a net loss of four-tenths of 1 per cent. on the whole volume of grocery trade, there is reason to believe that already sharp attention to details has turned the tide and that wholesalers will show a balance on the right side of the ledger in 1921.

The retailers, however, do not appear to have adopted any such programme. Their open utterances at Kansas City were rather along the line of complaint and recrimination, the only step in a constructive direction being based upon a belief that the quickest way the retailer could save his own neck was by securing the low prices which the chain store does now.

It seems wholly to escape the retailer's attention that low prices are not so much what he wants as fair competitive prices, and that a slight

reduction in the cost of his goods does not change the fundamentals of the competition.

The wholesalers, on the other hand, did very strikingly recognize this, and President Davies expressed it well when he called attention to the advantage of "opening the margin of jobbing profit."

He foresaw that the more profit the wholesaler receives the weaker will be his logical ground of defense and the more encouragement it will lend to the chain store and the manufacturer.

If buying exchanges become strong enough among retailers their existence with that of the chain stores will only add to the jobber's troubles and hasten the day when he will be forced out of the distributive channel and obliged to look elsewhere for employment.

Those jobbing houses which already have responded to this exigency have become more and more specialty houses, pushing their own brands and doing more and more of their own manufacturing. The only loophole now left them for escape is thought to be to establish their own retail outlets in just such a measure as independent retailers abandon them. Thus far this recourse has not had official endorsement from the jobbers' organizations, but it would not be surprising, with events shaping themselves as they are now.

As stated above it would seem that the only agency to co-ordinate and direct the transition to meet changing times should have in it something of governmental authority. Grocers generally express great faith in Mr. Hoover and what he may accomplish, but everybody admits that since anti-trust laws have tied trade association hands in so large a measure, and particularly co-operation among associations to right a topsy-turvy condition, nothing short of a unified movement under governmental sanction will unravel the tangle. Meantime their best hope is to keep at work along the lines of increased efficiency.

Mark Twain's Spider.

At one time during his life Mark Twain is reputed to have worked on a small struggling newspaper called the Enterprise, and evidently there was as much enterprise in its editor as the name of the paper implied.

Editors of small and large papers alike receive their daily ration of complaints regularly. But Mark Twain seemed to be able to meet all comers, as indicated in the following reply made to one of his subscribers:

"One day I received a letter," said Mark Twain, "from a subscriber saying that he had found a spider pressed between the pages of the paper. He wanted to know whether this signified good or bad luck. And I replied: 'The finding of a spider in your copy of the Enterprise was neither good nor bad luck. That spider was merely looking over our pages to find out what merchant was not advertising in them, so that he could spin his web across his door, knowing that he would lead a free and undisturbed existence forever after.'"

If you stand in your own sunshine you will surely make a shadow.



BE PREPARED THIS SUMMER
TO SUPPLY THE DEMAND FOR

Mark Twain

HALLMARK
Semi-soft Collars

The Product of Troy's Master Craftsmen

The wearers of starched collars, as well as the wearers of soft collars, are demanding MARK TWAIN HALLMARK Semi-soft Collars. They appeal to all.

MARK TWAIN Collars are Laundry Shrunk. This insures that there will be practically no change in size by re-laundering. They are also free from wrinkles.

Two groups are shown:

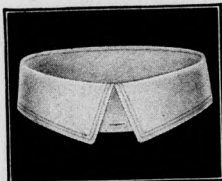
1st Group. One Piece Webbing Cloth throughout—Models MARKAY, MARKHALL, MARKSMAN.

2nd Group. Lock front styles with One Piece Webbing Cloth top—Models PILOT, SAWYER, YANKEE, LANGHORNE.

The salesmen of 500 leading wholesalers in the United States are showing MARK TWAIN HALLMARK Semi-soft Collars and regular SLIDEWELL Soft Collars. If you do not handle them now, write to us for the names of the distributors in your district.

HALL, HARTWELL & CO., Troy, N. Y.
Makers of HALLMARK Shirts, HALLMARK Athletic Underwear
SLIDEWELL and MARK TWAIN Collars

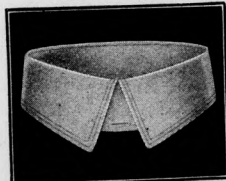
One Piece
Webbing Cloth
Models



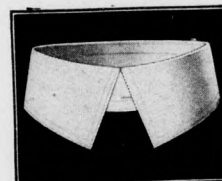
MARKAY
Front 2 in. Back 1½ in.
Sizes 12—19



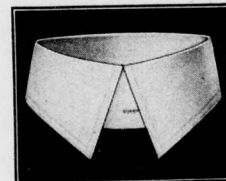
MARKHALL
Front 2¼ in. Back 1½ in.
Sizes 13½—18



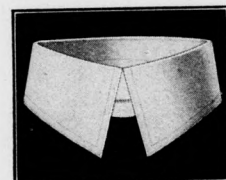
MARKSMAN
Front 2½ in. Back 1¾ in.
Sizes 13½—17



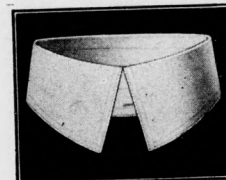
PILOT
Front 2½ in. Back 1¾ in.
Sizes 13½—18



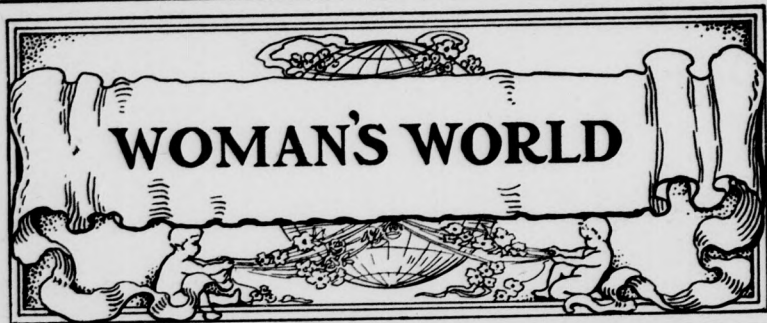
SAWYER
Front 2½ in. Back 1¾ in.
Sizes 13½—18



YANKEE
Front 2½ in. Back 1¾ in.
Sizes 13½—17



LANGHORNE
Front 2½ in. Back 1¾ in.
Sizes 12—39



All Educated, Except For Her Big Life Work.

Written for the Tradesman.

"Here I was, all educated up for a career, and now I have got my career and I don't know one single thing about it."

The speaker was a young woman whom I first came to know as one of the most brilliant girls in her class at one of the best-known women's colleges. I had thought of her then as a girl who would make a distinct success wherever in life she might enlist her energies. Marriage did not interest her, and I took it for granted that she would go on into the law, medicine, or some other profession and win laurels in it.

"What career did you choose?" I asked.

"I didn't choose it; it chose me," she answered. "But first let me introduce my husband." While I was recovering from my surprise and trying not to show it she went on:

"It chose me. I mean getting married. And now I've got a baby a year old, and I'm about as fit to take care of him as I would be to take care of a baby hippopotamus."

"Nobody warned me," she continued, "of the suddenness with which marriage can burst upon you out of a clear sky. And nobody ever suggested to me the possibility that I would ever be a mother. And, what is more, even when I vaguely thought of it myself, it didn't occur to me that being a mother called for any special sort of preparation or training. Somehow I had the notion that if by any chance I ever should get married and have children I would know by some sort of instinct what to do for them. And here I am with a perfectly good boy baby a year old, who brings up some new sort of problem every day—I might say every hour—of his life, and I haven't any sort of fitness to meet any of them."

"Can you have a trained nurse?" I asked. "I mean a person especially trained to take care of little children?"

"Nurse?" she cried. "I wouldn't turn that baby over to a nurse for anything. I don't see how any mother can turn her baby over to a nurse. My little fellow is the most interesting thing in this whole world and I am just a pig about him. I don't want anybody to have anything to do with him except just my own self—and his father." She looked very affectionately, and I thought rather proudly, at the fine-looking young man beside her.

"That is a good sign," I said. "The first requisite of a good mother is interest in her job; in her own children. You are a long way on the road to efficient motherhood when you recognize that it is a job—your job—

and that you need some special training for it."

"He is perfectly well," she said, "and I have the advice of the best kind of a doctor about food and all that sort of thing. I am not worried about that end of the problem. What I am troubled about is his education."

"His college, I suppose?"

"Well, there is that, to be sure. We have discussed even that. My husband is a Yale man, and my father and brothers went to Harvard, so you can see there may be trouble ahead. But I am scared about his education right now. I didn't suppose a baby a year old needed any attention about education; but, my goodness, he is showing brains and intelligence already, and I don't know what to do about it."

"You have lost a year," I suggested. "Don't scare me," she cried. "I know I have. But I am awake now, and I want to get busy before I lose any more time. How shall I know what to do with the mind of a baby a year old?"

"One thing you can do is to get out of its way and let it grow. He is learning faster than you realize."

"But there are things you can do," I added. "You can study some books on child training. Some good ones. You will be surprised to see how much they help you in very definite ways."

"Tell me some of them."

"Well, I have always thought the most wonderful of them all was Froebel's 'Education of Man.' Then there is Preyer's 'Infant Mind' and G. Stanley Hall's 'Aspects of Child Life in Education.' You will find Prof. Travy's 'Psychology of Childhood' very interesting."

"What I would do if I were you would be to go to the library and look carefully over the books on child nature and child training and see which of them looks most interesting and readable. Get almost any of the standard works, and it will start you on a course of reading that will not end until your little boy is a little boy no longer. If you start with 'The Education of Man,' by Froebel, and read it very carefully, you will find yourself well under way. The great thing is that you realize now that this baby is your job and your career."

Prudence Bradish.

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Covering a Territory Without a Salesman.

A salesman may call on his customers only once every two months or six months, or perhaps only once a year. Many things can happen between these trips. The retail buyer can lose his enthusiasm for the salesman's product. He can even forget

all about it. Competition can become strongly entrenched. It is important, therefore, that the manufacturer have some means of representing himself in a town or locality, while his salesmen are engaged in other parts of the territory. This is a division of sales management that is beginning to receive a great deal of attention. Many sales managers now realize that it is almost impossible to have a salesman call too often on prospects. With competition as active as it is to-day, a territory, requires constant watching. Since the salesman himself cannot be in all parts of his territory at the same time, much of this watching has to be done from the home office.

Keeping the dealer so busy trying to get rid of overstock was a few years ago regarded as the best way of preventing him from getting into the hands of a competitor. But such practice is not common to-day. Now it is suicidal policy to let a retailer buy more than he can sell profitably. An over supply of a product slows up turnover, leads to senseless price-cutting and eventually causes the dealer to become so disgusted with the product that he throws it out. On the other hand, it is the duty of the salesman to see that his customers buy adequate quantities. The fellow who buys in dribs and drabs from every salesman who comes along does not keep up his stock. He is always running out of lines and makes no attempt to fill them in until the salesman selling that particular merchandise comes around again. Such a retailer makes a poor representative for a manufacturer in any locality. The whole school of present-day salesmanship is geared up to discourage this condition. Salesmen are now supposed to talk turnover. The fellow who buys too much has a low rate of turnover and so has the fellow who buys too little and does not keep his stock filled in.

It is undeniable that a product that is well advertised to the consumer will not be forgotten by the retailer, even though the visits of the salesmen be few and far between. Where the product is well advertised that is true. But few advertised products are so well entrenched. Few products can be put across through consumer pressure alone, independent of the retailer's support. The "Don't-accept-substitutes" campaign which was conducted so actively a few years ago is now known to have been a colossal mistake. The co-operation of retailers cannot be won by force, but it can be won without any trouble when the advertiser makes it easy for them to sell his goods. The trouble with the anti-substitutes was that they holed too much and advertised too little.

For fill-in orders, there isn't anything quite so well calculated to make the dealer act as the catalogue. Every dealer should keep a want book. The last thing the merchant should do every night is to go through this book and get an order or two into the mails before he goes home. The retailer who does this systematically will maintain a well-balanced stock and will soon get the reputation of never being out of goods that are in demand.

Salesmen should ask their customers to use the catalogue when they run out of goods between trips. In fact, salesmen should sell the mail-order idea every time they get a chance. In the past they were prone to regard the catalogue as a competitor. One reason why they did this is because in too many cases they were not given credit for mail orders. Hence they coaxed their customers to hold their orders until the next visit. What preposterous merchandising! The way to change it is to give salesmen credit for mail orders and to assure them that the receipt of a generous flow of mail orders from their territories will be regarded as an evidence of superior salesmanship.

Where there is a real idea behind the drive, or where there is some specific message to deliver to the buyer, direct mail is one of the best ways to hold the dealer in line until the salesman returns. In too many cases, though, the use of direct mail for this purpose is of too fragmentary a nature. It is run in a hit-or-miss fashion and is not consistent enough to have the desired effect on the buyer. Companies that succeed in paving the way for the salesman with direct-mail promotion are systematic in their efforts.

For all-around purposes, there is no better way to bridge the gap between buyers, and the infrequent calls of salesmen than through business-paper advertising. It, more than many of the other methods of helping salesmen to cover territories, possesses the advantage of regularity. The consistent business-paper advertiser can deliver his message to the retail buyer methodically with every issue of the publication. Thus repeated appeals can be made to the disinterested retailer, and his lethargy broken down through the sheer persistency of the effort.

More and more is the telephone coming into use as a sales instrument. Practically all salesmen use it to a certain extent. Once cordial relations are established with a customer an occasional order can be obtained over the phone. It is a great time-saver and is most effective, provided the salesman does not lean on it too heavily.

The idea of this plan is for the salesman to work the important towns every trip, to cover the less important places every other trip and towns of still less importance only every third or fourth time over the territory. Where this plan is followed the telephone is also used. The salesman may be making only the towns of 5,000 and over. When in these places, however, he may get customers in the smaller places on the telephone. If he has a heavy line of samples, he may display them in the 5,000 or 10,000 town and invite retailers in nearby places to see the exhibit.

This same method may be applied to a single city. The salesman calls on his best customer every time he goes to that community, but he visits the second-rate prospects only on every third or fourth trip.

Not Outwardly Visible.

Ike—See any change in me?

Mike—No. Why?

Ike—Just swallowed a cent.



360,000 Towels from Sunrise to Sunset

EVERY towel buyer in the United States can profit by the fact that the Cannon Manufacturing Company is the world's largest producer of towels.

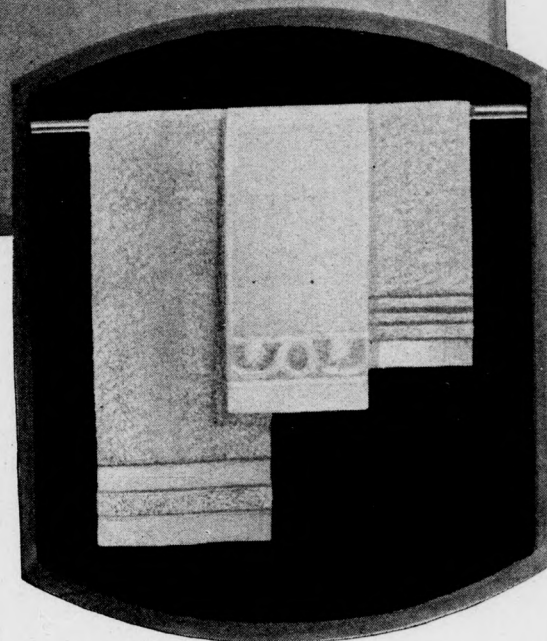
The daily production of 360,000 towels means many decided advantages to the retailer. Because of the enormous output, manufacturing costs are reduced to a minimum. Because of its tremendous consumption of cotton, the Cannon Manufacturing Company can afford to buy the cream of each year's cotton crop. The location of the mills in the South eliminates long transportation of this cotton.

The results are that Cannon Towels bring you closer weaves, heavier weights, and far better quality, at their prices, than any other towels made. They are the greatest towel values that you can buy.

You will like the careful put-up of Cannon Towels. And the line is so complete, that it fills every towel demand.

Cannon Towels are distributed only through jobbers. Write your jobber for samples, prices and complete information.

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



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

CANNON TOWELS

GREAT MAN IN BUSINESS.

George Washington Was Second Richest Man in America.

One of the most persistent condescensions of Europe about America is that it is not only solely the "country of the dollar" and the "business man," but that the dollar is essentially a sordid and dirty dollar, and that the American business man is wholly incapable of anything else but buying and selling. This is so false, and has always been so false, that it ought to be a matter of amazement, that, despite our conduct in the world war, the charge is being repeated to-day with wearying insistency in the various disputes and complications growing out of international exchange and the broader issue of post-war indebtedness. As a matter of fact, the American business man can show a clean bill of health from the days of the Revolution on. Unlike the European business man, who is ever in the mind of our European critic, the American business man has absolutely refused to belong to a narrow and sordid caste and class, and hence he is not even in his extremes that curious creature referred to in all discussions of social and business life abroad; the shrewd, cunning and even niggardly shop keeping, money-maker and petty investor who is more concerned about the shilling, the mark, the florin, the franc and the lire than are nine hundred and ninety-nine typical men of business in America over the dollar, to say nothing of a thousand dollars or a hundred thousand dollars!

If one were to recur to the past to prove that a larger social outlook, spiritual and political idealism have always gone hand in hand with business in America—a fact recognized by the more acute and penetrating foreign students of American life—it could easily be proved that the American business man, refusing to be relegated to an ignoble class even before our Revolutionary days, had long shown he belonged to a new order of things. But if the greatest example in American life is sought as proof that the business man per se, could also be the greatest patriot and the greatest idealist with the most far-sighted vision, at the same time possessing a capacity for the minutest management of great possessions, George Washington is a case in point.

And this is worth noting at this time, since if there be cracked brain idealists among us to-day, who feel that they have said the worst about the present administration, for instance, by pointing out that it is "a business administration intended to bring the country back to normal condition"—a consummation that only fools would resist—it may be well to call attention to the fact that as Patrick Henry said of his slur on George the Third, "If this be treason, make the most of it," that the indictment uttered by those who would bring about social and economic revolution is really the greatest encomium that can be written to the credit of a business administration.

A country indignant over a crass

idealism not unlike that that Washington himself encountered from the theorists and ignoramuses of his day, cannot but rejoice that real men of affairs, such as Secretary of State Hughes, Secretary of the Treasury Mellon, Secretary of War Weeks and Secretary of the Navy Denby, along with Secretary of Commerce Hoover and Budget Commissioner Dawes, whatever their present private vocations or avocations may be, represent an education and an experience, and that training in business which make the American business man unique the world over. The fact is that the snobbery of Europe evidenced in its rigid classification of men of business as "bourgeois" has expected nothing of its business men for years except that they be buyers and sellers, and they let it go at that. This is not our way. The European not expecting culture of his own business man, not expecting a vision beyond the shop, the bank, the bourse or the factory, has tried to deny the same to the American. But the fact that a man like Mr. Mellon is a great connoisseur of pictures, that the Mellon family in the formation of the Mellon Institute, have done the most notable thing for research in America, that Mr. Dawes is a musician and a man of far-reaching culture, as well as a financier that Mr. Weeks and Mr. Denby are men of broad intellectual outlook and cultivated beyond the average of the best in America, and that Mr. Hoover is many times something else "besides an expert engineer," with Mr. Hughes holding the record in New York life, of meeting business on its own expert level, showing a consummate grasp of all phases of financial life and yet standing as one given over to the purest of intellectual pursuits and concerned privately only over the finer and finest things of life, tell in an overwhelming way the important fact that when you get a real American administration in Washington that represents "business," it represents no mean thing.

But what has this to do with Washington? Well, those familiar with Henry Cabot Lodge's "Life of Washington," with Owen Wister's "Seven Ages of Washington," and with Paul Leicester Ford's "The True George Washington," three books which the American business man's library should never be without, need hardly be told that Washington was one of the greatest men of business, one of the greatest captains of industry, one of the most successful "magnates," to use a loose modern phrase, that the country ever produced. Says Wister, in discussing what troubles beset the Father of His Country when he returned to manage his private affairs after the Revolutionary War, "But without dwelling further upon his business sense, it is enough to add that he so redeemed his fortune from its serious injuries as to die the second richest man in America. His consummate insight regarding the Western future of the country led him to buy lands along all the great rivers, from the Mohawk to the Kanawha, that he foresaw must be the highways of travel and commerce; in some cases

such lands cost him five pounds the hundred acres and were sold for five pounds the acre. Yet his many directions as to buying and selling show him to be far above sharp practice." Fisher, discussing Washington's enormous holding of lands, his various enterprises, agricultural and commercial, and in speaking of his profitable and unprofitable investments, for he had the latter, as is true of most men of affairs to-day, said: "None the less Washington was a successful business man. Although his property rarely produced a net income, and although he served the public with practically no profit (except as regards bounty lands), and thus was compelled frequently to dip into his capital to pay current expenses, yet, from being a surveyor only too glad to earn a doubloon (seven dollars and forty cents) a day, he grew steadily in wealth, and when he died his property, exclusive of his wife's and the Mount Vernon estate, was valued at five hundred and thirty thousand dollars. This made him one of the wealthiest Americans of his time, and it is to be questioned if a fortune was ever more honestly acquired or more thoroughly deserved."

As to how Washington managed Mount Vernon estate alone amounting to twenty-seven hundred acres, with a household of three hundred people, not even his most intimate biographers point out in full detail except in so far as they show that if there is anything he believed in, it was that while trifles may make perfection, perfection is no trifle, and hence his diligence and assiduity in business not only set him and his name before kings, but before the whole world with an ever-increasing fame. As Fisher points out, his method of handling his letters alone was business-like caution raised to the Nth power. For in writing to an overseer who had neglected to reply to some of his questions he called the undiligent steward's attention to his own methods as a hint that they should be imitated in the following language:

"Whenever I set down to write you, I read your letter, or letters, carefully over, and as soon as I come to a part that requires to be noticed, I make a short note on the cover of a letter or piece of waste paper; then read on the next, noting that in like manner; and so on until I have got through the whole letter and reports. Then in writing my letter to you, as soon as I have finished what I have to say on one of these notes I draw my pen through it and proceed to another and another until the whole is done—crossing each as I go, by which means if I am called off twenty times whilst I am writing, I can never with these notes before me, finished or unfinished, omit anything I wanted to say; and they serve me also, as I keep no copies of letters I wrote to you, as memorandums of what has been written if I should have occasion at any time to refer to them."

Just what kind of hard work, unremitting at that, this kind of letter writing means can be fairly grasped in the fact that in a day when there

was no typewriter or mechanical or personal aids to the overworked business man in the way of a phalanx of able secretaries, stenographers and amanuenses, adding machines and what not that Washington's published writings make up fourteen volumes of four hundred and fifty pages each, which enormous mass of matter does not include all his letters or all his written addresses. This story of Washington as a business man is ever worth retelling, and an intimate study of what the Father of his country was like as a captain of industry is given by Eugene E. Prussing in Scribner's Magazine for October, 1921. Mr. Prussing is engaged in presenting Washington as a great proprietor, trader and business man as well as farmer and an all-around agriculturist, and he is also interested in answering the question as to what were the sources, as he calls it, of "Washington's million dollar estate" and "where did he get it?" In substance he points out that Washington was the fourth generation in America of men of wealth and affairs, the owner of Mount Vernon at 22, the husband of the rich widow Curtis when he was 27, and Mr. Prussing shows that the Pater Patriae, contrary to popular opinion to-day made his great fortune out of his own properties, having received only \$10,000, part in sterling and part in Virginia currency, from his wife, and yet was able, moreover, to increase the patrimony of his two step-children, so that his stepson, "Jack" Curtis, became at 21 years of age, "the richest young man in the Old Dominion." Of this, Mr. Prussing opines: "Mrs. Custis had been advised in writing by her lawyers to get the ablest manager in the colony to superintend this vast estate if she would conserve it, a thing she was herself not qualified to do, and that she ought to pay any salary he might reasonably ask for the service. That she chose wisely in marrying the young colonel, and got the best of a good bargain, is the opinion of many besides Moncure D. Conway, who scores the point in his 'Barons of the Potomac.'"

The investigation of Mr. Prussing into the Washington accounts is a fascinating chapter in American life since it shows that Washington came to the front by reason of his business experience in peaceful pursuits and great enterprises, in commercial as well as in military activities, and so became the natural leader of a great cause. This is no small matter as an omen in these days when the very success of the broadly-trained American business man has led many to lean backward and assume that they possess the higher virtues in supposing that the development of America is due to "voices in the air," or to some other cause than an illuminated business sanity plus honesty and a great vision of the future in the practical terms of the present-day possibilities.

Life is a good deal like a see-saw, and it pays to be decent to the fellow who is down for he may be up tomorrow.

BUSINESS BOOSTING IN DETROIT

==== May 1 to 6 =====

Burnham, Stoeipel & Co.

ARE PREPARED - - - - -
ANXIOUS TO BOOST
THIS PROGRESSIVE MOVE

**WITH YOU—
FOR YOU—**

May we Welcome You
Early—in the Big Week

====
BURNHAM, STOEPEL & CO.
WHOLESALE DRY GOODS
DETROIT

Make Detroit Your Objective May 1 to 6

DETROIT wholesalers, desiring to promote a more thorough understanding and closer relationship with the retailers in the surrounding territory, cordially invite you to attend the biggest consolidated buying event ever held in the Middle West.

The interesting attractions and special offerings for the week will make it worth every merchant's while to make the trip to Detroit during Buyers Week.

The buyer who visits the market is taking the short cut to better merchandising. Come to Detroit May 1 to 6—rub elbows with your fellow merchants—a trip that will prove both educational and profitable

***The Detroit Market is Always Equipped
To Serve You!***

For further information or
hotel reservations write
E. E. Prine, Secretary
Wholesale Merchants Bureau,
Detroit Board of Commerce,
Detroit, Michigan.

***Detroit T
Play B
Detroit vs. S
May 2, 3, 4***

DETROIT WE

It's In the Detroit Market

YOUR sales opportunities and profits will be increased if you attend the big Buyers Week in Detroit May 1 to 6.

Detroit's growth during the last decade has been remarkable and the wholesalers have kept abreast of the city's expansion and commercial life and from the standpoint of stocks carried, variety of selections offered and diversity of lines represented are conceded in the front rank among the larger cities in the country. Few cities can boast of as many points of interest or varied entertainment.

Get acquainted with the possibilities of the Great Detroit Wholesale Market.

**Leading Detroit Wholesalers who are co-operating and
participating in the Buyers Week,
May 1 to 6**

Buhl Sons Company
Beecher Peck & Lewis
Victor Vassar Knitting Mills
George F. Webber
Geo. C. Wetherbee & Co.
Murray W. Sales & Co.
J. T. Woodhouse & Co.
Burnham, Stoepel & Co.
Crane Company

Standart Bros. Hardware Corp.
The Carey Company
Edson Moore & Co.
E. B. Gallagher & Co.
A. Krolik & Co.
Farrand Williams & Clark
Geo. F. Minto & Co. Inc.
Chope Stevens Paper Co.
W. E. Finck & Co.

Hamilton Carhartt Cotton Mills
Chas. A. Strelinger & Co.
Crowley Bros.
Larned Carter & Co.
J. T. Wing & Co.
Herman & Ben Marks, Whole-
sale Fur Mfrs.
Commercial Milling Co.
Lee & Cady

W E L C O M E S Y O U

**Detroit Tygers
Play Ball
vs. St. Louis
2, 3, 4 and 5**

POISE AND POWER.

How Grover Cleveland Attained Both of These Qualities.

John J. Ingalls said that during his first inaugural at Washington, Grover Cleveland presented the most remarkable example of self-possession and poise he had ever seen.

Few men had been so abused and denounced during a presidential campaign as had Cleveland. He had even been ostracized by a certain section of society. When he was elected to the presidency, everybody seemed to expect that a man who had been so long under terrific fire, would be disconcerted, and perhaps, unnerved during the inaugural ceremonies at Washington. But he was complete master of himself. Instead of being disconcerted or unnerved, he was apparently as unmoved as if the extraordinary occasion had been some ordinary every-day event.

"Mr. Cleveland sat there like a sphinx," said Mr. Ingalls. "He occupied a seat immediately in front of the Vice-President's stand; and from where I sat, I had an unobstructed view of him. I wanted to fathom, if possible, what manner of man it was who had defeated the Republican party and had taken the patronage of the government over to the Democracy. We had a new man, so to speak, and a Democrat at that, and I looked him over with a great deal of curiosity.

"There sat a man—the President of the United States—beginning his rule over the destinies of sixty millions of people, who less than three years before was an obscure lawyer, scarcely known outside of Erie county, New York, shut up in a dingy office over a livery stable. He had been Mayor of Buffalo at a time when a crisis in its affairs demanded a courageous head and a firm hand, and he supplied them. The little prestige thus gained made him the Democratic nominee for Governor, at a time, (his luck still following him) when the Republican party of the State was rent with dissensions. He was elected, and (still more luck) by the unprecedented and unheard of majority of nearly two hundred thousand votes.

"There sat this man before me, wholly undisturbed by the multitude, calmly waiting to perform his part in the great drama, just as an actor awaits his cue to appear on the stage.

"It was his first visit to Washington. He had never before seen the Capitol and knew absolutely nothing of the machinery of government. All was a mystery to him, but a stranger not understanding the circumstances would have imagined that the proceedings going on before him were a part of his whole life. The man positively did not move a limb, shut an eye or twitch a muscle during the entire hour he sat in the Senate chamber, nor did he betray the faintest evidences of self-consciousness or emotion, and as I thought of the dingy office over the livery stable only three years before, he struck me as a remarkable illustration of the possibilities of American citizenship.

"But the most marvelous exhibition of the man's nerve and the absolute confidence he had in himself was yet

to come. After the proceedings in the Senate chamber, Cleveland was conducted to the East end of the Capitol to take the oath of office and deliver his inaugural address. He wore a close-buttoned Prince Albert coat, and between the buttons he thrust his right hand, while his left he carried behind him. In this attitude he stood until the applause which greeted him had subsided when he began his address.

"I looked for him to produce a manuscript, but he did not, and as he progressed in clear and distinctive tones, without hesitation, I was amazed. With sixty millions of people, yes, with the entire civilized world looking on, this man had the courage to deliver an inaugural address, making him President of the United States, as coolly and as unconcerned as if he was addressing a board meeting. It was the most remarkable spectacle this or any other country has beheld."

I have quoted Mr. Ingalls to show what tremendous power poise gives a man. No matter what the occasion is, the man of poise will be equal to it. Like Grover Cleveland, he will face a multitude with the same ease and self-confidence that he would show in dealing with some little family affair in his own home.

Mirabeau, under very trying circumstances gave an exhibition of marvelous poise similar to that shown by President Cleveland, though the occasion was a very different one. Mirabeau was speaking at Marseilles during one of the greatest political crises in France when he was assailed with cries of "Calumniator! Liar! Assassin! Scoundrel!" Without moving a muscle, he calmly faced the storm of abuse and said, "I wait, gentlemen, until these amenities be exhausted."

The water in a little mountain stream dashing down over the rocks makes more noise than the mighty Mississippi River. The strongest characters are never noisy. They are balanced, poised, serene, like a great river. They do their work quietly, efficiently, and never permit temper, passion, prejudice, whim or obstacle, to disturb their serenity or turn them aside from their course.

The world is looking for the poised, level-headed man, the man who can always be depended on, who won't fall down in an emergency or go to pieces over trifles. No matter how brilliant or how great a genius he may be in some directions, if a man is not balanced, master of himself, he does not inspire confidence. He may do great things on occasion, when everything is going his way, with nothing to disturb or hinder him. But always in a great crisis or emergency, when a man is needed to assume tremendous responsibility, as when Foch, at the most fateful moment in the World War, was made commander-in-chief of the allied armies, the cry is, "Give us a man with a level head, a man we can rely on and always know where he stands."

Strong characters face the rough and smooth of life alike with equal composure. They realize that no life can be free from a certain amount of trouble; that trials, disappointments

and failures, come to all, and that they cannot afford to jeopardize their success, to neutralize their winning-out qualities by worrying, fretting, flying into a temper, and being over-anxious, irritated, or annoyed about the vexations and troublesome things of life which cannot be avoided.

It is almost inconceivable that a man, made in his Maker's image, fashioned to dominate the forces of the universe, should go to pieces over the breaking of a shoe string, or allow his mind to be so completely upset by a cup of bad coffee at breakfast, or the loss of a collar button when dressing, that he is not able to start on his work for hours, and his business day is practically lost!

Why should any grown person allow the little picayune happenings in his business, in his home, or anywhere else, to mar his life? Why do you allow such things to disturb your peace of mind, to rob you of your serenity, to topple over your poise? You certainly ought to be too big to lose your temper and go all to pieces over any little things that can happen about you. A real man is greater than anything outside of him.

Poise is power. The man who is not master of himself under all conditions cannot feel the assurance, the power, which is the right of every human being to experience. He is never sure of himself; and the man who is never sure of himself is never wholly at ease. He is not even well-bred, for good breeding implies self-control under all circumstances.

There is, perhaps, no other thing which is so conducive to one's physical and mental comfort, efficiency, happiness and success as a calm mind. When the mind is unbalanced, by anger, excitement, worry, fear, or nervousness, the entire body is thrown out of harmony. All the functions are deranged; the man or woman is not normal, and is, therefore, whatever the situation, at a complete disadvantage, wholly unable to contend with it.

There is only one sure way of attaining poise, the calmness and serenity that no stress or strain, no problem or difficulty in life can disturb; that is, by making ourselves immune to all annoyance and trouble, great and small alike. To free ourselves from all the disturbing influences in our daily life, the things which warp and twist and distort us, we must learn to turn to the great within of ourselves where we can breathe a purer air, get in closer touch with the divine Mind that orders and maintains the harmony of the universe. To attain the ultimate mental poise that makes man master of himself and his destiny, the conqueror, not the puppet of circumstances, we must dive below the white-caps and the waves on the surface of life, down into the depths of our being, where there is eternal calm which no mental tempest can destroy. There is where we can commune with our Creator; there is where we get strength for every emergency, where we feel our oneness with the One, where we realize the measureless power that is ours through conscious union with Him.

Say to yourself when you lie down at night, when you awake in the morn-

ing, and again and again during the day; I am one with the Infinite. "I am power and poise because I live and move and have my being in the great Source of all power and harmony." Form the habit of making strong, positive affirmations in regard to yourself and your ability to meet and deal calmly and equitably with every situation, every crisis, every duty, every obstacle, annoyance or irritation that comes to you in the course of your daily routine. Let, "I am," "I can," "I will," be the keynote of your affirmation. "I am one with Infinite Life." "I can control and use my power to the best advantage in every situation." "I will be what I long to be; strong, poised, self-confident, self-reliant, courageous, resourceful."

Hold the positive mental attitude toward what you want to be or to do, and gradually you will become what every one of us can be if we will—a man or a woman of poise and power. —O. S. Marden in Success.

When the Salesman Samples His Own Line.

A salesman had covered three states in the South for a year and a half and was not making the progress the sales manager expected. The product was something new in ice boxes and rather costly. It embraced several patented features, among which was a home process for manufacturing ice. The salesman's home was in Atlanta, where he owned a little bungalow. Instructions were given by the sales manager to have one of the boxes sent there as a gift from the company. "You have been selling this product of ours for almost a year and a half now," remarked the sales manager casually during an office talk with the salesman, "but I have an idea you are not so well acquainted with what it will do as you might be. We have sent one to your house. Accept it with our compliments. Tell me what the wife thinks of it." The idea worked like a charm. The salesman played with that new-fangled ice box as a child might fuss with a toy. And, while he had thought he knew of its virtues before, he now recognized that it was merely superficial knowledge. There was no real enthusiasm back of the road relationship. In talking it over some months afterward with his sales manager, he said, "Business seems to be getting better for me. I am selling along new lines, and I suspect it is because I know the product intimately. I see it work under my own roof; I can visualize the pleasure of the women folks when it is installed and I impart this enthusiasm to my prospects. I can sell more intelligently to the dealer. You knew what you were about when you sent one over to my house." The sales manager nodded. "Yes," he admitted, "I did. For I know you could do better than you were doing. Our product was right. You were simply selling under a quarter head of steam. You had only factory knowledge of it, and that is entirely different from home knowledge and intimate contact."

Any job well done is a good advertisement for the man or company who did it.

FIRE

WINDSTORM

TORNADO

The Mill Mutuals

Agency

LANSING, MICHIGAN

Representing One of the

Strongest Mutual Fire Ins. Groups In United States

With

\$21,750,000.00 Cash Assets
10,100,000.00 Cash Surplus
4,000,000.00 Cash Dividends
Paid in 1920

We also furnish to our clients, without cost, the best insurance and engineering service obtainable and in case of loss our own adjusters will serve you.

Strength, Service, Economy

ROBERT HENKEL, President
Detroit

A. D. BAKER, Sec'y-Treas.

GEO. A. MINSKEY, Manager

120 Ottawa St., Lansing, Mich.



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. Gripton, Britton.

Spring Hints For the Wide Awake Hardware Dealer.

Written for the Tradesman.

Although trade in stoves is not as brisk in the spring as at other seasons, a brisk and profitable business can often be done if the dealer makes an effort in that direction.

In the first place, spring is housecleaning season. Then, the housewife is more apt to realize the need of a new range, or heater. If the stove is old, the mistress of the house discovers that a tremendous amount of work is required to shine and polish it. "We need a new stove," is the mental note made by hundreds of housewives at this housecleaning season.

This is particularly true of ranges. In many homes, the range does duty right through the summer. It is a matter of double importance, therefore that it be in good working order. A cranky range is sure to be at its worst in summer when it is used only off and on.

Then there is the moving trade. April and May are the migratory months; and the people who move then can in many instances be considered good stove prospects. When a man turns over a new leaf he usually feels in the mood to go the whole distance; and when a family moves to a new house, the urge is strong to make the change a complete one. "Might as well get the new stove now," is the likely comment.

Moving time is the psychological moment for the stove dealer to interview these people. Once they get the old stove set up, it may be a year, or several years, before they will feel impelled to make any change.

One small town dealer made it a rule to call personally on every family that was moving. As the town was not overly large, it was not a difficult task to keep track of people who were moving, or who contemplated moving.

Discussing his experience, the dealer said: "I always got a hearing. I don't recall a single instance where I failed to get the people interested. They are keen to buy and the only objection I ever meet is that, on account of moving expenses, they cannot afford to make the purchase immediately. I make sales in a large number of cases. Frequently, of course, the sales are made on a time basis.

"I have found that people are always anxious to have the house they are moving into look its very best. They will stretch a point or two every time to buy a new range or stove. If a time payment basis is proposed, they nearly always fall for it."

An important feature of the spring trade is the demand for gas stoves. The gas range, once a luxury, has become a necessity in city homes. No house is deemed properly equipped unless it has one.

This trade centers largely in the spring and early summer. It therefore devolves upon the hardware dealer to pay particular attention to this branch of his business at the present time.

One dealer reports having already sold a couple of dozen gas ranges. "I seized the opportunity presented by the first touch of bright weather," he states, "to put a couple of ranges in the window. I had them connected and kept them lighted in the evening with a kettle boiling on top. The display attracted a lot of attention. At the same time I put some live advertising into the local papers. The combination got people thinking and talking gas ranges. The spell of nice weather suffered a bad relapse after a few days, but it lasted long enough for my purpose. I have had fair sales and there are more prospects."

Any town or city where there is a gas supply, natural or artificial, is a good field for this line. The results that can be secured depend largely on the energy and enterprise of the dealer. In recent years the electric range has come into vogue in many places; but that also represents an opportunity for the hardware dealer. It pays to go out after this business, rather than to wait for the business to come to your store.

Another important factor in spring business is the trade of the amateur gardener. With the first sign of spring a lot of people commence to busy themselves with their gardens; and while these gardens are individually often very small, the aggregate amount of tools, fertilizer and garden seed absorbed is extensive.

Many people make a business of gardening; and others go into it more for the incidental pleasure and exercise than with any thought of financial gain. Others have no interest in vegetable gardens but are fond of flowers and are always looking out for something new in garden trowels, weeders, forks, etc. Other people take great pride in their lawns and are good purchasers of lawn rakes, turf edgers, weeders, etc. Still others are interested in fruit raising, and are in the market for tree pruners, pruning shears, extension ladders, pruning

W. M. Ackerman Electric Co. Electrical Contractors

All Kinds of Electrical Work.

Complete Line of Fixtures.

Will show evenings by appointment.

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

Citizens 4294

Bell Main 288

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

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

Brown & Sehler Co.

Grand Rapids

::

Michigan

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
Sporting Goods and
FISHING TACKLE

Foster, Stevens & Co. Wholesale Hardware



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

Grand Rapids, Mich.

saws, hedge clippers, etc. Then again there are the poultry raisers, with their demand for netting, oyster shell, grit and patent poultry feeds and remedies.

There are thus a wide variety of opportunities for the hardware dealer at this season; and he has to study and cater to the demands of many different classes of enthusiasts.

Window display is an important factor in developing this class of business. The wide awake hardware dealer will, in most instances, have displayed many of these lines already; but different displays dealing with the same lines can be put on as the season advances. Gardening displays are timely up to the middle or end of May, though the earlier the display, the better. Poultry goods are timely now, when most of the laying hens develop a propensity to set and all the youngsters are eager to try out settings of eggs. Flower garden and lawn tools and flower and vegetable seeds are timely from now on in most localities, although much depends on the locality concerned. Later, as the lawns develop, new needs will arise; and lawn mowers, lawn seats and swings, garden hose, etc., will be in order. So that the dealer has no lack of lines to feature all through the spring months.

The garden tool display need not be elaborate; but a neat arrangement of tools, seed packets, etc., can be helped out by little touches of green, either artificial green or else natural turf or growing plants. One dealer in a long tray-like box planted corn to spell the words: "Our Seeds Grow." Such seed box lettering is susceptible of many variations; but care should be taken to select the sort of seed that will make neat letters. Thus radish seed does not make as neat a lettering as corn or peas.

So, too, there is nothing to liven up a poultry goods display like a mother hen and a brood of live chicks. These are always sure to attract attention to the window and, incidentally, to the goods on display.

In these departments a great deal can be done by suggestion in salesmanship. For instance, a customer buys one or two packets of vegetable seed—say lettuce and radishes. Why not suggest something else, as carrots, beets, etc.? Why not suggest something, like cabbage, that can be started indoors? Then you can ask if the customer has a full supply of garden tools? And so on, until you have pretty well canvassed the possibilities. From the vegetable garden it is just a step to suggesting a few flowers, a pound or two of grass seed to thicken the lawn, etc.

Always stress the point that it is much more satisfactory to work with a full equipment of up-to-date tools, a good lawn mower, etc. This point is important; and will often lead to the customer looking over his list of tools and making additions thereto.

And never ridicule the amateur gardener, or make fun of the results he gets. In the first place, it is bad for business; but anyway, the results in most cases, even apart from the question of improved health, are far better than the funny papers make them.

Victor Lauriston,

United

Earn You Money

WHETHER used for paid hauling jobs, or in daily service by the merchant and manufacturer, **UNITED TRUCKS** always earn money for their owners.

UNITED TRUCKS are so well built that they stand continuous hard usage—so cleverly engineered that they render maximum service at lowest consistent cost for operation and upkeep.

Any way you figure it, **UNITED TRUCKS** are a good investment.

We will tell you more reasons why if you ask us.

Choice of Worm Drive or Internal Gear.

1½—2½—3½—5-Ton

A Size for Every Requirement

**Body Adaptations for
Various Transportation Uses**

*Write for prices,
specifications and
particulars of our
time payment plan.*

United Motors Company

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

**Quality—
rather than quantity production**

trucks

SIX KEYS TO SALESMANSHIP.

How They Look To a College Professor.

I find that after all the number of keys that will open the safe deposit vault where the money lies that we are after, the number of keys is limited. I call it the six keys of salesmanship, although there may be eight and there may be nine.

I believe curiosity, which I shall not touch on, is often a very strong, impelling motive. I think the sex motive, which I shall not dwell on, has sold many and many a bill of goods, but I am going to confine myself to these six, for this reason, that in talking to hundreds of business men I find that there is much more guess work or surrender to the philosophy, the laissez faire, well, it is all shooting in the dark, after all, and you can't key it up and you can't tell, and it is a matter of inspiration.

If you can convince a man that he can make money out of a certain thing and he has the money or knows where he can borrow it or steal it he will buy your product, if money is what he is after. Now, there may be a thousand ways in which you can work him, a thousand emotions to which you can appeal in order to get him to make that investment, but, after all, the primary appeal is to money.

Take your banking advertising. You tell a man to save his money and when he is old he will be free from the fear of poverty. Well, that is pretty good if you can scare him enough. The reason why youngsters won't save is because we can't scare them enough. That is why Dad's advice to his kids isn't worth a dandelion.

But there is another appeal which is stronger, though by no means nearly so universal, and that is the appeal to the desire for larger life, a longer life; in other words, the appeal to what one might call one's health instincts, and when that is uppermost money counts for nothing.

Witness the hundreds of millions and perhaps billions of dollars that have been spent and are still being spent to sell certain forms of medicine, both quack and otherwise, in order to alleviate our sufferings. Isn't it just barely possible that you might sell that man a piece of land not because it will pay him in dollars but because it is a place of residence in which he is less likely to be afflicted with some form of disease?

I pass now rapidly to the third point. This, of course, you have all done lots of times, but how many of your friends who are not fortunate enough to be members of the advertising council, the outsiders, have missed it. How many millions of dollars of goods of one kind or another are sold every day through the influence of the appeal to the man's affection.

Think what an enormous amount of advertising is done to-day. Up to a very few years ago banks had the finest art of ineffectively advertising that ever was known. The bond people are still a close second. The president of the company writes me as follows:

"These statements we believe to be true, but we don't guarantee them. Buy a bond."

I pass on now rapidly to the phase which we will call the vanity appeal. You know it. Only this morning I was reading part of the life of Grant, and Matthew Arnold was commenting on that awful and tragic financial muddle into which our poor General Grant got himself, and somebody said, "How on earth did Grant ever get led into that muddle? He knew nothing of the business, and he simply was a prey of sharks." "Well," said the man, giving the explanation which Arnold quotes, "suppose you had a son of whom you were very fond and somebody had come to you and said, 'that young man of yours has got a great future before him.' Of course, all of our boys have a great future before them. You had, too, when you were a boy. 'Now, I will take that young man of yours and I will put him into the banking business with a business backing that is so and so and so and so, and Grant yielded.' Of course, it was a double appeal. It was an appeal to Grant's love and affection and also an appeal to Grant's vanity. He wanted his boy to make a mark in the world.

I had a man, a very keen man, who came to me once and said, "Mr. Clark, I have a proposition that I want to present to certain other members of the faculty, but before I do it I want to tell you my sales talk. You have been so much help to me. I got more out of your class at the university, Mr. Clark, than all the other classes put together. Now, I didn't study as hard as I should, but I can't remember any other course but yours, and I know that you can help me with this thing." Then he proceeded to give me the proposition, and do you know it was not until after he had gone that it dawned upon me that he was trying to sell me. If I should agree that is a good idea, that is the way to present it, then I was selling myself, but I had that much experience to get onto it after trying it out once, but do you know that he came back and almost sold me again?

I am going to pass on to another phase, and that might be called the sentimental appeal. That was the appeal we used so largely throughout the war. The boys were not going to get anything, they were not going to get any special rewards, they were going to suffer, they were going to die—for what? For an idea or an ideal. That is what moved thousands of them, millions of them, and that was an appeal to sentiment.

Before you abandon the possibility of an appeal to sentiment or finally put your sales talk in working order for the press or for the mouth, I am not going to ask you just to think what is it that builds up the South Park Improvement association? It is not alone the appeal toward making your property worth more. I happened to be a little bit interested in the formation of that, one of the earliest neighborhood improvement associations in the country. The appeal was largely the appeal, "Let us have a nice neighborhood." It was an appeal to the sentiment plus.

And now I am coming to the last point—to the tastes. You know you like to ride in a nice car. You don't want one of these things that you can feel every crack in the road. You want one of these, that rides well. "Just come and ride with me." Another man says, "Look at the shape of it!" Another man says, "Look at the color of it, or 'We will paint it any color you please.' There is the appeal to the taste.

If you are selling strawberries or dates or figs, or you are selling linen, leaving out the mere dollar and cent aspect, there is an appeal to the tastes, but why would you rather go to a large merchandising house, retail, in preference to a small one? Because you like the big open spaces, you like the mahogany or rosewood accoutrements, you like the attention that is given by the help. It appeals to your taste.

There is another point which I will just touch and leave, and that is the emotional environment of advertising and salesmanship. I was taught that several years ago by a professional advertising man in a distant city. I commented on the beautiful paper he was using, and I wrote him and asked him what it cost, and he told me. When I met him a few months later he said, "I see you are a college professor. Do you know how much it costs you to send out a letter?" I said, "Well I don't send out so very many. Perhaps it would cost me ten cents a letter." He said, "It probably cost you more." Then he showed me some statistics showing that it costs generally in the neighborhood of 13.7 cents to write a letter. Then he said: "With this paper a letter will cost you 14.7 cents instead of 13.7 cents. You send out about three or four thousand sheets a year, and, with your envelopes and the rest of it, makes a difference of about fifteen or twenty dollars for this beautiful paper." I said, "Order it for me quickly." Why? Because I know when people get that letter and get that envelope that it causes a pleasant emotional environment a pleasant emotional reaction.

You have a given overhead. Now by the application of all of these principles, supposing you could increase your sales, say, 2 per cent., say 1 per cent., to make it meager, the profit on that would be all profit. I am not claiming that this is going to revolutionize salesmanship. Of course it is an insult even to say that, but all I am appealing for is this, that added to what you already know, if you will but make a conscious effort every time you prepare an advertisement, every time you write a letter, every time you write an article, every time you do anything pertaining to salesmanship, I believe that once in every fifty times, that is, 2 per cent., the application of these principles, will turn the scales in your favor for all things else being equal, it is the added grain or two in this part of the scale that eventually brings the verdict to you.

You don't have to be 100 per cent. better. Your goods are selling at the same price the other fellow's goods are, and things probably are nearly even, and if you have just got the extra two grains to add to the two

tons—the other fellow has got two tons and you have two tons and those two grains or three that you can add to the scale will make the difference between 2,000 pounds and 2,000 pounds and three grains which may make the difference between a sale and no sale.

The tastes are a much neglected aspect in all businesses with the exception of business like soap, perfume, decorations, ladies' dresses and hats and so forth. There, of course, they are always used, but they are frequently usable in what might be called the more prosaic lines of business and are frequently neglected. S. H. Clark.

Be Serious, But Not Solemn.

Written for the Tradesman.

"Don't take yourself too seriously," says some writer in a book on salesmanship. I don't pretend to know more about salesmanship than the writer of that book, but I want to go on record as advising any man to take his job seriously enough, at least, and much better too seriously than not seriously enough. The man who does not regard his work seriously will be a light-weight in his line. He will not amount to much. He will not get very near the top. In business the light-weights go down not up.

I don't mean that you should not be cheerful and happy minded. It is always a mistake to try to carry the burdens of the world on your shoulders. It is possible to overdo the matter of taking your business seriously. Take it seriously, but not solemnly. Don't go around burdened down with the weight of the world's woe, always moaning and groaning about what is wrong.

The lightweight salesman may have abundance of small talk and he may be an agreeable companion for a short time, but people soon tire of him. The small talk chaps are best taken in very small doses. We don't care to transact business with a fellow who persists in talking piffle. We want to buy from the one who gets right down to brass tacks without delay.

Leave it to some other clerk to spring the foolish jokes. Joking with customers is expensive business. It takes their attention away from the business in hand and it gets them out of the buying frame of mind. It is never easy to tell a funny story well and it is very difficult to make one fit into a selling conversation.

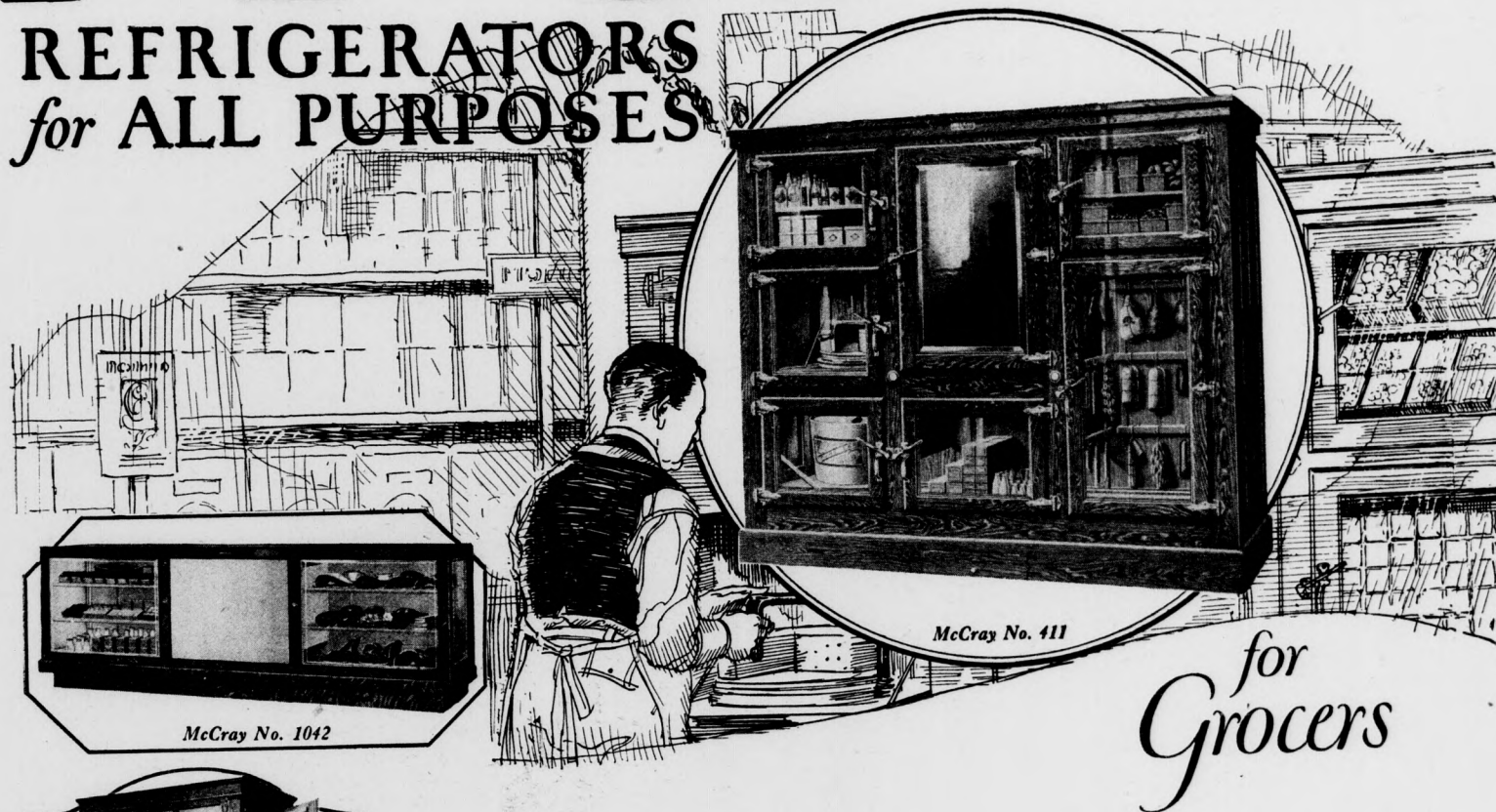
Funny stories your customers have never heard before are very hard to find. Leave the joking to the professional funny man. It costs money to be funny in selling goods over the counter. Take yourself seriously enough to get away from the idea that customers regard buying as a sort of business joy ride. Chuckle headed customers buy little and generally pay slowly. Selling groceries is serious work. So is buying groceries. Be serious, but don't be solemn.

Frank Farrington.

Give every traveling salesman a chance to tell you his story, but don't yield your judgment to his glowing optimism.

McCRAY

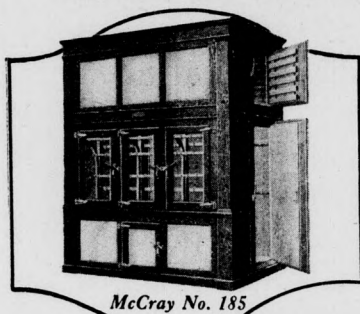
REFRIGERATORS
for ALL PURPOSES



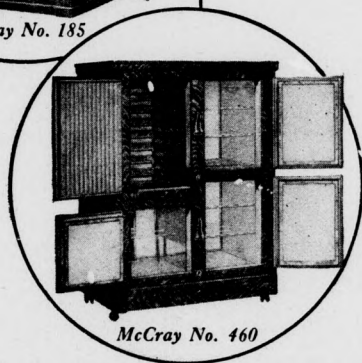
McCray No. 1042

McCray No. 411

*for
Grocers*



McCray No. 185



McCray No. 460

It is the patented system of refrigeration that produces a constant circulation of cold, dry air through every compartment of the McCray refrigerator. That is why the McCray *keeps food longer*, reducing the grocer's spoilage loss to a minimum and keeping his stock fresh and presentable.

The patented McCray system of construction and the best possible insulating materials used in McCray walls, insure thorough refrigeration. Every pound of ice exerts its utmost cooling power.

This is why grocers, in particular, choose the McCray. For more than 30 years McCray refrigerators have been meeting every refrigeration need efficiently and economically. Today in thousands of stores and markets McCray refrigerators, coolers and display case refrigerators are eliminating spoilage waste and increasing profits by their attractive display features.

There are sizes and styles for all purposes, for stores and markets, residences, hotels, hospitals and institutions. Our Service Department will submit plans for specially built equipment, without obligation.

Send For This Free Book. In it your refrigeration problems are discussed and the complete McCray line illustrated and described. No obligation, merely send the coupon now. *Ask about our Easy Payment Plan.*

McCray Refrigerator Co.

2244 Lake St.,

Kendallville, Ind.

Salesrooms in all Principal Cities

Detroit Salesrooms, 36 E. Elizabeth St.

McCray Refrigerator Co., 2244 Lake Street,
Kendallville, Ind., Gentlemen: Please send without
obligation to me, the book on refrigeration and
refrigerators checked below:

- ☐ No. 73, for Grocers and Delicatessen stores
- ☐ No. 53, for Hotels, Restaurants, Hospitals and Institutions
- ☐ No. 64, for Meat Markets
- ☐ No. 96, for Residences
- ☐ No. 75, for Florists

NAME.....

ADDRESS.....

Items From the Cloverland of Michigan.

Sault St. Marie, April 11—Ed. Emmert, proprietor of the well-known soft drink and confectionery store at Mackinac Island, has taken in F. Horn as partner.

Mrs. N. Dunn has opened a bakery to be known as the Home Pastry Shop at 124 West Spruce street and will cater to consumers.

The launch Leora, of the Kibby & Shields fleet, opened navigation last Saturday as far as Brassar on Sugar Island. It is expected that by the end of this week the launch will be able to get to Payment and commence the summer schedule.

"One fool bigger than a big fool is the man who argues one."

Harry G. Mills, who has been in charge of Grinnell Bros. music store here for the last two years, has resigned his position on account of poor health and will take a much-needed rest. His successor, J. J. Haffey, arrived from Jackson last week. Mr. Haffey, who comes well recommended is accompanied by his wife and states that this is their first trip to Northern Michigan.

It is reported that the steamer Missouri, heretofore running excursions in the summer from Chicago to the Soo, will not make the trips this season. It is also reported that the steamer Chippewa, of the Arnold Transit Co., will not be put on again this summer. This is due to the taking off of the D. & C. boats from Detroit. These facts have aroused Soo business men and officials to the need of action looking toward the procuring of their up-and-down-river accommodations and plans may be set on foot in the immediate future to look into the matter.

W. T. Feetham left for Milwaukee last week, where he will enter his prize airdale said to be one of the finest in the world. Mr. Feetham has cause to be proud of his dog, which was awarded the prize at the Detroit dog show. He will be entered in several of the big shows in an endeavor to obtain the blue ribbon. Every dog has his day and "Bill" is going to see to it that his dog is no exception.

The many friends of David R. Williams will be pleased to know that he is going into the furniture business on his own account. Mr. Williams has had ten years' experience in the furniture business and for the past three years has been with the Raymond Furniture Co. He is, therefore, no amateur in the business and has every reason to feel optimistic over his new venture.

The city election resulted in the election of George O. Combs for Mayor, Robert E. Nimmo for Commissioner and John E. McMahon for Justice of the Peace. No better selections could have been made, as all are men of sterling quality and will be efficient officers.

The warm rain of the past two days has done much to clean up the county roads and our county engineer promises that by the end of this week it will be possible for cars to get through any of the country roads.

The village of Pickford has a new postmaster in the person of Fred J. Smith. Mr. Smith is well and favorably known and a capable man for the position.

Isaac Levine, one of our well known hide dealers and capitalists, is spending a few days in Detroit this week visiting friends.

The real estate men of the Soo organized recently and have formed a new real estate association. They seem to believe in the old saying, "In union there is strength." We will look forward to some strong action in that line this summer.

Practically all the business places at Richards Landing, one of our neighboring Canadian villages, were wiped out by fire last week with a total loss of \$60,000. This is a hard blow to the place, from which it will be difficult to recover.

The editor of the Soo Times is receiving many favorable comments on

his home town booster articles. Not only does it cover the people who send out of town for supplies, but it is also good dope for some of our retail merchants whose main object seems to be to send out of town for all they can possibly buy, instead of giving the wholesalers in their community the preference, prices being equal. They fail to consider that in helping home enterprises they are helping themselves, and why so much of the money is sent outside that could just as well be spent at home is a mystery, yet it will require considerable educating to demonstrate to some the importance of buying at home.

William G. Tapert.

Yale & Towne as War Work Profiteers.

The profiteer and the bonus grabber are so much with us to-day that it is well to be reminded now and then of the existence of the opposite type of citizen. One of this type has just raised his head, quite modestly, in so out-of-the-way a corner as the Stamford, Conn., Daily Advocate. Some one sent to the editor of that paper a letter criticising the Yale & Towne Manufacturing Company—the town's principal industrial establishment—on the ground that it "took its bonus when the very existence of the Nation was at stake." This attack came to the attention of Mr. Henry R. Towne, chairman of the company's board, who happens to be also the chairman of

the Morris Plan Company of New York, late president of the Merchants Association of New York, and late director of the Federal Reserve Bank of New York, and he promptly printed a reply to it in the same newspaper.

From this it appears that Yale & Towne devoted their enormous plant to war work for the Government at an average net profit of 6.4 per cent. on the selling price of the wares produced. This in itself would seem to be a quite conclusive reply to the charge of bonus taking, but Mr. Towne, who is something of an artist, gives human interest to his tale of public service by telling an illustrative anecdote.

Uncle Sam, it seems, was making fuse-setters at his arsenal at Frankford, Pa., when it occurred to him to get competitive bids on the work from outside sources. He did so, and as a result the making of these devices was divided between Yale & Towne and another manufacturer. The price charged by the Stamford concern was about one-half the cost of the machine as made at the United States Arsenal; yet, even so, it proved to be so much higher than the actual cost of manufacture that Yale & Towne insisted upon covering back \$302,723 into the public Treasury. (This was done, by the way against the Govern-

ment's mildly bewildered protest.) Incidentally it may be said that the rival manufacturers never saw their way to reducing the price they had originally fixed, though it was 20 per cent. higher than the Stamford price. Mr. Towne concludes his letter with the following statement, which should wholly clear him (if such clearance were needed) of any suspicion of blowing his own horn: "I feel justified in thus disclosing the action of the company in making this refund (in which I have always taken great pride) for the reason that, at the time, I was recovering from a serious illness, was not consulted, and knew nothing about the action taken until long afterwards."

The writer of the letter that "drew" this little story may not know precisely what a fuse-setter is, but no one need ever explain to him the nature of a boomerang. Joseph B. Gilder.

Some Distance.

A group of visitors were going through the county jail, and a burly negro trusty was called to open doors for them.

"How do you like it here?" one of the women asked.

"Like it, ma'am? If evah Ah gets out Ah'll go so fer from here it'll take nine dollars to sen' me a postal card."



Ask Your Dealer or Decorator about the ALABASTINE OPALINE PROCESS



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

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

Alabastine

Instead of Kalsomine or Wall Paper

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

The Alabastine Company
Grand Rapids, Michigan

THEY FOUND IT PAID

To Be Posted on Trade and Market Conditions.

Distribution is now generally recognized as the outstanding problem in practically every business.

No longer is volume dependent upon the production possibilities of industry. The liveliest issue in trade is; how can the output be successfully marketed.

Progress and prosperity are, therefore, linked up directly with salesmanship.

The logic of this development demands that every salesman recognize the far-reaching influence of his work, and the consequent obligation to improve his methods and increase his sales.

Experience has long been counted as the most important test of the availability of an applicant for a position as salesman. Experience, however, may not be an accurate measuring rod of ability.

The story of the railroad employee who for years had been tapping the axles of cars as they were inspected in a great railroad passenger terminal, and when asked by an official who had heard of the man's long service at the one task. "Why do you tap each axle with your hammer," replied that he didn't know but had often wondered about the same thing himself, is an illustration of the idea that one may have experience without knowledge. As one writer on salesmanship aptly puts it, "Experience does not become knowledge until it is fused with thought in the crucible of analysis and reflection."

The value of being posted in trade and market conditions is simply another way of saying that a successful salesman must think.

I recently heard Russell Conwell give his lecture "Acres of Diamonds"—a lecture, by the way, that he has given over six thousand times. He told of a man who lived on a farm in Pennsylvania but who wanted to get into the oil business and finally persuaded a relative in the West to give him a job in that line. He sold the old farm for \$833 and went away to get into the oil business where he thought there would be more money than in farming. Before leaving he explained to the man that bought the farm that the cattle refused to drink from a stream running through the farm because of a substance which floated on top of it, and showed him how to drain the stream so the cattle would drink from it. The new owner did some thinking. To-day the center of the great oil district of Pennsylvania is what was the farm of the man who wanted to get rich in the oil business and overlooked the opportunity flowing past his very door.

Such instances could be multiplied, but all teaching the same lesson—while we are looking for opportunity for success let us be sure that we are not overlooking the acres of diamonds in our own field.

Study your line—know something more about your merchandise than the price and quantity per case—pick out the items which offer possibilities for increase sale—and then plan a cam-

paign as though every dealer on your territory was a member of your sales force and you were the sales and advertising manager of the business.

The salesman thus equipped when he presents his arguments will not only know the value of the merchandise but will be posted on the possibilities for increasing the sale of the goods to the consumers.

Under present conditions, the best way to get a man to buy goods is to make him forget that he is a buyer. Your knowledge of the goods you sell and of the possibilities for increased trade will lead the prospect to visualize the way he will interest consumers in the goods and so he becomes not a buyer, but a member of your sales force and he places his order with a definite plan in mind as to how he will dispose of the goods quickly and profitably.

One free deal which is always in order is to give with the goods you sell, sound, sensible, practical suggestions as to how the buyer can increase his business, and incidentally, his profits, for after all the dollar sign is a good decoration for a sales argument.

A fallacy, which I think is all too prevalent in the grocery trade, is that a jobbing salesman cannot take the time to talk about a particular article in a special way—that such work belongs to the specialty salesman. Is it not true that the jobbing salesman often has to interest the dealer in some definite product before a general order can be booked? Is not the jobbing salesman then a specialty salesman? Does it not follow that by specializing on different items each trip—by studying the subject and planning a campaign in advance—the jobbing salesman will increase his own sales and become more than a salesman—a sales promoter, if you please, for those whom he sells and serves?

This leads to the thought that the sales manager should, in a general way, outline plans and make available special information which will assist salesmen in their study of the goods and the market possibilities. This does not mean, however, that a stereotyped sales argument should be insisted upon. Individuality is indispensable in salesmanship. Happy the sales manager who learns the difference between unity and uniformity. When salesmen are schooled to adopt almost verbatim the arguments prepared for them, they cease to be real salesmen and become mental chain stores.

When a salesman fully appreciates the opportunity of his work, he finds it the most fascinating game in the world. Each day brings new contests. He learns how to "win without exultation and to lose without humiliation." His vocation becomes like a course in the great university of life. He studies human books—he gets first hand knowledge of the problems of distribution and of successful merchandising methods.

Little wonder then that many of the big executives were once salesmen.

Needless to say, they found that it paid to be posted on trade and market conditions.

A. C. Monagle.



119 West 40th St., New York City.

Are pleased to Announce to the Trade of Michigan that they have appointed EDWARD HUEBNER AND SONS, Detroit, their Distributors for the Detroit Territory.

THE BING ORGANIZATION CONTROLS THE OUTPUT OF 90 FACTORIES OF CONTINENTAL EUROPE, EMPLOYING 26000 MEN.

A FULL LINE OF BING TOYS, DOLLS, MECHANICAL AND ELECTRICAL TRAINS AND BOATS, GAMES, CHRISTMAS TREE DECORATIONS, NOVELTIES, WOODENWARE, VACUUM BOTTLES, BASKETS AND SPECIALTIES IS ON PERMANENT DISPLAY AT THE SHOW ROOMS OF

Edward Huebner & Sons

Kerr Building, 642 Beaubien St. Cor. East Fort.

Detroit, Michigan.

Stock shipments to any point in Michigan will be made from Detroit Warehouse. A cordial invitation is extended to all buyers of Michigan to inspect the Bing Line at Detroit.



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.

Cotton Stocks, Consumption and Goods.

There was no movement in cotton prices during the past week and there seemed to be no occasion for any change. A favorite amusement among operators seems to be watching weather changes in the growing districts and guessing on the prospects of the crop which is planted to only a small extent as yet. A cause of depression is the continuance of the enforced idleness of the Eastern mills. This is offset to some extent by the large output of the Southern mills, which are taking advantage of the opportunity offered them in the cessation of activity in New England. The census figures show that, during March, 65 per cent. of all the cotton used in this country was consumed in Southern mills. As it was, March showed a consumption of 518,450 bales of lint and 44,177 bales of linters in domestic mills, or about 45,000 bales more than in February, though 8,000 bales less than in January. Spindles in operation last month were 2,000,000 fewer than the month before. On hand in warehouses and manufacturing establishments on March 31 were 5,319,795 bales exclusive of linters, which is about 500,000 bales less than on the same date last year. It denotes a very fair carryover at the end of the cotton year. The goods market showed signs of pronounced activity toward the close of the week, with a disposition toward advancement of price as demand became keen. Printcloths and sheetings both shared in this, the products being those of Southern make. In certain finished fabrics there are still signs of weakness. The rates proposed as duties on cottons in the tariff bill have called out much discussion. They are complicated in the extreme, and no one in the trade seems willing to sponsor them. Operation of them would, unquestionably, cut off imports and raise the prices of the domestic products in this country. If generally effective, they would do much to reduce the exports of cotton fabrics.

Wool, Woolens and the Tariff.

Wool prices as determined by the foreign auction sales seem to be fairly stable. In some instances, however, the withdrawals of stocks offered have been large. It is seemingly, costing an effort to uphold values. Not much trading in domestic wools seems to be going on, the growers being inclined to await the result of higher duties

in the tariff bill. Only the owners of large flocks of sheep can hope to be benefited by such duties. The National Association of Wool Manufacturers, which has ever been an advocate of a high tariff, has been impelled to make a protest against the wool duties proposed and the method for levying them. It intimates that the result may be "an irresistible demand for free wool." William Goldman, a manufacturing clothier and formerly President of the National Association of Clothiers, made out an interesting calculation the other day as to certain effects of the proposed tariff. According to this, the proposed duty of 33 cents per pound on the scoured content of wool and that of 45 per cent. ad valorem on cloth would make a suit of clothes cost \$4.15 more. The American people would be taxed \$361,000,000 annually to protect the wool growers, whose entire output in 1921 was only \$65,000,000 and who would only get for their share \$45,000,000 out of the \$361,000,000. It would be much cheaper to pay a bounty or subsidy to the growers. Meanwhile, even the smaller wool duties levied under the Emergency Tariff act are having their effect. On Thursday, the American Woolen Company announced higher prices on woolen fabrics because of the added cost of the raw material. These prices will have to be raised much higher should the proposed rates go into effect. What the effect will be can readily be imagined when it is taken into account that consumers resent even the present prices of clothing and garments.

Four Months Taken To Perfect Shape

One of the most attractive lines of sports millinery yet put on the local market for Spring and Summer wear makes use of split Milan straw in the collegiate shape—the wide-sided roll brim—and in all of the season's gay colors. Red, periwinkle, tile blue, canna, verdigris and, to some extent, brown, gray and black, are the popular shades.

The difference between these hats and the other collegiate types offered here, according to the bulletin of the Retail Millinery Association of America, is in the trimming, which is entirely in the form of brilliant color combinations in rows of corded silk, and the fact that the brims are made of crepe de chine that matches the braid in color. The cords make a thick underflange and a band around the crown from which falls a long, thick tassel of ribbozene.

Another line of hats put on the local market, according to the bulletin, took a long time to bring out. Four months were required to perfect the shape and process. The most unusual thing

about their construction is the padding between the two facings, which are hemstitched in half-inch rows. This padding is tubular, a kind of lightweight cable cord, and the hemstitching is either in self-colored silk or in silver. The brims are rather large and soft, and are unwired except for the stiffening of the hemstitching and cording inserted between the rows. They may be adjusted to any desired shape, which they will retain without marring the original contour.

Two Selling Plans For Carpet Sales-people.

If you have some slow selling roll carpets on hand, take the necessary length and make a center of a 9x12 rug, surrounding it with a suitable border. Tack the strips in position if you like. Tell the salesmen to use it as a sample, showing, with a few other pieces, how different centers or borders would look. Such rugs are different and distinctive, and will create interest.

Another plan: Start a cut-order department with a set of samples, one and a half yards in size. Some live advertising or window displays with only a small amount of stock space are all that is needed. Contracts for public buildings, churches, etc., follow.

The samples must be gone over frequently, to keep patterns up to date. Samples thrown out can readily be hemmed and sold as small rugs.

A friendship founded on business is better than a business founded on friendship.

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.

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

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.

Tom Wye Knit Jackets BIG FOR SPRING

Quality, Fit, Price, Workmanship and General Value.

These qualities and the widespread and general advertising all combine to make

**TOM WYE KNIT JACKETS
THE WORLD'S STANDARD**

To cheapen the quality of a "TOM WYE" would be business suicide.
 Always the same—and dependable.

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

National Gingham Week April 24th to 29th

We are receiving Ginghams of all kinds daily.

Make a good display of Ginghams during this week and increase your sales on other goods as well.

Are you stocking Pongees? We have them at all prices.

Quality Merchandise — Right Prices — Prompt Service

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

Revaluation and Stabilization Most Fundamental Factors.

There is every reason to believe that the pound sterling will eventually return to a full parity with gold, but it requires too great an exercise of optimism to look for this in the case of the other European countries with greatly depreciated currencies. Sterling is recovering fully as rapidly as the dollar did after the close of the Civil War. In 1870, five years after the war, United States notes, or greenbacks, were still 10 per cent. below par in gold. Sterling was within 10 per cent. of gold parity three and a half years after the cessation of hostilities. Moreover, it took nine years after 1870 for dollars to climb the remaining distance that separated them from parity. Sterling is expected to better this record. Strenuous opposition to the restoration of the pound will come from the advocates of immediate "revaluation," just as it developed to the restoration of a redeemable currency in this country during the seventies. The cheap money movement in Great Britain is not likely, however, to attain the importance in Great Britain that it did here half a century ago when this was a debtor country with much of its civilization still in the pioneer stage.

Evidence of the increasing cheapness of money is afforded by the announcement that the next issue of Treasury certificates will bear $3\frac{1}{2}$ per cent. interest. Early in March an offering of certificates at $4\frac{1}{4}$ per cent. was heavily oversubscribed. The interest-bearing debt of the United States on March 31 was \$22,904,000,000, as compared with \$25,424,000,000, on Jan. 31, 1920. This represents a reduction of \$2,520,000,000 in a little over two years and in a period which for the most part was one of industrial depression. That is not a bad showing, though the reduction is actually about a billion dollars less than the figure named recently by a prominent Senator in summing up our post-bellum accomplishments. The debt will be further increased during April by an issue of certificates to take care of interest payments and of other certificates that mature. In addition, a threatened deficit due to the shrinkage in receipts from the income tax may necessitate the borrowing of something like a quarter of a billion before the end of the calendar year, unless Congress makes further reductions in appropriations or levies more taxes.

The referendum on tariff principles conducted by the Chamber of Commerce of the United States resulted in a decisive vote in favor of six of the propositions and of such a close vote on the remaining two that the chamber will take no position upon them. The vote was in favor of flexible tariff duties fixed by administrative authorities and of a special Tariff Adjustment Board to administer them, instead of placing this additional burden upon the Tariff Commission. The referendum also favored "reasonable protection for American industries subject to destructive competition from abroad and of benefit to a considerable section of the country;" anti-dumping legislation; the framing of tariff laws

so as to encourage export trade so far as consistent with "reasonable protection," and the administration of the tariff so as to meet discrimination from other countries. The much discussed "American valuation" principle was rejected, but with a majority of only 151 votes against it. The proposal to postpone general tariff revision until conditions become more stabilized was also rejected by a small majority. As the vote on these last two proposals was too closely divided to commit the membership, the chamber remains neutral on them.

The assembling of the economic conference at Genoa has served to focus attention in this country once more upon such problems as war debts, reparations, European taxes and budgets, and the stabilization of exchange. The delegates at Genoa are already swamped with elaborate schemes on paper for correcting the financial ills of Europe. Some of these it is safe to assume, are vicious; others are stupid; a few are dangerously clever, and still fewer are meritorious. After all is said, the formula for stabilizing currency and exchange in the countries overseas is simple: the budgets must be balanced and the printing of paper money discontinued. That is the formula, but its execution is anything but simple. Of the former belligerent countries Great Britain alone has succeeded since the war in balancing its budget. For the fiscal year just closed the British Treasury has a surplus of £45,000,000, owing to the unexpected yield of income from miscellaneous sources. The French Government has barely succeeded in balancing its budget of ordinary expenditures, and its extraordinary budget has to be met by further borrowing. Heavier taxation, in the present state of industry in that country, would produce no additional revenues, and would lead inevitably to political complications. These two countries show the European financial situation at its best; elsewhere on the Continent it is chaotic. It seems safe to assume, therefore, that immediate stabilization is utterly beyond the power of the experts in conference at Genoa.

Fable in Thrift.

Written for the Tradesman.
Two men worked daily side by side
Shoveling potatoes down a slide.
One was McCrea and one McBride.

"I wish to goodness," said McCrea,
"I'd get an easy job some day,
The easy jobs earn better pay."

"I wish I had a grocery store,
I wish I had three rooms or four
Without no rent, rent makes me sore."

"If I'd a garden now, I would
Shovel in it for my own good,
I wish I had, I wish I could."

While Bob McBride, he shoveled on,
Oft' when the other Mac was gone
He worked and thought and saved his mon.

He bought in time a city lot,
He saved and built a nifty cot,
And then the whole warehouse he bought.

And now he has light work, big pay,
The kind you wished for, Bill McCrea;
And if you'd ask me why some day—

I'd tell you that backbones are far
Stronger than wishbones ever are.
Lulu G. Parker.

Some merchants are led into business or family extravagances because certain competitors set too hot a pace. Base your expenditures on your business, not your competitor's.

BONDS FOR INVESTMENT

We own and offer a comprehensive list of carefully selected Government, Municipal, Railroad and Public Utility Bonds, which we recommend for investment.

We shall be pleased to send descriptive circulars to investors upon request.

ESTABLISHED 1880

Haine, Webber & Company

12TH FLOOR, G. R. SAVINGS BANK BUILDING

GRAND RAPIDS, MICHIGAN

BOSTON

NEW YORK

CHICAGO

Fourth National Bank

Grand Rapids, Mich.

United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

$3\frac{1}{2}$

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus

\$600,000

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

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

THE MICHIGAN TRANSIT COMPANY

of Chicago, Illinois, is adding to its present equipment, and is therefore offering for subscription a block of preferred and common stock.

With this additional capital at work, the earnings of the Company will be greatly increased, with but very little more expense.

This Company is now paying good dividends on both the preferred and common stock, and will be able to pay better dividends each year, thereby constantly increasing the value of an investment in the Company.

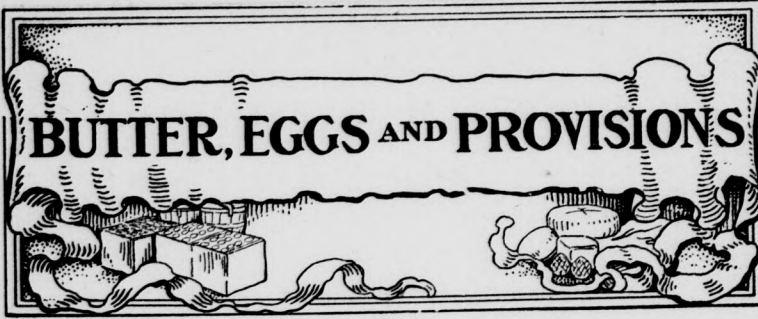
The details will interest you. Your inquiries invited.

F. A. Sawall Company

313-14-15 Murray Building

GRAND RAPIDS

MICHIGAN



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.

Canners Want News of Crops.

The United States Agricultural Department will soon begin to collect and publish monthly statistics of the acreage under cultivation by growers of canning crops. It is, of course, not known what part or percentage of production of such crops will be used by canners, for a very large proportion will be bought by commission merchants and shipped to cities for consumption in the natural state.

However, the comparative figures of the acreage under cultivation in preceding years is given, and from that comparison it can be learned whether the production will be large; and if it is large the inference will be that the canning output will be large, for canners do love to put fine quality of raw products into cans when they can be purchased at low prices. But if the crop is small and the price of the raw product high, canners usually are shy about producing too heavily, fearing that the goods will not sell at high prices. The rule is, big raw crop big canning output; and small crop, little canning.

As the canning industry grew so rapidly in extent it for a while passed beyond the ability of facilities to gather its statistics, and estimates were in the dark and subject to strong surprises at the close of the canning season; but now the census department at Washington takes a count every year, so I understand, and the National Canners' Association does the same, beginning with acreage planted and ending with count of cans in warehouses as they are put into cases or stacked up. Therefore a very accurate knowledge of probable output and real output can be had from such sources, and knowledge of this kind is very valuable to buyer and seller.

John A. Lee.

New Varieties of Apples.

Albany, April 17—Fruit growers in Columbia and other central New York counties have been receiving recommendations from the state horticulturists at the Geneva experiment station, in regard to three new apples which, in tests at the station grounds, have proved superior in some ways to the standard and commercial varieties.

The new apples are called Cortland, Tioga and Golden Delicious. Fruit growers are being urged to try them in comparison with varieties which they are now growing. It is believed they will be an improvement over the regular New York State apples.

The Cortland apple was developed at the Geneva station and is a seedling from a cross of Ben Davis with

McIntosh. This is said to be a most promising apple for New York, New England and the commercial apple regions of Canada. The fruit is larger, brighter in color and of the same excellent flavor as the McIntosh, but it ripens later and keeps longer, thus extending the season for the desirable McIntosh apple. The Cortland also colors better on heavy soils and will probably succeed wherever the McIntosh is grown.

The Tioga is a station seedling from a cross between a Sutton and a Northern Spy. It is described as a yellow apple with an occasional blush. It is a winter apple and retains its flavor until late in the season.

Golden Delicious is described as a beautiful golden-yellow apple with excellent flavor and very late keeping qualities. The trees are hardy and highly productive, but it is still uncertain as to how widely adapted the variety is to the apple regions of the country.

At present the Geneva experiment station is propagating eight new seedling apples which, in the near future, will be distributed for further testing regarding their adaptability to other apple regions.

Egg Sucker Eats Three Dozen at One Sitting.

Lamar, Mo., April 17—The champion egg sucker of Missouri is Logan Rector, who lives here. Recently his prowess was disputed by one friend, who bet another friend \$5.50 that Rector could not consume three dozen eggs. The contest was held at a restaurant. Rector consumed the 36 eggs and expressed his willingness to suck another dozen, but interest had waned. This was not the first time that the champion had displayed his gastronomic talent. Not so long ago, he ate 34 bananas and sucked three eggs at one sitting.

Your Customers Know This Package



They also know that for purity, strength and richness of flavor, there are no extracts that surpass

**Van Duzer's
Certified Flavoring
Extracts**

The tremendous popularity of these products assures quick turnover and pleasing profits to the retailer.

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

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

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

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

**MAKES
THE**

**Insist Upon
Tea Table
FLOUR**

**IDEAL
BREAD**

**BLUE
GRASS**

**STANDS FOR QUALITY
IN DAIRY PRODUCTS**



**Better
Butter**

**Better
Milk**

The Repeat Sales makes it profitable for "Grocers" to handle these lines.

KENT STORAGE COMPANY
GRAND RAPIDS - BATTLE CREEK
Wholesale Distributors



Mr. Merchant:

A NEW REFRIGERATOR

not only uses less ice, but also keeps your foods in better salable condition, AND TONES UP YOUR STORE.

CASH OR MONTHLY PAYMENTS

Boot & Company

5 Ionia Ave. N. W.

Grand Rapids, Michigan

GENERAL GRANT.

The Debt We Owe His Imperishable Memory.

Grant, April 18—One hundred years ago there was born in Ohio the child who was later to become the leader of armies greater than any ever before organized on the American continent. That child was U. S. Grant, whose birthday millions of grateful countrymen will celebrate this year as never before.

Next to Abraham Lincoln, Grant was the greatest single figure in the War for the Union. His masterly leadership of armies made for the success of the Union arms at a time when the fortunes of war seemed favorable to the Confederates. Other generals had tried and failed as heads of the Army of the Potomac. Grant won success from the start and the eagles of victory perched on his banners on that memorable 9th of April, 1865. Glorious consummation after four years of struggle through disaster and discouragement! The name of Grant stands higher in the estimation of the American people than that of any other general of the Civil War. It is right that this should be so, since he was the embodiment of all that chivalrous nature which goes to mark nature's noblemen from the clown of the vulgar herd.

He was mighty in war and magnanimous in peace. The vindictive Johnson might have sent some of the secession leaders to the scaffold had not General Grant interfered in their behalf. Enemies in war, in peace friends. While the soldiers of the defunct confederacy remained true to their paroles, Grant proposed to see them safely over the shoals of adversity. After Grant became President some leading citizens and soldiers of the South were appointed to positions of official honor. In this way he sought to regain the confidence and respect of a conquered people. That he did not succeed as well as he hoped was no fault of the great man who received the sword of Robert Lee at Appomattox.

We are again called upon to honor the memory of our greatest general on his 100th anniversary of his birth in that humble Ohio home. But for Grant the War for the Union might have been a failure. Imagine how different the aspect of our country to-day had this humble Ohio man proven another McClellan. It seems to the writer that the American people have scarcely understood the true greatness of General Grant. They have classed him alongside Sherman, Thomas and others forgetting that his was the master mind that planned and carried into execution that masterly campaign across the Rapidon, through the bloody thickets of the Wilderness, to Petersburg and on to Richmond and that to his genius we owe the accomplishments of that campaign which in other hands might have brought disaster and a severed Union.

You may say that one man's genius did not save the Union and this criticism may, in part, be just, yet but for a Lincoln and a Grant no man dare say that the American Union would have been saved to our posterity. Another McClellan on the fields beyond the Rapidon would have frittered away every victory and permitted the Union army to be sent back to the Potomac, defeated and demoralized.

It must be remembered that neither Grant nor Lincoln had the whole country behind him in this great National crisis. Nearly one-half the North was organized into the Democratic party which declared as late as August, 1864, that the war was a failure, that Lincoln was a usurper and demanded an armistice with a view to treating for peace with armed rebellion. Under such conditions none but a military genius could have stemmed the tide and snatched victory out of the jaws of defeat.

General Grant was such a genius.

As time rolls down the corridors of the ages, the name of Ulysses S. Grant will shine brighter and brighter among the galaxy of great men who have adorned the pages of American history. Old Timer.

Believes Sugar Will Go Much Higher.

Pierre, South Dakota, April 12—I have been making extensive enquiry recently, as to supply of sugar now in the hands of dealers, both wholesale and retail, and have been astonished at the information received.

It is remarkable what small supply is reported on hand.

I am writing this word of warning to urge our grocerymen to lay in their summer and fall supply of sugar while the price is yet low, for there are now indications that sugar will soon go to much higher levels of value.

An extra large fruit crop is now promised, last year having been the off year for fruit, and with a bountiful supply of all sorts of fruits and berries the demand for sugar will be greater than during the previous year.

In the year 1921 Japan consumed 619,000 tons of sugar as against 415,000 tons for the year 1920; this is but a sample of the world's increasing consumption of sugar which is enlarging with great rapidity.

In the first three months or one-quarter of this year 1922, Cuba the greatest sugar producer and almost the only excessive exporter of sugar, has exported 1,684,000 tons of raw sugar as against 832,000 tons for the same period of 1921; this vast amount is more than one-half of her exportable crop, according to good authorities.

The next harvest of sugar in Cuba is almost certain to be much smaller than recent crops, and with consumption throughout the world increasing in such vast proportions, we may expect to see very much higher prices for sugar in the near future.

It is the one great commodity which is yet selling so cheap as to be below the cost of production and is likely to advance materially in price within the next few weeks.

Chas. L. Hyde.

If you can swim in water six feet deep you can swim in water a mile deep.

**"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
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**F. W. Kramer Motor Co.
Grand Rapids, - Michigan**

STRAWBERRIES

We are heavy carlot receivers of Berries and from now on will have a steady supply.

By placing our buyer at loading point, we have the advantage of his personal selection and inspection which guarantees that our berries will be the best obtainable. We have Louisiana Berries this week. Quality is fine and price low. Order your supply from us—We guarantee Satisfaction.

Vinkemulder Company
GRAND RAPIDS

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

ABE SCHEFMAN & CO.

Wholesale Fruits and Vegetables

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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**

PIOWATY METHODS

INSURES

PLEASURE AND PROFIT

TO YOUR

FRUIT AND VEGETABLE DEPT.



M. PIOWATY & SONS, of Michigan

LIBERTY OR SLAVERY.

What the Coal Strike Means To Union Men.

Detroit, April 18—And now comes forward some horribly old-fashioned critic who complains that Chief Justice Taft is too much of a society bud; is attending too many pink teas, spreading his limbs too frequently beneath the mahogany of the idle rich and, possibly, becoming a social parvenu.

Why not? Now that the National constitution has been recently packed away with moth balls, fine herbs, etc., why should not the members of our august and dignified Federal Supreme Court be encouraged to take an occasional day off and let nature take its course for a while.

Were it not that Congress has just passed a bill—not yet declared unconstitutional—discouraging the Federal judiciary from performing odd jobs outside of their regular routine, we might suggest occupations for the performance of which they, seemingly, are well qualified, but if this branch of the Government cannot be made self-sustaining, like the Postoffice Department, why not encourage them to become arbiters of fashion and leaders of social functions?

The infamous LaFollette seaman's act, whereby American shipping has been forced to accept the most monstrous handicap ever handed to any industry, is up again for an airing. This time the Cleveland Chamber of Commerce has submitted a report to the effect that it is driving American shipping from the Great Lakes and giving this traffic to Canadian vessels. This body, upon a careful investigation, points out that since the passage of this act not a passenger boat has been put into American service on the Great Lakes, while the Canadian fleet has increased 35 per cent.

It all comes about from the fact that operating expenses of American vessels have increased so intolerably, on account of the requirements of the said act, limiting the maximum number of passengers a boat may carry, the minimum size of crews, the length of the working day, the minimum percentage of able seamen to be employed, etc.

What the Cleveland Chamber of Commerce really wants is the repeal of certain sections of the act or amending it so that vessels operating on the Great Lakes and connecting or tributary waters be exempt from its burdensome restrictions.

They probably will not get this relief for the reason that this legislation in its incipency was for the sole purpose of securing the marine vote, and the reason for its continuance on the statute books are, for this very same reason, sufficient for this end.

American steamboat properties are, by reason of this outrageous law, becoming less valuable each year; and while we may talk loudly of the ocean-to-ocean waterway and the great benefits to be derived therefrom, if the project is ever carried out by the time of its completion there will be little left of American shipping to utilize it.

In the one item of coal and fuel it is sad to relate, but nevertheless true, that where once upon a time nearly every Lake Michigan port city received its supply by vessels, only four cities remain who make any pretense of handling this commodity by this method, and in these cases the traffic is now of only nominal importance.

Longshoremen, roustabouts and deck hands all come under the province of this act, and so long as their welfare carries with it a voting value, Congress will remain inactive, at least so far as public relief is concerned.

Lewis and Gompers are now strong for the McAdooism of the coal mines; in other words, Government ownership and control.

In view of the past events, one can hardly blame them for taking this comfortable view of such a proposition. It might work out quite as sat-

isfactorily for the miners as it did for railroad employees, though where the paying public would reap any benefit is beyond comprehension, or at least it has not been made clear by Lewis, Gompers, et. al.

Temporarily, during war days, Uncle Sam did exercise a sort of paternalism over coal production, but the benefits have not up to this time become apparent. During such administration there were the same threats of strikes and tie-ups, consumers were squeezed to the last drop in prices charged for the commodity, and I should say the benefits derived were fully as great as were realized through the public administration of transportation problems.

Sure! Let's have Government control and operation of coal mines. It will afford provender for a few more commissions and familiarize the public with the importance of getting along without any fuel whatsoever.

Czar Lewis comes forward with the announcement that never before in the history of miners' organizations have its members been so well prepared, financially, to make a fight as at present, citing the fact that the various organizations have on hand a defense fund of \$30,000,000. Whether a sane analysis of the enduring quality of this fund will satisfy any one except organizing walking bosses and mine stalkers is for future development to determine.

Approximately, there are 600,000 mine workers now enrolled in the loading squad. Were it not that the before mentioned parasites will at once become beneficiaries of this fund and thereby multiply many times the demands for expense disbursements, there would be approximately \$50 each for the poor deluded participants in the strike, or say, a fair wage for ten days. Looks good, doesn't it?

We will assume, then, that this great skirmishing fund has already been absorbed, hence we may soon expect to hear the cry for financial as-

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GRAND RAPIDS, MICH.

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New Perfection Flour

Packed in SAXOLIN Paper-lined Cotton, Sanitary Sacks



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Satisfied Customers
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"SUNSHINE" FLOUR

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

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

PLAIN TALKS ABOUT STREET CAR SERVICE

Co-operative
Courtesy and Mu-
tual Helpfulness Will
Improve the Service
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Company

An Investment In Service

To build the Grand Rapids Street Railway Company to its present capacity of service required:

68.18 miles of street rails.
68.10 miles of copper wire.
150 cars with an average seating capacity of 40.
5 sub stations.
3 barns and repair shops.

To operate the Grand Rapids Street Railway Company requires a total of 480 men. They are:

167 motormen.
176 conductors.
42 car house employees.
64 shop men.
41 track average.
10 inspectors.

Co-operation with this organization on the part of street car users, a mutual exchange of those courtesies which obtain in all walks and activities of life, will not only improve the street car service, but it will aid materially in the reduction of all costs, including that of the fare necessary to keep your street car company an asset to Grand Rapids and a credit to the community.

The Street Railway Company is a community interest that forms a large part of the city itself.

Grand Rapids Railway Co.

J. W. Lamarter.
Vice President and General Manager.



sistance to be supplied by other union organizations.

But may not these other organizations have their own troubles of a financial character?

Just now the news reports advise us that the United Steel Corporation and American Steel & Wire Company are closing down their plants, throwing thousands out of employment on account of fuel shortage and necessarily the rail lines engaged in coal carrying will find a stagnated condition which will necessitate cutting down working forces.

Public utilities who have filled their bins with the expectancy of a strike siege may be able to operate for some time, but industrial enterprises which must, for lack of storage facilities, depend on almost daily deliveries, soon discontinue operations and organized labor of every character will find itself suddenly in the unfortunate condition of the miners, and facing the necessity of using the defense funds of their own organizations.

Of course Congress will appoint an investigating committee and then a little later on appoint another committee whose duty it will be to investigate the first committee and while in all probability no report will ever be submitted to the public, and if it were, would not interest them, the mine worker, not a walking delegate, will have the satisfaction of knowing that something is brewing, even if his dependents have to suffer the tortures of hunger in the meantime.

Now where is the trouble? Why, it is based wholly and solely on the fact that there are twice too many mine employees and have been for many years. The crafty and unscrupulous executives of these organizations have undertaken the dismal task of supplying employment to them all by shortening hours of production and forcing mine operators to pay outrageous union wages and submit to monstrous regulations; in other words, to work only six hours per day for five days per week, with lay-offs every holiday, feast day, saint day and what not; no wages to be deducted because of illness and all union dues and assessments to be deducted from the miner's pay and turned over to union officials; no horse to be employed which does not carry harness with the union label thereon; no wagon or cars to be used which were not made by union labor; no food to be furnished them by company stores which is not made by union men.

The existence of the operator is not a happy one, and while he is the target for many unkind and unwarranted thrusts he is a victim of circumstances and is little, if any better off than the affected miners. High wages, high freight charges and a slow market have given him his worries and there is little wonder if he, too, feels like taking a day off.

Perhaps the strike may, after all, result in its benefits. It had to come. It has been on the program for years and temporizing has not lessened the tension. When it is ended, the union will know more than it does now and union men will fully understand that the union is their worst enemy and that the operators are their best friends.

W. H. Istler.

Chain Stores Use Held Cheese.

In the Eastern jobbing markets, particularly New York, held cheese is still being used by some of the important retail distributors, such as the chain stores, although the necessary differential in price, compared to fresh, is approaching a figure which makes it almost prohibitive for a good many classes of trade. Stocks of fancy held cheese are practically cleaned up in New York State. Fancy held has become so scarce that buyers are demanding lower grades as a substitute.

Booth Fisheries Show Big Loss.

The annual report of the Booth Fisheries Company, of Chicago, for 1921 shows a loss of \$1,211,852 from operations of the properties. After interest and depreciation the net result of the year's operations as affecting the stock was a deficit of \$2,239,044. This is, of course, the most disappointing fiscal statement made to Booth shareholders since the company was reorganized in 1909, yet the owners of the company will find some consolation in a comparison of the report with those of some other corporations in the food producing business. Paralleling of the statements will indicate that the Booth showing might have been considerably worse, particularly in view of the fact that the company is still suffering from penalties imposed by the Government in demanding war supplies below cost. The net deficit after all charges compares with a deficit of \$1,056,051 reported for 1920. This leaves a deficit of \$1,096,952 in working capital account. Minor adjustments of surplus and the addition of \$2,077,503 to plant surplus as a result of property appraisals make the final surplus at the end of the year \$877,494.

They Eat Skeeters.

The little fresh-water fishes called "top minnows" have proved so useful for destroying the wrigglers of malaria mosquitoes (which they greedily devour) that the Fisheries Bureau has been called upon to furnish supplies of them to foreign countries.

In response to requests from the League of Red Cross Societies, shipments of the minnows have recently been forwarded to Italy and Spain. The Government of Argentina has asked for them, and one lot has been sent to Porto Rico. The Fisheries Bureau is going to make a business of breeding them, so as to have plenty on hand with which to fill orders.

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

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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 the platform wanted, as well as height. We will quote a money saving price.

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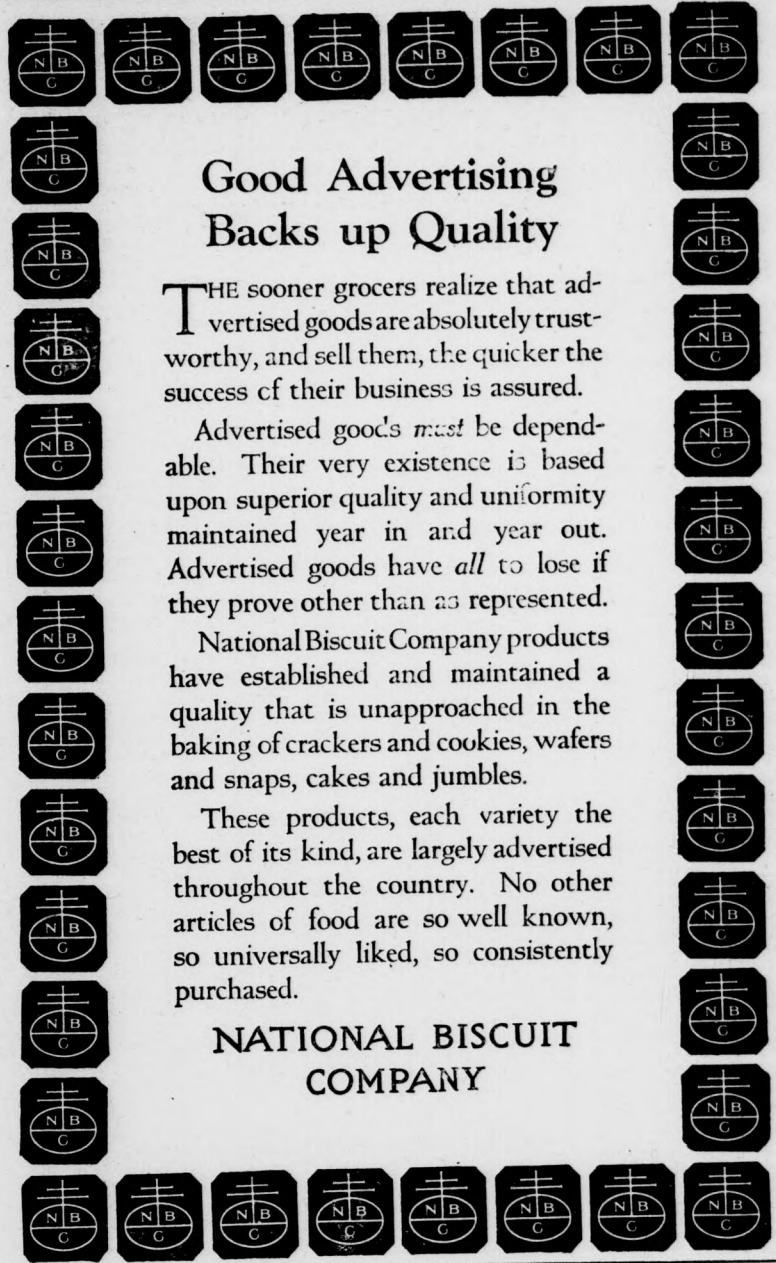
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It gives satisfaction
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GRAND RAPIDS MICHIGAN



Good Advertising Backs up Quality

THE sooner grocers realize that advertised goods are absolutely trustworthy, and sell them, the quicker the success of their business is assured.

Advertised goods *must* be dependable. Their very existence is based upon superior quality and uniformity maintained year in and year out. Advertised goods have *all* to lose if they prove other than as represented.

National Biscuit Company products have established and maintained a quality that is unapproached in the baking of crackers and cookies, wafers and snaps, cakes and jumbles.

These products, each variety the best of its kind, are largely advertised throughout the country. No other articles of food are so well known, so universally liked, so consistently purchased.

NATIONAL BISCUIT COMPANY

GLENN-ROCK GINGER ALE

The Masterpiece
of the Entire Group of Beverages.

Made with Glenn-Rock Pure Spring
Health-Giving Water.

Mild—Delicious—Sparkling

"Sell It by the Case to Your Customers"

JUDSON GROCER CO.
Grand Rapids A GOOD PLACE TO LIVE
DISTRIBUTORS



Side Lights on Some Michigan Landlords.

Beulah, April 18—Frank L. Orcutt conducts the Northway Inn, of this place, as a summer resort and does a capacity business every season. He deserves it for the reason that he is one of the few who tries to dispense hospitality without ostentation and he has a personality to back it up.

When, during the long, chilly winter, neither of us have any stupendous tasks in hand, Frank and I get together for a reunion and carry out some great team work. Of course, during this period, Crystal Lake, the wondrously beautiful body of water directly in front of his hotel, is frozen solid, and then he regales me with fish stories, of the brand we are wont to hand out to reporters who have arrived at our respective hotels either "a week too soon or ten days too late" to get good fishing.

Frank insists that Cedar Springs Lodge is the most wonderful place, next to his own, on earth, and I, to save argument, admit it. He comes up to my place several times each season to find out about the preparation of some special dish; then back home, improves on it and raises his rates. I would probably do likewise only that I have already reached the peak and am a little bit wary about income taxes.

Frank is a trifle chesty about his name and has always claimed it to be limited to the one and only blown-in-the-bottle sort, impervious to substitution, consequently it was with much embarrassment he discovered Uncle Sam as postmaster, bearing the same cognomen—Frank Orcutt. Frank was visiting at Kalamazoo a short time ago when Ernie McLean brought him the knowledge that he was not the only one in real life, introducing him to the Kalamazoo variety who is the Ed. Swett style of architecture.

They have become the best of friends and F. O., the landlord, is now somewhat inclined to boast of his relationship to F. O., the postmaster.

Bill Jenkins, who runs the Western Hotel, at Big Rapids, wrote me some time ago that after I had finished dieting among his brethren of the State Hotel Association, to come over and stop a week or ten days and take aboard some nourishment such as he provides for cash customers. I did not get around to visit Bill, but I heard a lot about him from traveling men—and some drummers—but if I should tell him one-half of the good things I heard of his splendid institution it would swell that already prodigious cranium of his so that it could not be encompassed by anything short of a hat box.

Mr. Jenkins just runs one of those real old-time hotels veteran travelers like to talk about and he has no notion of changing his policy. It works out satisfactorily. It might not be out of place to say that the writer, notwithstanding the suggestion made by the said Bill Jenkins, whose invitation he was unable to accept, was really compelled to let out his belt by several degrees during that period when his hosts are complaining about vanishing hotel profits.

The passing of the Morton House, at Grand Rapids, will be felt as a positive loss by a host of traveling men who have regarded it as a second home for nearly half a century, and while it will be replaced by a modern

affair, in the construction of which every convenience and comfort will be included, it will never seem the same to older patrons.

So many of us remember the administration of A. V. Pantlind, the predecessor and uncle of J. Boyd, and the happy disposition which he made of his genial attributes and which policy was carried along by his successors.

Think of those massive rooms, always scrupulously neat and furnished sumptuously, and those meals, unequalled anywhere!

I hope the new hotel, when completed, will be operated under the old name, which would prove a morsel of comfort to its former guests.

For years I have been trying to impress upon my hotel brethren of Michigan and elsewhere that the one great element in successful operation is personality. The most of them have agreed with me, but some have expressed a doubt that it could be applied effectually in the larger establishments.

Now I feel vindicated by the publication in the Saturday Evening Post of an article by a veteran and successful hotel manager who thinks that by the selection of proper representatives at the desk to meet the incoming guests that this custom may be in operation in the large hotels and that it is worth while.

It certainly is worth while, and I am glad to say that it is again becoming the fashion to try and eliminate the seemingly mercenary idea of business systems and substitute the atmosphere of hospitality.

So many times recently have I heard the expression: "Well, it certainly does seem like getting back home when you stop with So and So." Yet there are some landlords who do not seem to understand what that means to-day. They never get in touch with or fraternize with the hotel patrons and satisfy themselves with the thought that if the customer gets away without making any comment or criticism that the incident is closed and with a certain class of patrons this is usually all that is required but I feel certain that with a larger percentage of guests the little attention which may readily be bestowed is worth the effort in the satisfactory feeling they engender.

How wonderfully agreeable, if you have left a call the previous evening, to have a pleasant greeting from the call operator with a "good morning Mr. Jones," or a similar communication from the manager soon after your arrival, asking you if your accommodations meet your requirements. It costs nothing and brings substantial returns.

Some landlords tell me their manifold duties make it impossible for them to personally meet their customers, but they aim to make up in service what is lacking in personal attention. I find a great many of them in smaller establishments are developing alarming symptoms of systemitis. They must know just what fraction of a mill on each dollar received constitutes the outlay for oil for their typewriters or the wear by abrasion on the coal shovels.

To be sure it is a good plan to know all about the business of a hotel, but just figure out while you are at it, how much of the time so occupied could be better employed in a channel which would produce business and advertise your wares. Do away with

your accounting system, except in so far as is necessary to know your financial status until such time as you can afford to keep an accountant for such work.

I have been an interested observer of the administration of the affairs of the Pantlind Hotel ever since its reconstruction several years ago. Its



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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

HOTEL RICKMAN

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One block from Michigan Central Station. Headquarters U. C. T.

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OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon Michig.

HANNAFORDS NEW CAFETERIA

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For The Past 10 Years

Prop. of Cody Hotel Cafeteria

CUSHMAN HOTEL

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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.

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Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

CODY HOTEL

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RATES \$1.50 up without bath
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CAFETERIA IN CONNECTION

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

immense lobby is a special attraction in that it is at once a club room and meeting place for local business men and, owing to its greatness, it never seems crowded. One never feels that loafers are in evidence to any great degree. The door man greets you cordially, the bell boys act as though they were performing a pleasing duty, the clerks are all attentive and at every stage of your visit you note the entire absence of any mercenary atmosphere.

Floor managers are in evidence who punctiliously consider at all times the requirements of patrons. In other words, every service rendered is cheerful and comforting.

There are many other of the larger Michigan hotels where service like this is in evidence. I only mention the Pantlind as an example of what can and is being accomplished with the resulting evidence that is appreciated by the traveling public on trains and elsewhere.

It is discoverable that when away from large cities people—tourists particularly—seem to forget the first-class accommodations and the luxuries and readily adapt themselves to the more primitive hospitality such as suited one's grandparents. They ask only clean accommodations and wholesome food.

Why, then, does not the hotel man of the smaller town offer such accommodations at modest, self-sustaining prices and not undertake to supply city service? I believe this is one of the solutions of the country hotel problems. Frank S. Verbeck.

Gabby Gleanings From Grand Rapids.

Grand Rapids, April 18—Egbert Kuyers (P. Steketee & Sons) was taken to the Blodgett hospital Monday because of an attack of incipient pneumonia. He is not seriously ill and will probably be able to resume his road duties in the course of a week or ten days.

The United K-Rai Corporation is installing machinery in the plant formerly occupied by the Hackmuth Canning Co., at Comstock Park, and invites those who are interested in the process to call at the factory any time this week or next and inspect the machinery in operation.

Col. Wm. V. Jacobs, postmaster at Glencoe, Ill., was a Grand Rapids visitor Monday. Col. Jacobs is the gentleman who undertook to construct an interurban railway from Grand Rapids to Battle Creek by a direct route along the lake region to the South of the city. He has many friends in Grand Rapids, who are always delighted to renew their acquaintance with him.

Uncle Louis Winternitz, who has been spending the winter months in St. Petersburg, has headed North and is sojourning a couple of weeks at St. Augustine en route home.

Edward H. Schomberg, who has been chief clerk at the Cushman House (Petoskey) for the past ten years, has leased the Emmet House (Petoskey) and changed the name to the Schomberg Hotel. The new landlord will celebrate his connection with the hotel April 21 by giving a dancing party under the auspices of the local branch of the American Legion.

W. S. Canfield, the flour jobber, has the sympathy of the trade in the death of his wife, who had been in poor health for several years. The immediate cause of death was a stroke of apoplexy, which terminated fatally two days after the first attack.

The Michigan Trust Company has paid all the approved creditors of the Farmers and Merchants Bank 32 cents on the dollar and expects to be able to pay about 30 cents additional from the assets still uncollected. The stockholders who should have contributed \$200,000 to the liquidating fund have thus far furnished only \$100,000. None of this has come from Frank Cook, who appears to have profited at the expense of the bank in about all the ways he knew how.

Grand Rapids automobilists and auto tourists who have occasion to

pass through the city are to be congratulated over the new alignment in the police department, which has resulted in the segregation of the traffic department and placed Lieut. Wilson in charge. Chief Carroll has handled the work in the past in an eminently satisfactory manner, but the detail has become so burdensome and the interference with the regular police and detective work has become so great that it has been deemed wise to create a new department to handle all traffic features. The city has been especially fortunate in the selection of an executive officer in the person of Lieut. Wilson, who has long been regarded as one of the safest, sanest and most liberal minded men connected with the police department. Unlike many of the men who are assigned to duty on the traffic squad, he never developed any pettiness of spirit, never gave way to passion or prejudice and never exhibited any vindictiveness. Because he can accept victory or defeat with equal complacency and never permits any influence to swerve him from the path of duty; because he is fair and honest and truthful and always dependable; because he can analyze every situation with judicial impartiality, Lieut. Wilson will make an ideal executive officer. The experience he will gain in his present position will qualify him to assume the position of Superintendent of Police when Chief Carroll decides to retire from office, which—permit us to hope—will be a long time in the future.

Jess Martin has given up his position in Minneapolis and returned to Grand Rapids to join his father in the John D. Martin Furniture Co. Jess will take up his residence in Detroit and make that market his permanent headquarters. He will cover the principal cities his father has attended to heretofore and thus relieve him of much of the detail work he has given attention in the past. John D. is improving in health and proposes to keep on the road to improvement by doing one man's work hereafter, instead of two or three.

President John A. Cimmerer, of the Bancroft Hotel Co. (Saginaw) announces that a 100-room addition to the hotel will be built this year to cost \$250,000.

At the noon luncheon Saturday, April 15, of the You-Sec-Tee Club a very good crowd turned out and we were particularly glad to see so many ladies, because if they come there will be more men come—that is, we mean husbands of the ladies who come. L. A. Cornelius, President of the Wolverine Brass Works, gave a talk that was listened to with a great deal of interest. His main talk was prefaced by a few anecdotes that certainly were good. With every meeting enthusiasm is growing and we anticipate that the time is not far distant when it will be necessary to have a larger dining room. Harry Behrman, as a pep song leader, is equalled by very few and we believe excelled by none. John D. Martin, Vice-President of the Club, after an absence of four weeks on a health seeking trip, was welcomed back by the members and Mr. Martin gave an interesting talk on other You-Sec-Tee clubs he visited on his trip. The committee consisting of Allan R. Rockwell, John D. Martin, L. V. Pilkington, who have charge of the coming Saturday luncheon, promise something good and have secured for a speaker S. George Graves, President of the Association of Commerce and captain of the traffic squad. The subject Mr. Graves will talk on will be Safe and Sane Driving, a subject right at this particular time that is being actively worked for membership, and in view of the fact that a large majority of the traveling men drive a car, the talk that will be given by Mr. Graves will be very interesting. Now, fellows, if you are not already attending these luncheon meetings, make up your mind to come Saturday, April 22, and eat with a good bunch of fellows and do not forget that every day is ladies day.

A very important committee meet-

ing will be held Friday evening, April 21, in the Pantlind Hotel between a committee of the Michigan State Hotel Association, consisting of Fred Z. Pantlind, of the Pantlind Hotel, Grand Rapids; C. V. Calkins, of the Wright House, Alma, and the hotel committee of the Grand Council of Michigan United Commercial Travelers, consisting of John D. Martin, Grand Rapids; E. C. Spaulding, Flint; R. Riordan, of Lansing. It is also expected that C. H. Montgomery, of the Post Tavern, Battle Creek, who is President of the Michigan State Hotel Association and R. C. Pinkerton, of the Normandy Hotel, Detroit, Secretary of the Michigan State Hotel Association, will be present at the meeting; also A. W. Stevenson, Grand Councilor of Michigan of the United Commercial Travelers. The hotel committee of the Grand Council has put in some hard work with the Hotel Association, trying to better many conditions and regulate prices with a downward turn and many letters received from traveling men and hotels seem to bear out the fact that much good has been brought about and as there will also be some very important matters to come before this meeting in view of the co-operation that has already been extended by the hotel keepers to the traveling men, more good results are expected to come from this committee meeting.

National Brotherhood a One Man Proposition.

The Tradesman of April 12 described the diaphanous scheme now being propagated in Michigan by a

rather inferior looking gentleman who makes a good many claims regarding his alleged organization which are not borne out by the facts. Recent advices from Ft. Wayne, the alleged headquarters of the "brotherhood," indicate that it is a vest pocket affair and has no standing, financially or otherwise. In other words, it is a catch penny affair to entrap the unwary consumer to the tune of \$5 "initiation fee" and \$1.25 monthly dues. The entire scheme is so fishy on the face of it that it is difficult to understand how any person who is more than half witted could be attracted by such an array of impossible benefits. A leading citizen of Ft. Wayne writes as follows regarding the sham:

This organization is somewhat of a one man proposition and does not operate on a very large scale. The local retail store sponsored by this organization has been mortgaged for the past two years. It has not been very much of a success. The President, J. J. Ryder, has been in this office several times recently and discussed a lottery proposition which he had in mind for the purpose of increasing memberships. We have never been able to get anything definite in a financial report and do not believe it will be possible. To take the proposition as a whole, it is very weak in our estimation and does not give very much in proportion to the cost for membership.

150,000 Liability Claims in the United States in 1921

Automobile Owners Pay Out Millions

No automobile owner will drive his car a day without insurance to cover for damage claims. Every policy carries protection for liability claims for either personal injury or property damage not exceeding \$5,000.00 and fire and theft not exceeding \$1,000.00. The cost in the country districts and smaller cities is as follows:

Ford Touring	-----	\$ 9.60	Hudson 6	-----	\$11.70
Dodge	-----	10.50	Essex	-----	10.50
Buick 6	-----	11.10	Dort	-----	10.50
Reo 6	-----	10.50	Chevrolet	-----	10.50
Nash 6	-----	10.50	Studebaker Special Six	-----	11.70

Other cars of similar horse power, same rates.

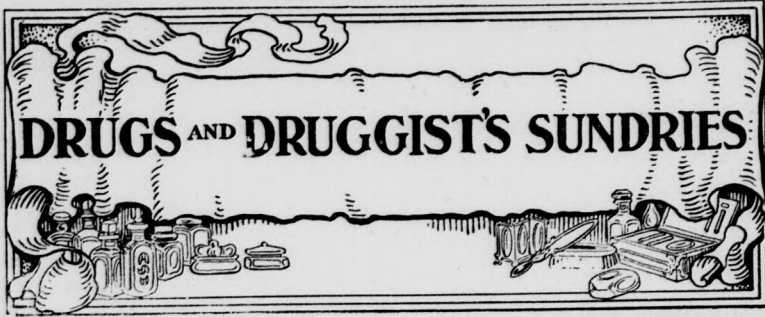
Additional fire and theft written above \$1,000.00. Collision insurance to protect your own car against damage arising from collision with moving traffic objects such as automobile, railroad trains, and street cars is given at the rate of \$2.00 per hundred according to our schedule.

Our company did \$43,621.54 business in the month of March and added \$12,341.60 to surplus. On January 1, 1922 the company had 40,268 policy holders.

Insure in the large mutual able to stand the test of serious losses.

See our local agent, or write.

The Citizens' Mutual Automobile Insurance Company
Howell, Michigan



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.

Card From Director of Drugs and Drug Stores.

Lansing, April 15—Having read the article in your esteemed publication, dated April 5, under heading of "Sale of Drugs by Merchants Not Registered," I desire to acquaint you with a few facts relative to the purpose of the Michigan Pharmacy and Drug Laws.

Laws are enacted in the interests of public welfare and the laws above mentioned were passed to safeguard the health and lives of the people of this State. To accomplish this purpose the Legislature provided that only persons registered as pharmacists or assistant pharmacists may sell certain drugs and medicines.

I desire to call attention to the fact that the prohibited drugs under discussion by the Tradesman cannot be sold, legally, by unauthorized persons in any kind of store, even though it be a licensed drug store, except by a registered pharmacist or an assistant pharmacist, or under the direct personal supervision of the same and where all the pharmaceutical work is under the personal supervision of a registered pharmacist. Unregistered persons cannot sell certain drugs and medicines except under circumstances as above stated. The object of the Legislature was not to classify and regulate the conduct of stores, but it was to regulate the means and methods of selling, compounding or dispensing medicines or poisons.

In speaking of prohibited stores, the Legislature manifestly referred to any places in which medicines and poisons are sold at retail by unregistered persons. It is hardly within reason that the Legislature intended to prohibit the sale of medicines by unauthorized persons in a regular pharmacy and to permit the sale of such drugs by persons who are without technical training and are unfamiliar with the nature of such articles.

There are good reasons why drugs should be handled by trained pharmacists. In the case of the State Board of Pharmacy of New York vs. Mathews, 197 N. Y., 353, 90 N. E. 966, the Court of Appeals sustained a pharmacy act and held that such common remedies as Spirits of Camphor, Tincture of Arnica and Tincture of Iodine were medicines and that a provision forbidding the sale of such remedies by any other than a licensed pharmacist was a valid exercise of police power.

In deciding the case it was said: "We can see no reason why, if the police power embraces the regulation of the sale of medicines of a dangerous character, it may not also be extended over the sale of medicines generally, if only in order to insure their purity." In my opinion, the Legislature intended to regulate the sale of medicines and to require them to be sold under the supervision of a registered pharmacist.

It is a common pastime to indulge in criticism of public officials for not

enforcing laws, but seldom do we hear the voices of our best citizens raised in protest of those who endeavor to enforce the statutes against violators. Every good patriotic American should co-operate in law enforcement not only by complying with the requirements of such laws, but also by encouraging others to observe them.

The inference in your article is that we are enforcing the law only against a special class. This is far from the facts. We have prosecuted a large number of persons in the past three years, and in every instance a conviction has been the result. Nearly half of those were proprietors of drug stores.

It is not always easily understood by everyone why certain laws are necessary. At the beginning instinct was the only law in existence. As society became more closely related, it was necessary to formulate a set of rules. Probably for this reason Moses was prompted to write the Ten Commandments. As society has progressed, legislatures have been called upon to meet the exigencies of the times in order to promote education and industry, as well as to safeguard the lives and health of our people.

The progress along legislative lines can be attested by the enactments of the many reforms by our own Michigan Legislature in recent years, such as the narcotic law, the prohibition laws, the contagious venereal disease law, the law creating free antitoxine for diphtheria, the amendment to the Michigan pharmacy law, the creation of a State Administrative Board and many other laws. More are sure to follow.

To my mind the laws regulating the manufacture, storage and sale of medicines are among the most important and should be enforced. Because some do not understand the whys and wherefores is no valid reason for non-compliance.

Herbert H. Hoffman,

Director of Drugs and Drug Stores.

Noted By Secretary Middleton.

Grand Rapids, April 18—Schrouder's drug store has installed a lunch room on the third floor of the same building as that occupied by their store at 47 Monroe avenue.

One of the visitors at the convention of the Michigan State Pharmaceutical Association in June will be F. W. Fincher, of Pentwater. Mr. Fincher was one of the original members of the M. S. P. A. At the time of the enactment of the pharmacy law in 1885, he applied for registration and was assigned certificate No. 3. He has continued his registration ever since and has one of the lowest numbers in Michigan.

L. V. Middleton.

Couldn't Spare Him.

Janet's mother entered the nursery and, as she surveyed the child's collection of dolls, said:

"Now, dear, you have had this soldier doll a long time and the poor little girl next door is ill and has no doll at all. Don't you want to send her your soldier boy?"

"No, mother," said Janet, "I would rather send her any one but that. You see, that's the only man we have in the family, and he's married to all the other dolls."

New Drug House at Owosso.

Owosso, April 18—O. A. Myers & Sons have purchased the drug store at 120 Washington street, Owosso, of Vernon Fulmer and taken possession. They are now having the store decorated throughout and the windows rebuilt to make them more attractive for the display of merchandise; also a new steel ceiling. A complete stock of drugs will be carried. The store will be known as the Myers Pharmacy. Allen Myers' eldest son is a registered druggist. He was three years over seas in the service. The Myers bunch are all live wires and success is their middle name from the start. The youngest son is in high school in Owosso and the middle man is attending college. There is not much to be said of the old dad Oren Myers, except that he is an old traveling man and a successful one. To his discredit it has to be admitted that he has been an old side partner of yours truly for many years and one whom we have always been proud to name as one of our good friends, but now, having changed his occupation, as he grows older and gets new clothes, he may partially be enabled to overcome this terrible handicap. Old habits are hard to break, however, and he has already offered to share with us his easy chair and the use of his spit box in his cozy den in the rear of his store.

W. F. Clapp, pioneer hardware merchant at North Star, has sold his store building and hardware stock to Booth & Binger, of the Ford Sales & Service Co., of Alma, who have taken possession. In connection with general hardware lines, they will handle Ford auto parts, Ford automobiles and tractors. Honest Groceryman.

Parcel Post Possibilities.

At its inception, the parcel post was most unwelcome to the small merchant, but he has discovered in

it a most faithful and profitable ally. In order to utilize this service:

1. Make up a list of things that can be sold to advantage by parcel post.
2. Secure a mailing list. To do this, get up a rebate coupon, printed on a 3x5 filing card, saying that the coupon is good only if properly filled out, then provide on the other side for such information as name, address, telephone number, married, single, how many children, boys, girls, approximate age, etc. The nature of the business will govern the data required. Clerks can hand them to customers and explain that you are about to open a parcel post department for the convenience of your customers and that for the trouble of filling out those cards, you allow the rebate, honoring only one coupon for each customer. If the clerks are too busy to attend to the distribution, it may be gotten out like a return postal card. The list may be extended by sending a second card to those secured in the above way, offering them a second rebate for filling out a card for a friend. The telephone book might also be used as a basis for the preliminary list.

What He Got For His Dollar.

"Ever answer any of those coal saving advertisements?"

"Answered 'em all, I guess. But I only got one recipe that had any merit."

"What was that?"

"It read: 'Coal may be made to last longer by keeping it away from the stoves and furnace.'"



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

Write us about
our SOLE AGENCY

Chase & Sanborn

CHICAGO



Acids			Almonds, Sweet,			Tinctures		
Boric (Powd.)	17½@	25	Imitation	60@	1 00	Aconite		@1 80
Boric (Xtal)	17½@	25	Amber, crude	2 00@	2 50	Aloes		@1 45
Carbolic	30@	36	Amber, rectified	2 25@	2 50	Arnica		@1 10
Citric	60@	65	Anise	1 25@	1 50	Asafoetida		@2 40
Muriatic	3½@	8	Bergamont	8 00@	8 25	Belladonna		@1 35
Nitric	9@	15	Cajuput	1 50@	1 75	Benzoin		@2 10
Oxalic	20@	25	Cassia	2 50@	2 75	Benzoin Comp'd		@2 65
Sulphuric	3½@	8	Castor	1 32@	1 56	Buchu		@2 55
Tartaric	40@	50	Cedar Leaf	1 50@	1 75	Cantharides		@2 85
			Citronella	85@	1 10	Cinchona		@1 75
			Cloves	3 25@	3 50	Capsicum		@2 10
			Cocoonut	25@	35	Catechu		@2 50
			Cod Liver	1 15@	1 25	Colchicum		@1 80
			Croton	2 25@	2 50	Cubebs		@3 00
			Cotton Seed	1 15@	1 25	Digitalis		@1 80
			Cubebs	9 50@	9 75	Gentian		@1 35
			Eigerson	4 00@	4 25	Ginger, D. S.		@1 80
			Eucalyptus	75@	1 00	Guaiac		@2 20
			Hemlock, pure	1 50@	1 75	Guaiac, Ammon.		@2 00
			Juniper Berries	3 00@	3 25	Iodine		@ 95
			Juniper Wood	1 50@	1 75	Iodine, Colorless		@1 50
			Lard, extra	1 25@	1 45	Iron, clo.		@1 35
			Lard, No. 1	1 10@	1 20	Kino		@1 40
			Lavender Flow	5 00@	5 25	Myrrh		@2 50
			Lavender Gar'n	1 75@	2 00	Nux Vomica		@1 55
			Lemon	1 75@	2 00	Opium		@3 50
			Linseed Boiled bbl.	@	90	Opium, Camp.		@ 85
			Linseed bld less	97@	1 00	Opium, Deodoriz'd		@3 50
			Linseed, raw, bbl.	@	88	Rhubarb		@1 70
			Linseed, raw, less	95@	1 00			
			Mustard, true, oz.	@	75			
			Mustard, artifi. oz.	@	50			
			Neatsfoot	1 15@	1 30			
			Olive, pure	3 75@	4 75			
			Olive, Malaga,					
			yellow	2 75@	3 00			
			Olive, Malaga,					
			green	2 75@	3 00			
			Orange, Sweet	5 00@	5 25			
			Origanum, pure	@	25			
			Origanum, com'l	1 00@	1 20			
			Pennyroyal	2 50@	2 75			
			Peppermint	3 00@	3 25			
			Rose, pure	12 00@	16 00			
			Rosemary Flows	1 50@	1 75			
			Sandalwood, E.					
			L	10 50@	10 75			
			Sassafras, true	1 75@	2 00			
			Sassafras, artifi	1 00@	1 25			
			Spearmint	3 75@	4 00			
			Sperm	2 40@	2 60			
			Tansy	12 50@	12 75			
			Tar, USP	50@	65			
			Turpentine, bbl.	@	85			
			Turpentine, less	92@	1 00			
			Wintergreen,					
			leaf	6 50@	7 00			
			Wintergreen, sweet					
			birch	3 75@	4 00			
			Wintergreen art	80@	1 10			
			Wormseed	6 50@	6 75			
			Wormwood	18 00@	18 25			

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED

Prunes—
Baskets—Market
Flour
Some Coffee

DECLINED

Cheese
None Such M. Meat
Grandpa Soap
Galv. Tubs and Pails
Tar Soap

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton.
per doz. 1 75
I X L, 3 doz., 12 oz. 4 05
Parsons, 3 doz. small 5 00
Parsons, 2 doz. med. 4 20
Parsons, 1 doz., lge. 1 35

AXLE GREASE



48, 1 lb. 4 25
24, 3 lb. 5 50
10 lb. pails, per doz. 8 20
15 lb. pails, per doz. 11 20
25 lb. pails, per doz. 17 70

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. 2 35
K. C., 25c, doz. 7 00
K. C., 5 lb., doz. 1 35
Queen Flake, 6 oz., kegs 13
Queen Flake, 50s, kegs 12
Queen Flake, 100s, keg 95
Royal, 10c, doz. 2 70
Royal, 6 oz., doz. 5 20
Royal, 12 oz., doz. 31 20
Royal, 5 lb., doz. 95
Rumford, 10c, doz. 1 85
Rumford, 8 oz., doz. 2 40
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
Ryzon, 5 lb., doz. 24 00
Rocket, 16 oz., doz. 1 25

BLUING

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

BREAKFAST FOODS

Cracked Wheat, 24-2 4 85
Cream of Wheat 7 50
Pillsbury's Best Cerl 2 70
Quaker Puffed Rice 5 45
Quaker Puffed Wheat 4 30
Quaker Brst Biscuit 1 90
Quaker Corn Flakes 2 80
Ralston Purina 4 00
Ralston Branzen 2 70
Ralston Food, large 3 60
Ralston Food, small 2 90
Saxon Wheat Food 4 80
Shred. Wheat Biscuit 4 35

Post's Brands.

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

BROOMS

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

BRUSHES

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

Stove

No. 1 1 10
No. 2 1 35

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 6 00
Apple Sauce, No. 2 2 35
Apricots, No. 1 1 90@2 00
Apricots, No. 2 2 25
Apricots, No. 2 1/2 2 50@3 50
Apricots, No. 10 9 00@13 50
Blueberries, No. 2 3 00
Blueberries, No. 10 15 00
Cherries, No. 2 3 00@3 50
Cherries, No. 2 1/2 4 00@4 95
Cherries, No. 10 13 00
Loganberries, No. 2 3 00
Peaches, No. 1 1 85
Peaches, No. 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
Pineapple, 10, crus. 7 00@9 00
Pears, No. 2 3 25
Pears, No. 2 1/2 4 25
Plums, No. 2 3 00
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 80
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 85
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. 1 35
Lobsters, No. 1/4, Star 4 50
Lobster, No. 1/4, Star 1 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, 1/4 2 75
Salmon, Warrens, 1 lb 4 00
Salmon, Red Alaska 2 85
Salmon, Med. Alaska 2 00
Salmon, Pink Alaska 1 45
Sardines, Im. 1/4, ea. 10@23
Sardines, Im., 1/4, ea. 25
Sardines, Cal. 1 75@2 10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekco 1 65
Tuna, 1/2, Regent 2 25

CANNED MEAT.

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 50
Bacon, Large, Erie 3 00
Beef, No. 1, Corned 2 70
Beef, No. 1, Roast 2 70
Beef, No. 1/2 Eagle Sil. 1 30
Beef, No. 1/4, Qua. sil. 1 90
Beef, No. 1, Qua. sil. 3 10
Beef, No. 1, B'nut, sil. 5 70
Beef, No. 1/2, B'nut sil. 3 15
Beefsteak & Onions, 1s 3 35
Chili Con Ca., 1s 1 35@1 45
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/4s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 40
Potted Meat, 1/4 Libby 50
Potted Meat, 1/4 Libby 90
Potted Meat, 1/4 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. sil. 2 25
Lunch Tongue, No. 1 6 00
Lunch Tongue, No. 1/4 3 65
Deviled Ham, 1/4 3 00
Vienna Sausage, sm. 1 80
Vienna Sausage, Lge. 2 90
Sliced Beef, small 1 85
Boneless Pigs Feet, pt. 3 15
Boneless Pigs Feet, qt. 5 50
Sandwich Spread, 1/2 2 25

Baked Beans.

Beechnut, 16 oz. 1 35
Campbells 1 15
Climatic Gem, 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, wh. 1 30@2 40
Beets, No. 2, cut 1 25@1 75
Beets, No. 2, 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 48
Mushrooms, Sur Extra 65
Peas, No. 2, E.J. 1 25@1 80
Peas, No. 2, Sift. 1 60@2 10
June 1 90@2 10
Peas, No. 2, Ex. Sift. 2 10
E. J. 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
Sauerkraut, No. 3 1 80
Succotash, No. 21 60@2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 1 35
Spinach, No. 2 1 45@1 75
Spinach, No. 3 2 10@2 85
Spinach, No. 10 7 25
Tomatoes, No. 2 1 45@1 65
Tomatoes, No. 3 1 90@2 25
Tomatoes, No. 2, glass 2 85
Tomatoes, No. 10 7 00

CATSUP.

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

CHILI SAUCE.

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

OYSTER COCKTAIL.

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

CHEESE.

Roquefort 85
Kraft Small tins 1 40
Kraft American 2 75
Chili, small tins 1 40
Pimento, small tins 2 25
Roquefort, small tins 2 25
Camembert, small tins 2 25
Brick 18
Wisconsin Flats 19
Wisconsin Daisy 19
Longhorn 21
New York 24
Michigan Full Cream 18
Sap Sago 48

CHEWING GUM.

Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beemans Pepsin 65
Beechnut 70
Doublemint 65
Juicy Fruit 65
Sapota Gum 1 25
Spearmint, Wrigleys 65
Spic-Span Mxd Flavors 65
Wrigley's P-K 65
Zeno 65

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/4s 35
Baker, Premium, 1/4s 35
Baker, Premium, 1/4s 35
Baker, Premium, 1/4s 35
Hersheys, Premium, 1/4s 36
Hersheys, Premium, 1/4s 36
Runkle, Premium, 1/4s 37
Runkle, Premium, 1/4s 37
Vienna Sweet, 24s 1 75

COCOA

Baker's 1/4s 40
Baker's 1/4s 42
Bunte, 1/4s 43
Bunte, 1/2 lb. 35
Bunte, lb. 32
Droste's Dutch, 1 lb. 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Hersheys, 1/4s 23
Hersheys, 1/4s 28
Huyler 36
Lowney, 1/4s 40
Lowney, 1/4s 40
Lowney, 1/4s 38
Lowney, 5 lb. cans 31
Van Houten, 1/4s 75
Van Houten, 1/2s 75

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
Bulk, barrels 19
96 2 oz. pkgs., per case 8 00
48 4 oz. pkgs., per case 7 00

CLOTHES LINE

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

COFFEE ROASTED

Bulk
Rio 15@17
Santos 23@26
Maracaibo 24
Mexican 25
Guatemala 26
Java and Mocha 39
Bogota 26
Peaberry 24

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

Coffee Extracts

N. Y., per 100 11
Frank's 50 pkgs. 4 25
Hummel's 50 1 lb. 09 1/2

CONDENSED MILK

Eagle, 4 doz. 9 00
Leader, 4 doz. 5 60

MILK COMPOUND

Hebe, Tall, 4 doz. 3 70
Hebe, Baby, 8 doz. 3 60
Caroline, Tall, 4 doz. 3 40
Caroline, Baby 3 35

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 50
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25



Oatman's Dundee, tall, 48s 4 50
Oatman's Dundee, baby, 96s 4 40
Pet, Tall, 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
Perfecto, 50s 95 00
Epicure, 50s 95 00

The La Azora Line.

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

Sanchez & Hays Line.

Clear Havana Cigars made in Tampa, Fla.
Specials, 50s 75 00
Diplomatics, 50s 95 00
Bishops, 50s 125 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. Reges, 50s, Wood 125 00
Vanderbilt, 25s, Wd 140 00
Ambassador, 25s, W 170 00

Ignacia Haya

Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s 115 00
Queens, 25s 180 00
Perfecto, 25s 185 00

Starlight Bros.

La Rose De Paris Line
Coquettes, 50s 65 00
Caballeros, 50s 70 00
Rouse, 50s 115 00
Peninsular Club, 25s 150 00
Chicos, 25s 150 00
Palmas, 25s 175 00
Perfectos, 25s 195 00

Rosenthals Bros.

R. B. Londres, 50s.
Tissue Wrapped 58 00
R. B. Invincible, 50s.
Foil Wrapped 70 00

Union Made Brands

El Overture, 50s, foil 75 00
Ology, 50s 58 00

Our Nickel Brands

New Currency, 100s. 36 00
Lioba, 100s 35 00
Eventual, 50s 35 00
La Yebana, 25s 37 50
New Pantella, 100 37 50

Cheroots

Old Virginia, 100s 23 50

Stogies

Home Run, 50, Tin 18 50
Havana Gem, 100 wd 26 00

CIGARETTES.

One Eleven, 20, Plain 5 50
Beechnut, 20, Plain 6 00
Home Run, 20, Plain 6 00
Yankee Girl, 20, Plain 6 00
Sunshine, 20, Plain 6 00
Red Band, 20, Plain 6 00
Stroller, 20s, Plain 6 00
Nebo, 20, Plain 7 00
Camels, 20, Plain 6 80
Relu, 20, Plain 7 80
Lucky Strike, 20s 6 80
Sweet Caporal, 20, pl. 7 20
Windsor Castle, 20 8 00
Chesterfield, 10 & 20, Pl. 7 20
Piedmont, 10 & 20, Pl. 7 20
Spur, 20, Plain 7 50
Sweet Tips, 20, Plain 7 50
Idle Hour, 20, Plain 9 20
Omar, 20, Plain 9 75
Falks Havana, 20, Pl. 10 00
Richm'd S Cut, 20, pl. 10 00
Richm'd 1 Cut, 20 ck. 10 00
Patima, 20, Plain 9 20
Helmar, 20, Plain 10 50
English Ovals, 20 Pl. 10 50
Turkish Trop., 10 ck 11 60
London Life, 10, cork 11 60
Helmar, 10, Plain 11 60
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
Melachino, No. 9, 10, cork or plain 16 00
Melachino, No. 9, 20, cork or plain 16 00
Melach'o, No. 9, 10, 20, 16 00
Melach'o, No. 9, 20, 16 00
Natural, 10 and 20, 16 00
Markaroff, No. 15, 10, cork 16 00
Pail Mail Rd., 20, pl. 17 00
Benson & Hedges, 10 20 00
Rameses, 10, Plain 17 50
Mile 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 28 00
Tuberettes 55 00

CIGARETTE PAPERS.

Riz La Croix, Wh., 42 72
Riz La Wheat Br., 100 7 50
Riz Tam Tam, 2 dz for 87
Zig Zag, per 100 7 25

TOBACCO—FINE CUT.

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

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, 95c, doz. 8 50
Ojibwa, 90c, doz. 8 00
Sweet Mist, 10c, doz. 96
Uncle Daniel, 10c, doz. 96
Uncle Daniel, 16 oz. 10 20

J. J. Bagley & Co. Brands.
Mayflower, 16 oz., dz. 15 00

P. Lorillard Brands.

Pioneer, 10c, doz. 96
Tiger, 10c, doz. 96
Tiger, 50c, doz. 4 80

Weyman Bruton Co. Brand

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

PLUG TOBACCO.

American Tobacco Co. Brands.

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

Liggett & Myers Brands.

Clipper, per plug 56
Chops, 10c, doz. 96
Drummond Nat. L. 15c 1 44
Honey Dip Twist, 10c 96
Granger Twist, 10c, dz. 96
Horse Shoe, per plug 74
J. T. Bright, per plug 56
J. T. Smooth, plug 24
J. T. R. and R., plug 24
King Pin, per plug 32
King Pin, 10c cuts, 28
Masterpiece, per plug 96
Picnic Twist, 10c, doz. 96
Pure Grape, 10c, doz. 96
Spark Plug, per case 1 92
Star, per plug 74
Uncle Sam, 32 10c cut 2 56

Scotten, Dillon & Co. Brands.

Bracer, per plug 38
Cream De Menthe, 10c 96
Peachy, per plug 64
Stronghold, per plug 64
Yankee Girl, per plug 56

P. Lorillard 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

Summertime, 85c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet, Cut Plug, 10c 96
Velvet, Cut Plug, tins 1 53
Velvet, Cut Plug, 8 oz. 6 72
Velvet, C. Pl., 16 oz. 15 84
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

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

Scotten Dillon Co. Brands
Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96
G. O. P., 35c, doz. 3 00
G. O. P., 10c, doz. 96
Loredo, 10c, doz. 96
Peachy, Do. Cut, 10c 96
Peachy Scrap, 10c, doz. 96
Peninsular, 10c, doz. 96
Peninsular, 8 oz., dz. 3 00
Reel Cut Plug, 10c, dz. 96
Union Workman Scrap, 10c, doz. 96
Way Up, 10c, doz. 96
Way Up, 8 oz., doz. 3 25
Way Up, 16 oz., doz. 7 10
Way Up, 16 oz. pails 7 40
Yankee Girl Scrap, 10c 96

Pinkerton Tobacco Co. Brands.
American Star, 10c, dz 96
Big 9, Clip., 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c, dz 96
Pinch Hit Scrap, 10c 96
Red Man Scrap, doz. 96
Red Horse Scrap, doz. 96

J. J. Bagley & Co. Brands.
Broadleaf, 10c 96
Buckingham, 10c, doz. 96
Buckingham, 15c tins 1 44
Gold Shore, 15c, doz. 1 44
Hazel Nut, 10c, doz. 96
Klecko, 25c, doz. 2 40
Old Colony, Pl. C. 17c 1 53
Old Crop, 50c, doz. 4 80
Red Band, Scrap, 10c 96
Sweet Tips, 15c, doz. 1 44
Wild Fruit, 10c, doz. 96
Wild Fruit, 15c, doz. 1 44

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

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

R. J. Reynolds Tobacco Co. Brands.
George Washington, 10c, doz. 96
Old Rover, 10c, doz. 96
Our Advertiser, 10c, 96
Prince Albert, 10c, dz. 96
Prince Albert, 17c, dz. 1 53
Prince Albert, 8 oz. tins, without pipes 6 72
Prince Albert, 8 oz. and Pipes, doz. 8 88
Prince Albert, 16 oz. 12 96
Stud, Gran. 5c, doz. 48
Whale, 16 oz., doz. 4 80

Black Bros. Tobacco Co. Brands.
Mail Pouch, 10c, doz. 96

Falk Tobacco Co., Brands.
American Mixture, 35c 3 30
Arcadia Mixture, 25c 2 40
Champagne Sparklets, 30c, doz. 2 70
Champagne Sparklets, 90c, doz. 8 10
Personal Mixture, 60c 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. 96
Royal Major, 10c, doz. 96
Royal Major, 6 oz., dz. 3 00
Royal Major, 14 oz. dz 7 20

Larus & Bro. Co.'s Brands.
Edgeworth Ready Rubbed, 17c Tins 1 62
Edgeworth Ready Rubbed, 8 oz. tins, doz. 7 00
Edgeworth Ready Rubbed, 16 oz. tins, dz. 14 50
Edgeworth Sliced Plug, 17c tins, doz. 1 62
Edgeworth Sliced Plug, 35c tins, doz. 3 55

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 Blandening, 10c 64
Seal Göteborg, 10c, roll 64
Seal SWE. Rapee, 10c 64
Seal Norkopping, 10c 64
Seal Norkopping, 1 lb. 85

CONFECTIONERY
Stick Candy Pails
Standard 14
Jumbo Wrapped 16
Pure Sugar Stick, 600's 4 20
Mixed Candy Pails
Kindergarten 17
Leader 14
X. L. O. 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 18
Peanut Squares 18
Horehound Tablets 18

Pop Corn Goods.
Cracker Jack, Prize 3 90
Checkers, Prize 3 90

Cough Drops
Putnam's 1 30
Smith Bros. 1 50

Package Goods
Creamery Marshmallows
4 oz. pkg, 12s, cart. 95
4 oz. pkg, 48s, case 3 75

Specialties.
Arcadian Bon Bons 18
Walnut Fudge 21
Pineapple Fudge 23
Italian Bon Bons 18
National Cream Mints 25
Silver King M. Mallow 30

CRISCO
36s, 24s and 12s.
Less than 5 case 20
Five cases 19 1/4
Ten cases 19
Twenty-five cases 18 1/2
6s and 4s.
Less than 5 cases 19 1/4
Five cases 18 1/2
Ten cases 18 1/2
25 cases 18

COUPON BOOKS
50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR
6 lb. boxes 40

DRIED FRUITS
Apples
Evap'd Choice, blk. 20

Apricots
Evaporated, Choice 30
Evaporated, Fancy 35

Citron
10 lb. box 40

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

Peaches
Evap. 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 @12
80-90 25 lb. boxes @13
70-80 25 lb. boxes @15
60-70 25 lb. boxes @16
50-60 25 lb. boxes @17
40-50 25 lb. boxes @18
30-40 25 lb. boxes @21

FARINACEOUS GOODS

Beans
Med. Hand Picked 08
Cal. Limas 11
Brown, Swedish 08 1/2
Red Kidney 08 1/2

Farina
25 1 lb. packages 3 20
Bulk, per 100 lbs. 06 1/2

Hominy
Pearl, 100 lb. sack 5 25

Macaroni
Domestic, 20 lb. box 07 1/2
Domestic, broken bbls. 06 1/2
Golden Age, 2 doz. 1 75
Fould's, 2 doz., 8 oz. 1 80

Pearl Barley
Chester 4 80

Peas
Scotch, lb. 07
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,
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 166 00

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper sack 9 20
Harvest Queen, 2 1/2 9 20
Light Loaf Spring Wheat, 2 1/2 9 60
Roller Champion, 2 1/2 9 80
Snow Flake, 2 1/2 9 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, 1/2s. 8 20

Meal
Gr. Grain M. Co.
Bolted 2 25
Golden Granulated 2 45

Wheat
No. 1 Red 1 25
No. 1 White 1 22

Oats
Carlots 44
Less than Carlots 43

Corn
Carlots 64
Less than Carlots 72

Hay
Carlots 20 00
Less than Carlots 24 00

Feed
Street Car Feed 28 00
No. 1 Corn & Oat Fd 28 00
Cracked Corn 28 00
Coarse Corn Meal 28 00

FRUIT JARS

Mason, pts., per gross 7 35
Mason, qts., pr gross 8 60
Mason, 1/2 gal., gross 11 70
Ideal Glass Top, pts. 8 90
Ideal Glass Top, qts. 10 70
Ideal Glass Top, 1/2 gallon 13 80

GELATINE
Cox's 1 doz., large 1 90
Cox's 1 doz., small 1 25
Jello-O, 3 doz. 3 45
Knox's Sparkling, doz. 2 25
Knox's Acidu'd, doz. 2 25
Minute, 3 doz. 4 05
Nelson's 1 60
Oxford 1 75
Plymouth, White 1 55
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 1/2
Cured, No. 2 06 1/2
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
Shearings 10@25

Tallow
Prime 05
No. 1 04
No. 2 03

Wool
Unwashed, medium 025
Unwashed, rejects 018
Fine 025

HORSE RADISH
Per doz., 7 oz. 1 25

JELLY AND PRESERVES
Pure, 30 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. 35

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, 120 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. 4 85
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

Half barrels 5c extra
Molasses in Cans.
Red Hen, 24, 2 lb. 2 60
Red Hen, 24, 2 1/2 lb. 3 25
Red Hen, 12, 5 lb. 3 00
Red Hen, 6, 10 lb. 2 90
Ginger Cake, 24, 2 lb. 3 00
Ginger Cake, 24, 2 1/2 lb. 3 75
Ginger Cake, 12, 5 lb. 3 75
Ginger Cake, 6, 10 lb. 3 50
O. & L. Spec., 12, 5 lb. 5 25
O. & L. Spec., 6, 10 lb. 5 00
Duffs, 24, 2 1/2 lb. Wh. L. 6 60
Dove, 36, 2 lb. Wh. L. 6 30
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
Brazil, Large 14
Fancy mixed 21
Filberts, Sicily 16
Peanuts, Virginia raw 09
Peanuts, Vir. roasted 11
Peanuts, Jumbo raw 10
Peanuts, Jumbo, rstd 13
Pecans, 3 star 22
Pecans, Jumbo 80
Walnuts, Grenoble 34
Walnuts, Sorento 35

Salted Peanuts
Fancy, No. 1 10
Jumbo 21

Shelled
Almonds, Spanish, 125 lb. bags 08 1/2
Filberts 50
Pecans 80
Walnuts 75

OLIVES.
Bulk, 2 gal. keg 3 25
Bulk, 3 gal. keg 4 50
Bulk, 5 gal. keg 7 00
Quart, jars, dozen 5 25
4 1/2 oz. Jar, plain, dz. 1 35
5 1/2 oz. Jar, pl., doz. 1 60
10 oz. Jar, plain, doz. 2 35
16 1/2 oz. Jar, Pl. doz. 3 50
3 1/2 oz. Jar., stuffed 1 45
8 oz. Jar. Stu., doz. 2 40
9 oz. Jar. Stuffed, doz. 3 50
12 oz. Jar. Stuffed, dz. 4 50

PEANUT BUTTER.

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

PETROLEUM PRODUCTS
Iron Barrels
Perfection Kerosine 12.4
Red Crown Gasoline 22.1
Tank Wagon 40.2
Gas Machine Gasoline 26.2
V. M. & P. Naphtha 42.2
Capitol Cylinder 23.2
Atlantic Red Engine 23.7
Winter Black 13.7

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

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

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

Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
1/2 bbls., 80 lbs. 3 00

Casings
Hogs, per lb. @42
Beef, round set 14@26
Beef, middles, set 25@30
Sheep, a skin 1 75@2 00

Uncolored Oleomargarine
Solid Dairy 20@23
Country Rolls 22@24
Gem Nut 22

RICE
Fancy Head 09
Blue Rose 06
Broken 04

ROLLED OATS
Steel Cut, 100 lb. sks. 3 25
Monarch, 90 lb. sacks 2 60
Silver Flake, 10 Fam. 1 90
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 65
Mothers, 10s, Family 2 80
Silver Flake, 18 Reg. 1 45
Silver Flake, 10 Fam. 1 80

SALAD DRESSING
Durkee's large, 1 doz. 6 75
Durkee's med., 2 doz. 7 35
Durkee's Picnic, 2 dz. 3 35
Snider's large, 1 doz. 3 50
Snider's small, 2 doz. 2 35

SALERATUS
Arm and Hammer 3 75

SAL SODA
Granulated, bbls. 2 25
Granulated, 100 lbs cs 2 50
Granulated, 36 2 1/2 lb. packages 2 60

COD FISH.
Middles 16 1/2
Tablets, 1 lb. Pure 22
Tablets, 1/2 lb. Pure, 1 40
doz. 24
Wood boxes, Pure 19
Porter House, 1 lb. Tab. 19
Whole Cod 12

Holland Herring
Standards, kegs 90

Herring
K K K K, Norway 20 00
8 lb. pails 1 40
Cut Lunch 90
Boned, 10 lb. boxes 15

Lake Herring
1 1/2 bbl., 100 lbs. 6 35

Mackerel
Tubs, 50 lb. fancy fat 13 75
Tubs, 60 count 6 90

White Fish
Med. Fancy, 100 lb 13 00

Top
Good 10
Medium 09
Common 07

Top Steers and Heifers
Good Steers and Heifers 13
Med. Steers & Heifers 11
Com. Steers & Heifers 10

POTASH
Babbitt's 2 doz. 2 75

FRESH MEATS.
Beef.
Top Steers and Heifers 14
Good Steers and Heifers 13
Med. Steers & Heifers 11
Com. Steers & Heifers 10

Cows.
Top 11
Good 10
Medium 09
Common 07

Playing Cards
Broadway, per doz. 2 40
No. 90 Steamboat 2 75
Blue Ribbon 4 25
Crickett 3 50
Congress 6 00

PICKLES
Medium Sour
Barrel, 1,200 count 13 00
Half bbls., 600 count 7 50
10 gallon kegs 5 50

Sweet Small
30 gallon, 2400 33 00
15 gallon, 2000 17 50
10 gallon, 800 12 75

Dill Pickles.
800 Size, 15 gal. 10 00
Cob, 3 doz. in bx 1 00@1 20

PIPES
Cob, 3 doz. in bx 1 00@1 20

PLAYING CARDS
Broadway, per doz. 2 40
No. 90 Steamboat 2 75
Blue Ribbon 4 25
Crickett 3 50
Congress 6 00

SALT	
Colonial 24 2 lb. ---	90
Med. No. 1, Bbls. ---	2 70
Med. No. 1, 100 lb. bg	90
Farmer Spec., 70 lb. ---	92
Packers, 56 lb. ---	56
Blocks, 50 lb. ---	52
Butter Salt, 280 lb bbl. 4	50
Baker Salt, 280 lb. bbl. 4	25
100, 3 lb. Table ---	6 30
60, 5 lb. Table ---	5 80
30, 10 lb. Table ---	5 55
28 lb. bags, butter ---	50



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
Radium, per doz. ---	1 85
Rising Sun, per doz. 1	35
654 Stove Enamel, dz. 2	85
Vulcanol, No. 5, doz. 1	95
Vulcanol, No. 10, doz. 1	35
Stovoll, per doz. ---	3 00

SOAP.	
Am. Family, 100 box ---	5 75
Export, 120 box ---	4 85
Flake White, 100 box ---	4 90
Fels Naptha, 100 box ---	5 60
Grdina White Na. 100s	5 30
Rub No More White	
Naptha, 100 box ---	5 50
Swift Classic, 100 box	4 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	09
Lava, 100 box ---	4 75
Pummo, 100 box ---	4 85
Sweetheart, 100 box ---	5 70
Grandpa Tar, 50 sm. 2	00
Grandpa Tar, 50 Lge 3	35
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
Fairbank Pwd., 100s 3	60
Star Nap. Pwd., 24s ---	4 85

Tradesman Brand.	
Black Hawk, one box 4	50
Black Hawk, five bxs 4	25
Black Hawk, ten bxs 4	00

Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.

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	
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	00
Queen Ann, 60 oz. ---	2 40
Rinso, 100 oz. ---	6 40
Rub No More, 100, 10	
oz. ---	4 00
Rub No More, 60, 4 oz. 3	45
Rub No More, 18 Lg. 4	50
Spotless Cleanser, 48,	
20 oz. ---	4 00
Sani Flush, 1 doz. ---	2 25
Sapallo, 3 doz. ---	3 15
Soapine, 100, 12 oz. ---	6 40
Snowboy, 100, 10 oz. 4	00
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, Zanzibar ---	@42
Cassia, Canton ---	@16
Cassia, 5c pkg., doz. ---	@40
Ginger, African ---	@15
Ginger, Cochon ---	@22
Mace, Penang ---	@70
Mixed, No. 1 ---	@22
Mixed, 5c pkgs., doz. ---	@45
Nutmegs, 70-80 ---	@30
Nutmegs, 105-110 ---	@25
Pepper, Black ---	@15

Pure Ground in Bulk	
Allspice, Jamaica ---	@15
Cloves, Zanzibar ---	@55
Cassia, Canton ---	@25
Ginger, African ---	@22
Mustard ---	@31
Mace, Penang ---	@75
Nutmegs ---	@32
Pepper, Black ---	@20
Pepper, White ---	@29
Pepper, Cayenne ---	@42
Paprika, Spanish ---	@42

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

STARCH	
Kingsford, 40 lbs. ---	11 1/4
Powdered, bags ---	03
Argo, 48 1 lb. pkgs. ---	3 75
Cream, 48-1 ---	6
Quaker, 40 1 ---	6
Gloss	
Argo, 48 1 lb. pkgs. ---	3 75
Argo, 12 3 lb. pkgs. ---	2 74
Argo, 8 5 lb. pkgs. ---	3 10
Silver Gloss, 48 ls ---	11 1/4
Elastic, 64 pkgs. ---	5 35
Tiger, 48-1 ---	2 85
Tiger, 50 lbs. ---	05 1/2

SYRUPS	
Corn	
Blue Karo, No. 1 1/2,	
2 doz. ---	202
Blue Karo, No. 5, 1 dz. 2	60
Blue Karo, No. 10,	
1/2 doz. ---	2 40
Red Karo, No. 1 1/2, 2	
doz. ---	2 18
Red Karo, No. 5, 1 dz. 3	00
Red Karo, No. 10, 1/2	
doz. ---	2 80

Maple Flavor.	
Karo, 1 1/2 lb., 2 doz. ---	3 95
Karo, 5 lb., 1 doz. ---	6 15
Maple and Cane	
Kanuck, per gal. ---	1 50
Sugar Bird, 2 1/2 lb.,	
2 doz. ---	9 00
Sugar Bird, 8 oz., 4	
doz. ---	12 00

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 ---	15
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 ---	30
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 ---	90
Market, extra ---	1 40
Splint, large ---	8 50
Splint, medium ---	7 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 00
12 qt. Galvanized d. ---	2 20
14 qt. Galvanized ---	2 40
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 ---	7 50
Medium Galvanized ---	6 50
Small Galvanized ---	5 75

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

Window Cleaners	
12 "n. ---	1 60
14 "n. ---	1 85
16 "n. ---	2 30

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

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

YEAST CAKE	
Magic, 3 doz. ---	2 70
Sunlight, 3 doz. ---	2 70
Sunlight, 1 1/2 doz. ---	1 35
Yeast Foam, 3 doz. ---	2 70
Yeast Foam, 1 1/2 doz. 1	35
YEAST-COMPRESSED	
Fleischman, per doz. ---	28

THE CHAIN STORE MENACE.

How One Food Manufacturer Regards the Situation.

Written for the Tradesman.

The writer has been very much interested in the articles appearing in your issues of March 29 and April 5 in reference to chain stores and raising the question of the advisability of manufacturers selling to these stores at a lower price than they make to the jobbing trade.

Feeling that in the discussion of this question you would be interested in having the views of at least one manufacturer, I am writing you as to how our company feels in regard to this particular matter.

In the first place let me state that our company has been manufacturing for twenty-five or thirty years a high grade food product which to-day has an established reputation and is recognized as one of the highest, if not the highest, grade product in its line manufactured in the United States. It has always been the policy of our company to work through the legitimate trade channels—the wholesale grocer and retailer—and until quite recently we have confined our efforts to that method of distribution. Conditions, however, have arisen which have made us feel in certain territories we were obliged to sell to the chain stores in order to maintain the distribution of our product, so that we have now had for five years or more experience with both methods.

We feel, and always have, that there is a mutuality of interest between the manufacturer, the jobber and the retailer and we have honestly tried over a long period to further the interest of jobber and retailer in the handling of our goods, feeling that in so doing we were best serving our own interests. We have felt, however, that in a great many instances—in fact, in the majority of instances—there was a lack of appreciation of this on the part of both the jobber and the retailer.

Our goods are Nationally advertised, are recognized as among the leaders in their class, and necessarily command a higher price than inferior grades, so that it requires salesmanship to educate the jobber, retailer and the consuming public to the merits of these goods. In addition to our advertising we travel a force of over fifty salesmen, calling on the retail trade and soliciting orders to be filled through the jobbers. It has been our general policy to give to some good jobbing house in each locality the exclusive sale of these goods, feeling that in so doing they would be interested in pushing them and would reap the benefit of the business they helped to create.

In the great majority of instances we have found the jobber, even under the conditions mentioned above, depending entirely on a specialty man to secure the business for him, making no effort of his own to educate his salesman to the superior grade of these goods and continuing to carry and sell inferior grades at lower prices simply to supply whatever was demanded by the retailer without reference to the merits of the goods, work-

ing along the lines of least resistance and doing no constructive work to build up a line which he could control and which when properly introduced would have meant a continued business for him with very little sales effort.

The same thing has been true with the retailer, while our own specialty men have been able to convince him of the merits of our goods, he has apparently been unwilling in most instances to explain the goods to the consumer, but like the jobber has simply handed to his trade whatever they happened to ask for or came handiest in the store without reference to its merits.

There are, of course, some very striking exceptions to this general rule, one being the case of a jobbing house in a city of about 150,000 people which has handled our line exclusively for twenty-five years and whose general policy has been to handle only the best brands in any line and to have their salesmen educate the retailer to the merits of these goods. This particular customer of ours has handled annually more of our goods than any other jobber, even those located in cities of from five to ten times the population of their city, and went through the depression of 1920 and 1921 with no reduction in the volume of sales on our goods, nor, as we understand, any reduction in the volume of the other high grade lines they handled, indicating the results that can be obtained through proper co-operation between the manufacturer and jobber in educating the

credit of the retailer through the jobber.

In selling to the chain stores, we find that they offer the most direct channel from the manufacturer to the consumer, that they want Nationally advertised goods of an established brand, and that having been able to secure those established brands they are willing to make them leaders and provide a very large outlet for these goods at a minimum of sales' expense to the manufacturer. They are in position to purchase in car load quantities where the average jobber, particularly in the East, cannot do so, and who further expects the manufacturer to warehouse the goods and in some instances even to make store door delivery at the same price which the manufacturer has established on his goods for delivery in carload quantities. Once having sold the chain stores, the manufacturer is not expected to employ salesmen to move the goods off of their shelves, and through that method of merchandising is able to save on lines such as ours from eight to ten per cent. in sales' expense; and it has not been our experience that the chain store expected to receive all of this saving, nor even the major part of it and what special concessions have been made them have been made on the basis of their using quantities greatly in excess of what any jobber ever has handled in our line, although possibly not more than he could handle with the proper effort on his part. I am sure that our company, and probably all manufacturers, would be only too glad to make the same concessions to the jobbers which they now make to the chain store, if in return they could have the co-operation of the jobber and move through him the same volume of business at the same sales expense.

The larger chain stores, too, are all well financed, their business is done for cash, and their bills are paid promptly in accordance with the agreed terms, with a minimum of claims for damage, shortage, etc., as compared with the same volume of

business handled through the regular jobbers.

I have, perhaps, laid considerable stress on the advantages of selling the chain stores, and it is only fair to state that against those is the disadvantage of doing a large volume of business through a single purchasing agency with the possibility always present of this business being transferred to a competitor in its entirety at any time.

It would, therefore, be our idea that if the specialty manufacturers in the food products line could secure from the jobbers and retailers the proper co-operation in carefully investigating the merits of the various competing brands in any line, and having determined the brand that in their estimation was the best for them to handle, to put back of that in co-operation with the manufacturer their efforts in educating the retailer, and through him the ultimate consumer in the merits of the goods, it would be far safer from the standpoint of the manufacturer to confine his efforts to those channels rather than to seek the temporarily larger business offered by the chain stores. I feel, too, that the jobber who does perform for his customers the service of investigating and selecting the best goods, is the one who will ultimately secure the steady and most profitable volume of trade. This will also be true of the retailer, and co-operation of that kind would be mutually beneficial to the manufacturer, jobber, and retailer. There is, as I see it to-day, very little of that co-operation on the part of the jobbers, and until they are ready to work along those lines I am inclined to feel that the manufacturers will more and more look to the chain store for their distribution in territories where the population is large and the chain store is active.

A Manufacturer.

Taking Overdue Discount.

You may think you get by with it when you discount a bill with a check a day or two late, but you don't know what your creditor is marking down against your name.

THE WINDOW TRIMMER.

Old Jovemus Knox had windows of plate glass
They sold him no goods, brought no business, alas.
In one was an eagle that once had been fine
It was stuffed in the autumn, eighteen-ninety-nine,
It was moth eaten some and one glass eye was gone
But Jovemus prized it and so it stayed on.
Four sheets of fly paper were scattered around,
Some tins of tobacco, a stone axe he'd found,
An ad. for rat poison, a sack of dried peas,
And off in a corner, a limberger cheese;
And strangers in town would go right by the door
For who would have guessed 'twas a grocery store.

Old Jovemus Knox hired a clerk from the city
To fix up his windows and make them look pretty,
He junked the old stuff and piled in apples red,
And jove sold a carload e'er he went to bed.
When apples were gone the clerk piled up a wall
And castle of soap, just bar soap, that was all;
And buyers of soap all flocked into the store
Till Jove had to send a rush order for more.
Clerk said: "Mister Knox, folks are queer as the Dutch,
They see nothing at all if you show them too much.
One thing at a time in the window's enough
To attract people in, then they'll buy other stuff."
Now Jovemus fixes his windows each day,
And if you'd do the same I bet it would pay.
Lulu G. Parker.

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.

Want to hear from a party owning a good general merchandise business or other business for sale. State cash price and particulars. John J. Black, 130 St., Chippewa Falls, Wisconsin. 721

RARE BUSINESS OPPORTUNITY—To one who can invest, with or without services, five to ten thousand dollars in an old established wholesale produce business in Central Michigan. Address No. 734, care Michigan Tradesman. 734

FOR SALE—A bargain, or will rent. Brick store building, fine condition, 22x85 feet. Very best location in good manufacturing town. Acme Chair Company just started in their new factory, 1/4 mile long. Claimed to be largest of kind in America. Good opening for dry goods, grocery, drug, or general store. Possession given April 26. Address or see Jay Campbell, Reading, Michigan. 735

I. & M. Sign Co., Leroy, Minnesota, have a circuit of towns and conduct a mail order sign business. Thirty-five hand-painted 11x14 signs, all can be different, prepaid for only \$3.00. 736

For Sale—Grocery and delicatessen store in Jackson, Mich. Downtown location, doing a good strictly cash business. Best reasons for selling. Address 252 East Main St. 737

For Sale—Twelve-foot soda fountain second hand. Seven stools, five tables, twelve chairs. Electric mixer. Ice cream cabinet, six fruit bowls. Twenty dollars worth syrups. Lot tumbler holders. Cash register. Cash price \$2.75. V. Roussin, Albion, Mich. 738

FOR SALE—A PROFIT MAKING old ESTABLISHED business in prosperous farming community. Stock consists of dry goods, shoes, clothing, furnishings, modern fixtures. Will sell or lease brick building. SOL GITTLEMAN, LAKEVIEW, MICH. 719

FOR SALE—\$12,000 stock dry goods, shoes and gents furnishings. Established location on main business thoroughfare within radius of eleven manufacturing plants. Modern front, with low rent. Will reduce stock to meet purchaser's requirements. Must sell on account of other business. Address No. 726, care Michigan Tradesman. 726

FOR SALE—Planing mill, lumber yard and electric light plant located in fine farming community. Address THE PANDORO LUMBER CO., Pandoro, Ohio. 727

For Rent—Double store building in the town of Bovey, Minnesota, a prosperous mining and farming town. For further information write Charles Anderson, 5304 E. Glendales St., Duluth, Minn. 728

For Sale—A good clean stock of general merchandise, fixtures and building. Or will exchange for Grand Rapids property. M. Henderson, Shiloh, Mich. 730

Detroit Grocery Store—One of very best. Sales \$80,000 per year. High class trade. Takes \$10,000 to handle. A. Newton, 2645 Vicksburg Ave., Detroit, Mich. 732

For Sale, Or Trade for Farm—General merchandise stock and buildings in small railroad town. Doing good business at small expense. Address No. 717, care Michigan Tradesman. 717

For Sale—Stock of general merchandise. Good town, on G. R. & I. north of Cadillac. Good farming country and a good town to live in. This is a fine proposition. Owner's health poor. If wanted, will retain interest with reliable party. No trades. Address No. 720, care Michigan Tradesman. 720

For Sale—Stock of general merchandise and fixtures. One of best known and advertised stores in Montcalm county, and a good, paying business. Will stand investigation. Address No. 714, care Michigan Tradesman. 714

For Sale—Wardrobes, suitable for men's and boys' clothing. Dickery Dick, Muskegon, Michigan. 723

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

REBUILT CASH REGISTER CO., Inc.

Cash Registers, Computing Scales, Adding Machines, Typewriters And Other Store and Office Specialties. 122 N. Washington, SAGINAW, Mich. Repairs and Supplies for all makes.

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

1000 letterheads or envelopes \$3.75. Copper Journal, Hancock, Mich. 150

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

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

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

SECOND-HAND SAFES

We are always in the market for second-hand safes.

Send us detailed description, including date of purchase, name of manufacturer, inside and outside measurements and general appearance and we will make you an offer.

GRAND RAPIDS SAFE CO.

GRAND RAPIDS, MICH.

NEW ISSUE

\$750,000

Hammond Standish & Company

First Mortgage 7½% Sinking Fund Bonds

Dated April 1, 1922

Due April 1, 1937

Coupon bonds in \$1,000, \$500 and \$100 denominations, registerable as to principal and interest.

Redeemable upon sixty days' notice on any interest date up to and including September 1, 1927, at 107½% and interest; thereafter to and including September 1, 1932, at 105% and interest; thereafter at 102% and interest. Principal payable at the Cleveland Trust Co., Cleveland, Ohio, Trustee, Semi-annual interest payable April 1 and October 1 at the Cleveland Trust Co., or the Michigan Trust Co., Grand Rapids, Michigan, Co-Trustee.

Exempt from Personal Tax in Michigan

Interest payable without deduction for Normal Federal Income Tax not to exceed 2%.

BUSINESS: The Company, one of the pioneers in the packing industry in the Middle West, started business in its present location in 1859 and was incorporated in 1860 under the laws of the State of Michigan. It owns a thoroughly modern plant in Detroit.

SECURITY: These bonds are secured by a closed mortgage on the fixed assets of the Company now owned in Detroit and hereafter acquired properties of like character. The mortgage provides that current assets shall be maintained at least 125% of the current liabilities and that net tangible assets at all times shall remain at least 200% of this bond issue.

ASSETS: THE NET TANGIBLE ASSETS of the Company, as of April 1, 1922, amount OVER \$2,600,000, or OVER \$3,466 for EACH \$1,000 BOND of this issue. Net current assets as of March 25, 1922, after giving effect to this financing, amount to about \$700,000.

EARNINGS: The average annual net profits of the Company for the six years ending October 31, 1921, and before provision for Federal Taxes and interest, were about three and three-quarter times the interest requirements of this issue, and after provision for Federal Taxes, about three and one-half times.

SINKING FUND: Beginning with September 1, 1925, the Company agrees to use semi-annually until maturity 20% of its earnings to retire bonds, with the provision that during this period not less than \$444,000 be used for this purpose.

MANAGEMENT: The officers and directors are men with successful business records. The Executive Committee is composed of T. W. Taliaferro, President and General Manager of Hammond, Standish & Co.; James Craig, Jr., for many years President and General Manager of Parker, Webb & Co., and S. T. Nash, President of the Cleveland Provision Co. The heads of all departments are experts and have been associated together for a generation.

Audit—Haskins & Sells, Certified Public Accountants.
Appraisal—American Appraisal Co.
Legality—Goodenough, Voorhies, Long and Ryan, Detroit.
Travis, Merrick & Warner, Grand Rapids.

PRICE PAR AND INTEREST YIELDING 7½%.

Howe, Snow, Corrigan & Bertles

Grand Rapids Savings Bldg., Grand Rapids.
310 Ford Bldg., Detroit, Mich.

Otis & Co.

Cuyahoga Bldg., Cleveland, Ohio.
200 Majestic Bldg., Detroit Mich.

Statistics and information given above, while not guaranteed, are believed by us to be accurate.

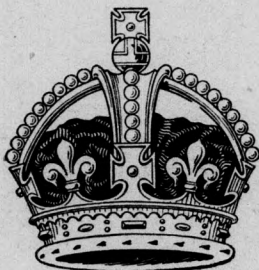


When Cars Pass You On the Road

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-a-way”, 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

