

BE A BOOSTER

Boost your city, boost your friend,
Boost your lodge that you attend,
Boost the street on which you're dwelling,
Boost the crowd that you are selling,
Boost the people round about you;
Possibly they can do without you;
But success will quicker find them,
If they know that you're behind them.

Boost for every forward movement,
Boost for every new improvement;
Boost the stranger and the neighbor,
Boost the man for whom you labor.
Cease to be a chronic knocker,
Cease to be a progress blocker;
And if you would have your home town better
Boost it, boost it to the final letter.

Citizens Long Distance Service



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

19,650 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

Enjoy Steady Profits

Rapid multiplication of sales assure you a substantial income from *fresh* yeast.

Your customers all know the health-value of

Fleischmann's Yeast

Are you making it possible for them to get their supply with the least effort—over your counter.

There's no limit to the number of satisfied customers and profits you can win. Both are absolutely up to you.

Only *fresh* yeast holds customers. Keep it cool—keep it dry.

The Fleischmann Company

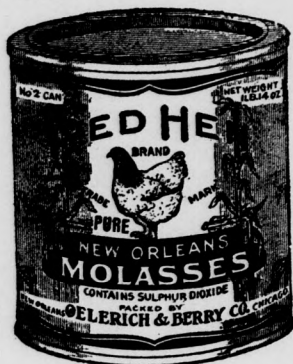
Fleischmann's Yeast

Fleischmann's Service

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

OELERICH & BERRY CO.

CHICAGO, ILL.

How to Make Money On Sugar

You can do it if you will spend just a little time inducing your customers to use FRANKLIN SUGAR in packages, altogether.

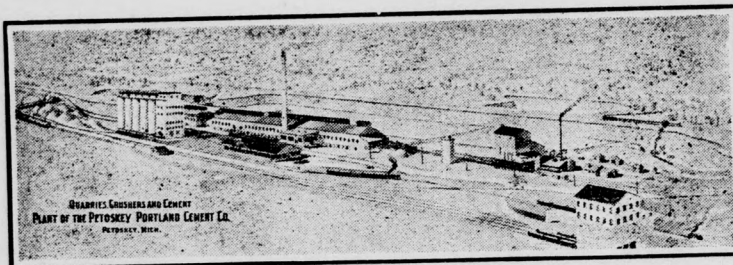
You will be benefitting them, because these packages keep the sugar clean.

You will be benefitting yourself, because the saving in waste, overweight, bags, time and labor represents a substantial profit to you.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



Petoskey Portland Cement

A Light Color Cement

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

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.
General Office, Petoskey, Michigan

MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, JUNE 14, 1922

Number 2021

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.

Subscription Price.

Three dollars per year, if paid strictly
in advance.

Four dollars per year, if not paid in
advance.

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payable invariably in advance.

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issues a year or more old, 25 cents; issues
five years or more old 50 cents.

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

TOO CROOKED FOR CREASEY.

He Seeks Relief From His Own Col- lection Agency.

When thieves fall out, honest men
get their dues.

The Tradesman has repeatedly
warned those of its readers who hap-
pened to receive threatening letters
from Creasey's collection agency to
consign them to the waste basket and
challenge the scamps to start suit.
This advice now appears to have been
doubly effective, for Creasey has fall-
en out with the American Adjustment
Co., his alleged collection agency,
which sought to bully alleged delin-
quent retail grocer members into pay-
ing up balances due on notes or take
the risk of being closed up and sold
out, lock, stock and barrel. Suit was
entered by Creasey Corporation last
Monday in the Circuit Court at Louis-
ville, Ky., against the American Ad-
justment Co., asking for an account-
ing after alleging the defendant had
been given \$334,762.50 in notes and
accounts for collections. The court
is asked to enjoin the defendant from
writing any more of its infamous col-
lection letters.

The Creasey Corporation evidently
got its foot into it proper when it
picked the American Adjustment Co.
"to do the dirty work" of collecting
these alleged accounts. Prior to turn-
ing over the business to the American,
Creasey for a number of months tried
to secure payment from grocers who
contracted for a "service contract"
through a long series of letters. But
this failed of its object, and it is ap-
parent the Creasey Corporation be-
came desperate.

About a year ago, according to the
petition filed by the plaintiff in the
Circuit Court at Louisville, Ky., last
Monday, Creasey gave to the cor-
porate defendant \$50,000 in notes and
accounts for collection, the defend-
ants agreeing to make the collections
and prompt remittances.

Evidently the American Adjust-
ment Co. was making a hit with

Creasey, for the next thing that hap-
pened was that Creasey Corporation,
on March 28, 1922, entered into a con-
tract with the defendants for collec-
tion service of these notes.

The petition of the plaintiff alleges
that the contract was drawn for the
defendant by a lawyer, but that Creasey
Corporation, the plaintiff, had no
lawyer, once more demonstrating the
remarkable business acumen (?) of
the Creasey Corporation in looking
after the interests of its 25,000 happy
members!

Apparently, after this contract was
signed between the Creasey Corpora-
tion and the American, the American
proceeded to cut loose with the raw-
est piece of collection work that one
might well imagine. So raw was it
that many a retail grocer was up in
arms and decided to defend him-
self from insolent action of the
American Adjustment Co., and the
great storm blew all over the trade
about a month after the signing of
the contract.

The American Adjustment Co. had
the nerve to threaten every Creasey
debtor, that is, retailer alleged to be
owing Creasey for deferred install-
ment payments, with a receivership
suit. They wrote that they were "de-
termined to go the limit, even if it
results in closing debtor's place and
put debtor out of business." These
letters, generally dated around April
24, 1922, had just the opposite effect
on many of the retail grocers getting
them. Instead of quaking with fear,
they made up their minds to stand
their ground and fight back.

A favorite trick employed by Amer-
ican Adjustment Co. was to send out
fake court summons in an effort to
bamboozle the retailers into believ-
ing that the day of judgment for them
was at hand. The notices looked like
perfectly legal documents, and prob-
ably in some cases did have the ef-
fect of scaring timid grocers into
forking up. These notices were sim-
ply that if the debtor did not pay up
by a given date a court action would
be filed, and yet it was so worded
and typographically arranged that a
man unaccustomed to legal papers
would really think on rapid reading
that it was an actual court summons,
when it wasn't anything but just a
dun.

That the American Adjustment Co.
has really collected large amounts is
the allegation now of Creasey Cor-
poration in its suit for an accounting.
Whether these large collections were
obtained through the tactics and
trickery above described is, of course,
now unknown, but it will all come out
in the wash when the suit goes to
trial. In the meantime, Creasey Cor-
poration in its petition prays the court
that the American Adjustment Co.

will be enjoined from writing any
more letters or making any further
collections.

The petition sets out that the de-
fendant is "probably insolvent" and
that the corporate defendant, acting
through the individual defendant, has
collected large amounts on plaintiff's
notes and accounts, but what these
amounts are plaintiff says it is un-
able to state because the defendants
have failed to divulge.

Flour Dealers Advised To Keep Wants Covered.

Written for the Tradesman.

A few days ago Secretary Hoover
issued a statement to the effect the
world would face a shortage of wheat
which would begin to make itself felt
by the end of this month. The same
opinion has been expressed by quite
a large number of others prominently
connected with large grain houses.

Secretary Hoover further stated
that stocks of wheat the first of July
(world stocks) would be lower than
at any time on the same date for a
number of years; that the United
States carry-over would be very light;
that only Canada had considerable
stocks on hand.

The effect of this statement had
only a momentary effect, however,
the trade being of the opinion that
lower prices must prevail with the
advent of new wheat, particularly in
the face of materially improved crop
prospects, and also because of the
inactivity of the flour buyer.

As one prominent grain house puts
it, we have a two sided situation at
the present time. Heavy visible stocks
are pressing on the market in addi-
tion to bright crop prospects and an
early movement of large proportions
to the Chicago market is anticipated.
On the other hand, old wheat stocks
are practically cleaned up in markets
outside of Chicago; large purchases
of new wheat have already been made
abroad for July-August shipment and
these will take care of a large quan-
tity of the first run of new hard
wheat; the season of crop scares for
the Northwestern spring wheat crop
is with us, and it will be unusual if
something does not happen to create
damage talk whether any damage is
done or not; stocks of flour are ex-
ceedingly light in dealers' hands, very
light indeed. Every one has bought
sparingly right in the face of a some-
what improved demand, and as soon
as new goods are available a lively
trade on flour is almost sure to de-
velop particularly if prices are reason-
ably low.

It is no time to jump in and buy
recklessly of flour or of any other
line for that matter, yet on the other
hand it appears improbable that the
wheat and flour markets will go all

to pieces. Some of the trade have
predicted short patents will be pur-
chased on this new crop as low as
\$5.50@6 per barrel, but it is very
doubtful if any such quotations will
actually be made. Business condi-
tions, fundamentally speaking, are
much improved; volume of business
actually transacted is considerably
greater; prospects for additional im-
provement are excellent. These things
do not bespeak downward prices. Our
judgment is to buy conservatively;
do not over stock; do not get caught
short; keep your requirements cov-
ered.

Lloyd E. Smith.

Not a New Crop of Suckers Each Time.

The Tradesman recently wrote a
letter to a Marquette attorney who
was pressing the collection of Creasey
notes, suggesting that he look into
the character of his client and ascer-
tain the methods employed by his
crooked representatives before trust-
ing his cause to judge or jury. Prompt
response was made to the suggestion,
in the course of which the attorney
made some animadversions on the
reckless manner in which merchants
generally sign notes and orders for
utter strangers, without counting the
cost or ever knowing whether they
will ever see the chaps again. The
Tradesman publishes the letter ver-
batim and commends it to the con-
sideration of every person in trade:

Marquette, June 8— I have yours
of June 5. While I have no sympathy
for the schemes which are perennially
worked on supposedly good business
men, I have no more sympathy and I
am inclined to think less sympathy
with the mercantile suckers who will
bite for them. Likely reputable and
well-known citizens go to these
suckers and try to sell them some-
thing and they could not sell a \$20
gold piece for \$10, but let some smoo h
tongued stranger come along and he
can sell them anything. If you people
would preach that to these suckers,
you will do more good than you will
trying to brace them up after they
have bitten.

In this connection, I want to say
that I resent your closing paragraph
for several reasons. In the first place
I know nothing about Creasey,
whether he is a crook or whether he
is not. In the next place every man
is entitled to submit to an impartial
court his controversy if he desires to
do so. And the other party can, with
perfect safety, depend upon that im-
partial court protecting him from a
crook, whether he is notorious or not.
If the sucker has so swallowed the
bait that a court cannot relieve him, no
attorney of any decent standing could
or would refuse to bring the action.

I have been here almost for y years
and I think I have averaged better
than one a year of cases of this class
and the discouraging factor is that it
is not a new crop of suckers each
time. The same man will bite and
bite and bite again, providing it is a
stranger who is soliciting him and not
an acquaintance; not somebody that
he can reach after he signs his con-
tract.

W. S. Hill.

THE FURNITURE SEASON.

Every Indication Points To Biggest Attendance Ever.

Thursday, June 15, is the date set for the opening of the mid summer furniture market. Now it is a fact that even though this date has been known for many months, yet factories and salesmen do not seem to realize the importance of having everything in readiness for the opening of the market on that date, simply because it is about two weeks earlier than has been their custom and it is a lamented fact that many lines exhibited will not be complete. Yet there will be enough to show the early buyers who may drop in on opening day Thursday, June 15, if they want to place orders. We will use those samples and the remainder will have to be shown by photographs.

The report comes from many traveling men who have continued on their territory, even up to Saturday, June 10—even at that late date bringing in good fair business—that no matter whom they called upon, either the small town buyer or the large city buyer, they all say they are coming to this midsummer market.

The lines exhibited, when they are completed by Monday, June 19, will be the largest exhibit ever shown in Grand Rapids market, both in number of exhibitors and the largeness of their lines of samples.

The feeling among the retail trade, according to the news brought in by the different salesmen, is that the dealers have come to realize that prices are now fixed and in place of buying small quantities, as they have been doing for the past three or four markets, they will come ready to place good sized orders, because it is a fact that no retail dealer throughout the country, whether he is a large dealer with large storage room or the small dealer who carries all his stock on his floor, can help buying liberally. They are not well stocked with merchandise and need to make purchases in almost every line they carry.

This market is viewed in advance by the optimist that it will be the largest in point of attendance in the history of the Grand Rapids market. Going back to January, 1921, there were registered 1688 buyers; January of 1922 there were registered 2122 buyers; July of 1921 there were registered 2244 buyers (not very much over the January market of 1922) and it is naturally expected that this market coming will overrun the number of buyers on the July market of 1921 by several hundred and will go down in history as the largest market in point of attendance of buyers, the largest market in number of lines shown and the largest quantity of different articles shown by each separate exhibitor.

It is lamentable that the hotels of Grand Rapids are inadequate, but every effort is being put forth to take care of all buyers. The first step toward this was the lengthening of the market to almost five weeks, in place of the regulation three weeks. The tearing down of the Morton House has naturally shortened up the hotel accommodations. The Grand Rapids

Market Association, the Grand Rapids Furniture Manufacturers Association and the Grand Rapids Hotel Men Association fully realize the situation and have employed every means of getting lists of rooms to be had in private homes, which includes some of our best homes in the city. Considering the lack of hotel accommodations, the Furniture Manufacturers Association got busy with the management of the Ottawa Beach Hotel, which ordinarily does not open until July 1. This hotel contains 350 rooms, is one of the popular resort hotels around the Great Lakes, and by guaranteeing the management a considerable sum for the two weeks prior to the opening of the hotel it will be open to the furniture men on June 15. As this hotel must be reached on the Holland Interurban, arrangements have also been made with this line to run special trains for furniture men and to give special rates of fare, which are considerably cheaper than the usual rates. The entire hotel will be open to furniture men and with its cooling breezes and fine bathing beach it will be welcomed by many visitors to this market. Reservations for this hotel are being made at the Pantlind.

In addition to this, the Aeolian building, directly across from the Lyon street entrance of the Pantlind Hotel, has been temporarily fitted up by using beaver board partitions, dividing it off into sleeping compartments, each compartment being furnished with the necessary furniture—good beds, springs mattresses and rugs.

This is done to accommodate any buyers who may come in late at night and have no reservations made ahead and can be given a place to sleep for that one particular night and the next day transferred to some comfortable place in a private home or at the Ottawa Beach Hotel.

These arrangements, in addition to the other hotels—the Browning, Herkimer, Cody, Livingston, Crathmore, Mertens—will give something over 1,500 rooms available for the furniture market.

One year from to-day, if all goes well, will find the Hotel Rowe with something over 300 rooms and the new Morton House with over 400 rooms, which will certainly put Grand Rapids at the head of the list of any city in the United States furnishing as good hotel accommodations for as many people as can be done then.

We failed to mention, in addition to the new Morton House and the Rowe, the new addition which is being added to the Pantlind Hotel, and, with all due respect to the two new hotels coming up, it will be a long time before regular patrons of the Pantlind Hotel will want to change to the others. That does not mean that the other hotels will not receive their quota of patronage, because with the yearly increase of buyers coming to this market, the time is not far distant when the number will run considerable over the 3,000 mark.

We wish to add that the furniture buyers or furniture salesmen who make reservations at the Ottawa Beach Hotel and want to be benefited

by the special trains and the special rates, must purchase tickets at the regular ticket office and get their identification card, if necessary, in that way. The special rates, as we understand, will be \$1.25 for the round trip from Grand Rapids to Ottawa Beach and it would be well for each man to get a time card, giving him the time of these special trains.

We hope in next week's issue to give you some concrete evidence in figures of the number of arrivals, the exhibits as they will appear in all perfect condition and the general feeling of optimism that we will find prevailing throughout all of our furniture exhibition buildings among manufacturers, salesmen and buyers.

John D. Martin.

Aimless Life of a Woman of Leisure.

It is nice to be the Woman of Leisure—

A charming, useless creature
Who leads a life of ease—
I'm told.

I am one:

With a cook who has been in the family twenty years.

This morning I wakened to her wailing—

Her brother had died.

I sacrificed my best black frock and sent her to the other house of mourning.

Then prepared my husband's breakfast and my own

And set my house in order.

Then hurried to a drive for funds for starving children;

Then hurried to sew garments for suffering poor;

Then hurried to a Charities Committee;

Then read a paper for the Better Babies Club;

Then made a baby bonnet for a charity bazaar;

Then made up a table at a benefit bridge;

Then ate a benefit luncheon;

Then hid me to a party for disabled service men

Where I invited seven guests for Sunday dinner;

And soldiers, even when disabled, have outdoor appetites

And my cook's brother had died.

It takes the colored sister many days to weather the grief and excitement of a funeral.

And I must sing in church on Sunday

That the professional soprano may take a much-needed rest.

I gave a society reporter some news and passed judgment upon some amateur paintings and sent the car for the children and saw that the baby had had his nap and that his milk was properly sterilized and attended a concert for the very young and interviewed Johnnie's mathematics teacher and set sister at her practice and the others at their lessons and hastened to my masseuse—

Who was surprised to see me and surprised to learn that I was tired—for what had I to do?

And who reminded me that I was due at a Literary Tea

And who desired me to patronize the Tea Room of a friend

And to buy tickets for a sailors' benefit.

I did it all and hurried home—

To be welcomed by a colored undertaker and a husband with a headache.

I gave directions for the funeral of the cook's brother

And dosed the sick husband and broiled a steak and fed him:

After which he felt well enough to be amused for hours

(After I had put the children to sleep).

At last I crept to bed

To lie awake and plan

How to get through to-morrow.

There are times when I could face with fortitude a cook who would, sometimes, take herself and her troubles off the place—

Or when I would change places, cheerfully, with a scrubwoman

To be at rest.

But I am a Woman of Leisure—

A charming useless creature

Fit only for a life of ease—

I am told.

Helen M. Walker.

Corn and Livestock Prices.

While the price of corn is hovering very close around pre-war levels on account of the large crops and consequent carry-over, there are certain developments in the grain belts that go far towards offsetting this handicap, says a business man from the Middle West. Although corn is still very cheap, hogs are selling at 10 cents and over, and there is good money in converting the cheap corn into pork at such a figure. For this reason farmers are buying hogs in large numbers for breeding purposes, and they are also growing another big corn crop this year. Moreover, although corn is selling around its average price in 1913, it has nevertheless advanced about 25 per cent. since the beginning of the year, and that is a big help. The price of hogs meanwhile has risen considerably more, and is very nearly in line with the general level of wholesale commodity prices.

Producing Cotton With Sociology.

A large fertilizer company, realizing that it is to its interest to co-operate with the farmers in combating the boll weevil, is running an experimental farm of 830 acres in Georgia and employing every form of labor found on cotton belt plantations. The scientific methods of cotton culture recommended by the experiment stations as a means of avoiding the crop pest have great value, but the task of putting such methods into practice through the medium of ignorant negro farm tenants, who raise a good part of the cotton crop of the South, has not proved an easy one. The company's agents state, however, that this labor is teachable, and that the work so far has brought encouraging results. Their conclusion is that the problem of fighting the weevil is in large measure sociological.

The Traveled Bore.

Some men learn enough in six months' travel to bore others for a lifetime.

If you work while the other fellow hopes, he will soon wonder at your prosperity.

FEDERAL COTTON ESTIMATE.

The report issued by the Department of Agriculture last Friday merely confirmed the other unofficial guesses issued a day or two before. According to it, the condition was, on May 25, 69.6 per cent. of normal, this being 3.6 per cent. above the condition on the same date in 1921. Considering all the unfavorable statements as to floods, late planting and the like, the showing is a good one. How large the acreage planted is not reported until a month later, but it is known to be larger than last year's. The Department estimates will not command the attention this year which they used to receive because of the wild and inaccurate ones made last year, and it will take some time to restore confidence in them. Between now and Fall many things may happen to add to or subtract a few million bales from the yield, so that there is plenty of margin for the speculative mind to work on. The goods market continues to show much firmness because of the outlook not only so far as concerns the size of the crop, but also as to the demand from both foreign and domestic spinners. The rise in prices of fabrics in the gray, though quite pronounced in the last month, does not yet correspond to the increase in the cost of cotton. This would indicate that the mills are working on a closer margin. Wash goods are moving more freely than they did. The vogue for gingham seems to be going out. Napped goods are much in demand. Lightweight underwear

is being called for on rush orders, but Fall weights are still lagging.

GERMAN BOOM PERIOD OVER.

Reports from Germany are now uniformly to the effect that the paper money boom has run its course. Costs of production are rapidly advancing, and the country is losing the advantages which it once enjoyed from cheap labor. Tourists who expected to find Germany a country of cheap living are meeting with many unpleasant surprises. American buyers find some goods still offered at apparently attractive prices, but when they attempt to place orders they find that it is a gambler's chance whether the goods will ever be delivered because the word of a German business man has never been considered good in the past and appears to have gained nothing in reputation since the war. From Great Britain come reports that German competition is no longer an over-weening factor in British trade. British coal is beginning to supplant the German product, and ships are beginning to be diverted from German to British yards for repairs. This outcome was inevitable. Cheap money caused a merry song and dance for a season, and, as in all cases where a boom is built on paper, things have to become worse before they can become better. The present situation in Germany is gloomy, and much pessimism prevails, but the country is actually nearer recovery than it was during the feverish period of inflation.

MISBRANDING PRICES.

The Federal Trade Commission has undoubtedly made blunders in the performance of its duties, and in handling some of its biggest cases it has at times manifested an attitude that seemed to impartial observers to look more like an effort to play to the galleries than to observe fundamental economic principles. Nevertheless, it has been doing good work in eliminating many unethical practices in branding and advertising, and in its pursuit of offenders in this particular the business community can only wish it speed and success. Its victory in the matter of misbranding woollens is only an initial step, but backed by the authority of the Supreme Court it can now go far in clearing the mercantile field of an element that battens on human credulity at the expense of honest dealers. It has recently turned its attention to another objectionable practice and has issued a "cease and desist" order against a concern which printed the alleged price of a certain make of razors on the boxes in which they were sold and then offered them to customers at about half this price. The purpose was to make the buyer believe that he was getting a rare bargain, whereas he was buying only a third-rate article on which the dealer realized a profit, even at the "reduced" price, of over 300 per cent. Perhaps as many people are misled by price labels as by "Mahogany" that never saw the tropics or "sealskins" that grew nearer the Hudson River than Hudson's Bay. The Trade Commis-

sion has a big job before it. More strength to its arm.

MULTIPLICITY OF STYLES.

The almost infinite variety of styles in things to wear has made buyers reluctant to place large orders, although it may have temporarily stimulated the total volume of sales. As one merchant states the case, as soon as a given novelty comes into general demand the time has arrived to close out one's stock, for when the thing ceases to be novel it is headed for the discard. The economic losses from such practices have been pointed out by Secretary Hoover's committee of engineers, who have been investigating industrial wastes. Such wastes, however, are not confined to the field of novelties. A recent investigation showed that paving bricks were being made in no fewer than sixty-six different sizes, and a series of conferences of producers and users resulted in this number being reduced to seven. The Chamber of Commerce of the United States, through its Domestic Distribution Department calls attention to the fact that efforts are already under way in the industrial field to reduce the number of styles and sizes to the lowest possible limit, and urges that merchants co-operate with manufacturers towards this end. The reduction of the many varieties of an article which merchants must carry in stock will mean a substantial lowering both of operating costs and of capital investment.

Steel is changing its clothes—from pauper's to prince's.



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

Barney says—

Some merchants try to make too much money on their coffee and then they complain that they are losing business. But,

By Golly, those dealers that buy our coffees seem to be getting a bigger coffee business all of the time.

After all, I guess the most of the people would rather have GOOD coffee at a fair price.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

THE PROMPT SHIPPERS

MOVEMENT OF MERCHANTS.

Engadine—The Freeman Lumber Co. has decreased its capital stock from \$31,000 to \$28,000.

Detroit—The Telbar Electric Co., 3408 Lincoln avenue, has increased its capital stock from \$3,000 to \$10,000.

Detroit—The Walker-Saxe Motor Co., 7061 Gratiot avenue, has changed its name to the John S. Walker Co.

Grand Rapids—The Foote & MacFarlane Lumber Co. has changed its name to the West Side Lumber Co.

Detroit—The Nester Lumber Co., Fort & Griswold streets, has decreased its capital stock from \$100,000 to \$10,000.

Detroit—The Howard Flint Ink Co., 1224-34 Sherman street, has increased its capital stock from \$25,000 to \$37,500.

Glen Arbor—Gilbert Warnes has engaged in the grocery business, the Worden Grocer Company furnishing the stock.

Detroit—The Federal Electric Supply Co., 332 East Congress street, has increased its capital stock from \$4,000 to \$7,000.

Riverdale—Fire destroyed the store building and hardware stock of L. Houck & Son June 12. Very little insurance was carried.

Sand Lake—A. W. Burnett has sold the stock of the Sand Lake Pharmacy to L. V. Mulholland, of Luther, who has taken possession.

Sunfield—Mrs. Olive Guy has sold her stock of groceries and ice cream parlor to Mr. Demary, formerly of Sebawa, who has taken possession.

Coopersville—Art Hamilton has sold his garage which is located on the Dixie Highway, to Heiss & Stebbins, local agents for the Dodge line of cars.

Lansing—The Bluelight Electrical Co., of Ann Arbor, will open a salesroom here about July 1 at 217 South Grand under the management of C. W. Calkins.

Shepardsville—Thieves entered the general store of Alderman Bros. June 11 and carried away considerable stock and the contents of the safe, a little over \$200.

Ypsilanti—George Kapsouris, owner of the California Fruit Store, Huron street, has closed the store. The creditors are taking means to protect their interests.

Harbor Springs—The Harbor Springs Dry Goods Co. has been organized with an authorized capital stock of \$10,000, all of which has been subscribed and paid in cash.

Kalamazoo—Howard's, Inc., dealing in women's ready-to-wear clothing and accessories, will open for business July 10, at 117 West Main street. Howard Velleman proprietor.

Saginaw—The Jochen & Dietrich Hardware Co., 810 Genesee avenue, has been incorporated with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in cash.

Bergland—The B. & B. Lumber So., with business offices at 103 East Ludington street, has been incorporated with an authorized capital stock of \$200,000, all of which has been subscribed and paid in property.

Detroit—The Brengman-Schroeder Candy Co., 1410 Third avenue, has

been incorporated with an authorized capital stock of \$5,000, \$3,000 of which has been subscribed and \$1,000 paid in in cash.

Jackson—Kimling & Shehan have engaged in the drug business at Jackson. The Hazeltine & Perkins Drug Co. furnished the stock and fixtures. C. J. Kimling will continue his own store in another part of the city.

South Bend, Ind.—Paul B. Inwood, who conducts a grocery store and meat market at 307 North Hill street, has sold his stock to Reuben Boyer, formerly engaged in a similar business at Elkhart, Ind., Mr. Boyer has taken possession.

Highland Park—The Sparling-Anderson Co., 6 Victor avenue, has been incorporated to install machinery, erect foundations, etc., with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in, \$200 in cash and \$14,800 in property.

Detroit—The Blaine-Lewis Co., with business offices at 908 Vinton building, has been incorporated to deal at wholesale and retail in auto materials, all parts, accessories, etc., with an authorized capital stock of \$20,000, \$10,100 of which has been subscribed and paid in in cash.

Detroit—The Charles L. Wagner Corporation, 3491 Lincoln avenue, has been incorporated to conduct canneries and distribute canned food products, with an authorized capital stock of \$200,000, of which amount \$26,100 has been subscribed, \$700 paid in in cash and \$25,000 in property.

Detroit—The Irving Shop, 402 Fisher arcade, has merged its millinery business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property. The company will conduct a wholesale and retail business.

Holland—Jacob Heeringa celebrated the eighty-second anniversary of his birth with a family reunion. Mr. Heeringa has a brother in Cadillac who is 89; a sister, 87, and a brother-in-law, Evert Allen, who is nearing his ninetieth birthday. Mr. Heeringa was engaged in general trade at East Saugatuck for many years.

Jackson—A. L. Wing, who has spent forty-five years in the grocery business here, the past two of which he has had charge of the grocery department of the L. H. Field Co., has severed his connection with that company and opened a grocery store at 811 Greenwood avenue under the style of A. L. Wing & Co.

Grand Rapids—R. J. Prendergast, (Worden Grocer Company) took in two conventions last week—the National Credit Men at Indianapolis and the National Wholesale Grocers at Chicago. As he holds responsible positions in both organizations, he nearly broke his back in dividing the week between the two cities.

Detroit—The Painters Supply Co., 2512 Grand River avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, of which amount \$21,230 has been subscribed and paid in, \$454.58 in cash and \$20,775.42 in property. The company will

conduct a wholesale and retail business.

Manufacturing Matters.

Kalamazoo—The Standard Paper Co. has increased its capital stock from \$360,000 to \$720,000.

Detroit—The Sure-Life Battery Co., 8815 Harper avenue, has increased its capital stock from \$6,000 to \$25,000.

Lansing—The Lawrence Baking Co. is equipping a room on the Shiawassee street side of its plant for retail business.

Muskegon—The Super Seal Piston Ring Corporation has changed its name to the Oil-Stopper Piston Ring Corporation.

Detroit—The Advance Wire Works, Ltd., 4341 Horatio street, has been incorporated to deal in wire goods, with an authorized capital stock of \$3,000, of which amount \$1,920 in cash.

Lansing—The Wilson-Nicol Candy Co., manufacturer and jobber, has opened a special department in its jobbing division for the merchandising of fountain supplies, crushed fruits, syrups, etc.

Detroit—The Barlow Steam Car Co. has been incorporated with an authorized capital stock of \$300,000, \$252,255 of which has been subscribed and paid in, \$23,500 in cash and \$228,755 in property.

Flat Rock—The Flat Rock Pneumatic Chuck Co. has been incorporated with an authorized capital stock of \$40,000 common and \$10,000 preferred, \$40,000 of which has been subscribed and paid in in property.

Jackson—The Willbee Concrete Products Co., Subin and Sheldon streets, has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and paid in, \$3,651.84 in cash and \$11,348.16 in property.

Bangor—The Bangor Manufacturing Co. has been incorporated to manufacture and sell at wholesale and retail, automatic pumping machines, etc., with an authorized capital stock of \$35,000, all of which has been subscribed, \$1,625 paid in in cash and \$28,500 in property.

Detroit—The Eagle Cone Co., Inc., 2142 Gratiot avenue, has been incorporated to manufacture and sell ice cream cones, confections, etc., with an authorized capital stock of \$5,000 preferred and 10,000 shares no par value, of which amount \$5,000 and 1,600 shares has been subscribed and \$2,000 paid in in cash.

Bronson—The Bronson Reel Co. has been incorporated to manufacture and sell sporting goods, fishing reels, etc., with an authorized capital stock of \$50,000 common and \$25,000 preferred, of which amount \$62,500 has been subscribed, \$5,000 paid in in cash and \$16,000 in property.

Boomlets From Booming Boyne City.

Boyne City, June 13—Last Friday L. H. White, of the B. C. G. & A. R. R. caught a bunch of railroad and prison officials over on the other side of the State and, evidently taking pity on their generally starved appearance, brought them over to Boyne City for a real honest to goodness feed at the Wolverine. Knowing their diffident and retiring disposition, the Noon Time Club invited the business men

of the town to help them consume the good things provided.

The party included J. L. McKee, G. S. of the Michigan Central; Harry Hulburt, Warden of Jackson prison; Messrs. Merrain and Barney, of the prison board. After they had relieved the aching void, W. H. White introduced Mr. Hulburt, who entertained and instructed the men present by a description of the organization, growth and products of the prison since its establishment in 1839, together with a description of the products of the prison. Judging from his talk, there is little chance of any of us, especially the railroad men, being able to break into a chance of permanent free board at the expense of the State.

We are informed that our old friend F. B. Wenzel, is contemplating removal to Chicago in the near future. Mr. Wenzel has conducted a men's clothing and furnishing goods store here for many years and, although a young man, has been in the front line as to quality and up-to-dateness. The business community will miss him and a large circle of customers who have been running to Fred for their socks and things will have to find a new purveyor.

Boyne City has a State park. It has a lovely location, beautiful trees and shrubs, a perfectly scrumptuous half mile bathing beach, but it looks like a New England abandoned farm. The appropriation for completion of the park has apparently strayed to some of the Southern parks. Such are the workings of conservation. Maxy.

Trade Improvement Surpasses General Expectations.

The duration and scope of business improvement during the current year are proving a surprise even to many who were predicting a substantial turn for the better. This is to be noted, for example, in the case of steel production. When the output began to increase unexpectedly in March this was attributed partly to the placing of orders in anticipation of the coal strike, and it was expected that a slackening would occur during the summer. Although the strike has run for more than two months, the steel market continues as strong as it was before the war, and a decline in output is not now expected before autumn. In like manner, the freight movement, which was especially heavy in March on account of coal shipments in anticipation of the strike, was expected to show a drop in the next two months. While the coal shipments declined, there has been a gain in other freight that exceeded expectations. In brief, those business observers who were looking for a reaction about this time after the spring quickening had run its course have had to postpone the date of its arrival. There was more strength to the upward movement than they were willing at first to believe.

Family Traits.

It was a school entertainment and the audience consisted chiefly of mothers of the youthful performers. A small boy marched to the platform, and striking a dramatic attitude, began:

"Friends, Romans, countrymen, lend me your ears!"

"There's that Jones boy," whispered a woman to her neighbor; "he would not be his mother's son if he were not trying to borrow something."

Essential Features of the Grocery Staples.

Sugar—As a result of firm and high raw sugar, most refiners advanced granulated 20 points during the week, making the present quotation 6c. Only two New York refiners are exceptions to this, both of these quoting 5.90c. The cause of the advance is advances in raws and a firm outlook. Available Cuban sugars seem rather scarce at this writing. The general situation is bullish. The weather is considerably hotter and has caused an increased demand for refined sugar. This is also an important factor in the advance. Local jobbers hold granulated at 6.65c.

Tea—The only thing of any particular note during the week is the news from the other side that new Japan tea had advanced 2@3c and that the first crop is about exhausted. Outside of this the market has been rather dull since the last report, with a fair demand and no particular changes in price.

Coffee—The market has shown some firmness during the week, owing entirely to firm advices from Brazil. The result has been an advance of a fraction in all grades of Rio and perhaps a somewhat smaller fraction in all grades of Santos. This refers to green coffee in a large way. Jobbing prices of roasted coffee show practically no change. The demand for coffee is improving. Milds remain about as they were.

Canned Fruits—Peaches and apricots alone exist in anything like jobbing quantities, and even these are being cleared by the inroads made by foreign and domestic buyers. Pears, plums, cherries and the like are all but off the market. Pineapples hold their relative positions in all grades, sliced being firm and scarce, with grated and crushed about steady. There is a better demand for gallon apples, but not what it should be toward mid-June. Buyers are as slow to increase their buying orders as they are in other lines. Apple sauce is scarce in all sizes and grades.

Canned Vegetables—The bare condition of the market makes a ready sale for all new peas, and stocks to arrive are easily sold. Packers are not offering much stock for future delivery, as they want to complete their contracts before they are in the market. All grades of peas are firm. Tomatoes are steady but not spectacular. Futures are firmer in tone and business at less than 80c on No. 2s is hard to get confirmed. Planting is not completed and the outlook is uncertain. Corn is selling because it is cheap, for with every slowing down in movement a notch is cut in prices and the sales are revived. Southern standards can be bought at 75c factory. The low price has induced a small acreage for new crop, but buyers are not taking new goods at the moment. New pack asparagus is here, but it is going in regular channels. As the packing season is not over canners are not able to say what deliveries they will be able to make. Spinach remains unsettled.

Canned Fish—Salmon is uniformly dull. Despite the summerlike weather

consumption has not widened the jobbing movement and reds and pinks remain easy at going prices. No interest is shown in new packs until opening prices are named. These are expected shortly. Sardines are also dull. Packers are working up their opening prices on quarters oils to the original basis predicted some time ago, as several canners refuse to sell for less than \$3.10@3.25 f. o. b. Eastport. There is little contract business going on. Old packs of all sardines are more or less neglected and no important changes have occurred in crab meat, lobster or shrimp.

Dried Fruits—The general idea is that California prices are too high or that they have not been sufficiently tested by time to develop their latent strength. Then, too, while all of the independents have quoted prices the California Prune & Apricot Growers has not done so and it will likely be July before it announces its quotations. On the other hand, Northwestern prunes are now offered by all of the packers at various opening prices which do not vary more than 1/4c and the differential between this and California fruit makes the former seem to be a good buy. Sales have been quite general in all branches of the trade and this has put the Northwestern packer in the independent position where he can sit back and not force the movement. Tuesday it was reported that packers were more or less in unison in holding the market firmer with advances in view. Oregon prunes have been bought for export and by the domestic trade. One estimate places sales at 7,000,000 pounds to date out of a 50,000,000 pound crop. Spot prunes are moving in a routine way. New crop apricots are offered by a number of packers, but at levels which are considered as excessive even with a light crop in prospect. No real buying has occurred. Old packs are only to be had in broken lots and mostly in the off or poorer grades. Peaches are moving steadily in moderate jobbing lots, but there is no consideration of futures. Raisins show no improvement, but are dull on spot and weak. Futures are not wanted. Currants are selling below quotations in the primary markets, but even so are not active.

Syrup and Molasses—A strictly routine business is being done now in compound syrup. Prices are unchanged and the situation is very sluggish. Sugar syrup is in fair demand, but mostly in small lots. Prices fairly well maintained. Molasses fairly steady at unchanged prices.

Beans and Peas—Pea beans show an advance and are ruling at about 9 1/4c. This feeling of firmness has really extended throughout the line and sellers are sufficiently heartened by the situation to hold out for 25@50c above the list for choice grades. This applies to marrows, red kidneys and really to all grades of white beans. No change occurred, however, in California limas. Green and Scotch peas show practically no change for the week.

Cheese—The arrivals of cheese are commencing to show better quality

each week. They are not full grass to-day, but the average quality is giving good satisfaction. The make is about normal and the price depends on the demand for speculation. In our opinion we will not have much change in the next few weeks.

Provisions—Everything in the smoked meat line averages about 1/2c higher than last week, with an increased consumptive demand. Pure lard and lard substitutes are quiet at unchanged prices, with a light demand. Canned meats, barreled pork and dried beef are a little firmer and show a slight advance.

Salt Fish—The demand for mackerel is small, but the stock is likewise so small that prices remain steady to firm. This applies to all grades and sizes.

Review of the Produce Market.

Asparagus—Home grown \$1.50 per doz. bunches.

Bananas—7 1/2c per lb.

Beets—50c per doz. for home

Butter—The market is weak at about 1c per pound decline over a week ago, with a good consumptive demand as well as a good demand for cold storage purposes. The bulk of the receipts is showing very fine quality. The present price is considerably higher than it was a year ago and the prospects are for a good make of butter. The price for the next few weeks will depend entirely on the demand for speculation. Local jobbers hold extra creamery at 34c in 63 lb. tubs for fresh and 31c for cold storage; 35c for fresh in 40 lb. tubs. Prints 34c per lb. Jobbers pay 17c for packing stock.

Cabbage—Tenn., \$1.75 per crate of 50 lbs.

Cantaloupes—California are being marketed on the following basis:

Standards—\$9.00

Ponys—8.00

Carrots—40c per doz. for home grown.

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

Celery—Florida, \$8.50 per crate of 4 to 6 doz. stalks; Michigan, 50c per small bunch.

Cherries—\$1.75 per crate for sour; \$2.25 per crate for sweet.

Cocoanuts—\$7.50 per sack of 100.

Cucumbers—Illinois and Indiana hot house command \$1 per doz. for fancy and \$1.25 for extra fancy; home grown, \$1.25 per doz.

Eggs—The market is steady at prices ranging about the same as a week ago. Eggs continue to be good and are arriving in large quantities. The consumptive demand is about normal and the demand for speculation is diminishing to a considerable extent owing to the large holdings in the warehouses. If we do have any change in price it is likely to be a slight decline. Local jobbers pay 20c for candled, cases included.

Green Peas—\$3 per bu.

Grape Fruit—Present quotations on Florida are as follows:

54 ----- \$11.00

64-70-80 ----- 11.00

Green Onions—Silverskins, 25c per doz. bunches.

Lemons—The market is firm, with an upward tendency. Sunkist are still being quoted as follows:

300 size, per box ----- \$9.00

360 size, per box ----- 9.00

270 size, per box ----- 9.00

240 size, per box ----- 8.50

Choice are held as follows:

300 size, per box ----- \$8.50

360 size, per box ----- 8.50

Lettuce—Leaf, 8c per lb.; Iceberg from California \$5@5.25 per crate.

Onions—Texas Bermudas, \$2 per crate (about 45 lbs.) for yellow and \$2.25 for white; California, \$6 per 100 lb. sack.

Oranges—Fancy Valencias are now held as follows:

90 and 100 ----- \$8.50

150, 176 and 200 ----- 8.50

216 ----- 8.50

252 ----- 8.50

288 ----- 7.50

324 ----- 7.00

Sunkist, \$1 more than Fancy.

Parsley—60c per doz. bunches.

Peppers—Florida, 65c per basket.

Pieplant—\$1.25 per bu. for home grown.

Plants—Current prices are as follows:

Asters ----- \$1.75

Cabbage ----- 1.25

Peppers ----- 1.25

Salvia ----- 2.00

Tomatoes ----- 1.25

Geraniums ----- 2.25

Potatoes—South Carolinas command \$8 per bbl. and Virginias fetch \$9; home grown, \$1 per bu.

Poultry—Local buyers pay as follows for live:

Light fowls ----- 15c

Heavy fowls ----- 19@20c

Broilers ----- 28c

Cox and Stags ----- 10c

Radishes—20c per doz. bunches for home grown.

Spinach—90c per bu. for home grown.

Strawberries—The market is now fully supplied on the basis of \$1.25@1.50 per crate. This week will close the season in this latitude.

Sweet Potatoes—Kiln dried Georgia command \$2.50 per hamper.

Tomatoes—\$1.75 per 6 lb. basket from Florida and Texas; home grown, \$2 per 7 lb. basket.

Watermelons—40@50c apiece for fine stock from Florida.

Wax Beans—\$1.75 per basket; \$2.75 per hamper.

Runner vs. Fighter.

Patrons of a Boston restaurant noticed tacked on the wall a sheet of paper on which was printed in bold characters:

"The umbrella in the stand below belongs to the champion heavyweight fighter of the world. He is coming right back."

Five minutes later umbrella and paper had disappeared. In their place was another notice:

"Umbrella is now in possession of the champion Marathon runner of the world. He is not coming back."

If your memory is poor, instead of bemoaning the fact, dig in and improve it with proper training. A poor memory is little more than a habit anyway.

THE CHICAGO CONVENTION.

It Aimed To Make Food Distribution More Efficient.

The annual convention of the National Wholesale Grocers' Association at Chicago this week was, with possibly one or two exceptions, the most remarkable the Association has ever held—in point of attendance, in reports of practical accomplishment during the past year and in broad-voiced intentions as to association policies for the future.

The grocer appreciates that the chain store threatens the perpetuation of the independent, unattached retailer and that the destiny of both wholesaler and retailer is indissolubly united. To that end the jobber is determined to improve his own methods and seek to become more efficient, while at the same time he will extend to the retailer a helping hand to make the latter a better merchant in serving the public and catering to advancing public tastes with the minimum of cost.

The convention saw the launching of a new system of standardization of cost analysis and of warehouse sales and office methods calculated not only to promote intelligent analysis of cost and return but also to discover causes of leaking and to furnish a basis for intelligent comparison of individual efficiency, contrasted with an average or a suitable standard.

Something of this work has already been accomplished in the study for several years past of comparative data by Dr. Copeland of the Harvard bureau, whose report on conditions in 1921 will prove interesting.

In the same line, the preliminary report of the studies by the Congressional joint agricultural enquiry commission are something of a revelation and will go far to turn both the official and the popular mind into more intelligent channels of appreciating the mercantile phases of the high cost of living. Apparently, investigation is at once absolving the grocer of much loose accusation of profiteering, and showing the grocer his own weak spots.

Much progress is being made in bringing practical trade managements into harmony with Government and other economists which will probably go far to correct the unassailable fact that America is largely a Nation of economic illiterates.

Still more progress is being made in merchandising details, in improving food products and the packing of the same, in adjusting trade controversies between those who find that points of friction arise in their business relations which are susceptible of either amiable adjustment by conference, or in the last analysis by arbitration. The scope of all this can best be appreciated by reading the abstracts of the leading committee reports.

Without invidious comparisons the papers which probably contain the most meat for the thoughtful grocer were the addresses by Judge Gaskill, of the Federal Trade Commission; Congressman Anderson, of the Joint Commission of Agricultural Inquiry, and Dr. Copeland.

Judge Gaskill, of course, was speaking his personal views, but may prob-

ably be regarded as speaking also somewhat ex-cathedra, in which event some of the things he said become highly evolutionary if not revolutionary. They created considerable sensation and if they are sustained by the Trade Commission itself mark the dawning of new ideals on the part of that dominant official board.

For instance, every grocer will agree with Judge Gaskill that persistent price cutting below the cost of production and handling is unfair competition, that running leaders at a loss and making up that loss by exorbitant profits on other commodities is perilous to competition and definitely tending toward monopoly for the strong as against the weak.

Logically he is sound, whether legally so or not, in declaring that if such ruinous price cutting is moral and legal it should be both moral and legal for competitors to agree not to practice such things.

This was regarded in the convention as a sensational challenge to the doctrines of the past concerning the Sherman and other laws against agreements as to prices. Of course he hedged it about with numerous conditions—for instance, that cost computation must be by the individual and not in accordance with a group determination—which would make it prudent for any grocery co-operators to take legal counsel before swallowing the judge whole. However, it was a landmark in anti-trust practice.

In point of attendance the convention surpassed any the association has held save the war-time one in 1918. It was a gathering truly representative, the biggest food distributors in the country being present and representing not only big centers but a wide range of small city and even rural services. The official registration, which, however, is never fully representative of the actual attendance since hundreds never approach the registration booth, was 647, representing thirty-six states, the District of Columbia, Canada, Hawaii and even Australia.

Careful computation based upon other factors placed the probable attendance at the various sessions considerably in excess of 2,000, but aside from mere numbers it was a peculiarly business-like gathering in which the grocers were present to learn how to become better public servants, to discover how "the other fellow" does it and to confer with other trade factors as to methods for making business less wasteful and frictional.

There were present many canners, manufacturers of specialties, retailers, brokers, etc., and during the week a number of notable conferences took place which will be heard from later on in improved trade relations.

The election of B. D. Crane of Fort Smith, Ark., as a vice-president, while wholly in the line of recognizing loyal service of many years and personal capacity, had, in the minds of many, a special significance; far more important than personal. In fact, it may possibly have established a most important precedent.

Mr. Crane's company has recently been reported to have purchased a system of chain stores in his section,

and some question has been raised as to whether he was still eligible as a "wholesale grocer" of true type.

The facts are that Mr. Crane's company is just as much a wholesale grocer in its main business as it ever was, but found it preferable to control the chain in question rather than merely back it financially, as hundreds of jobbers are reported to be doing in various parts of the country; at least with credit. As a financial backing proposition it matters little whether the credit customer or wholesaler owns one or a number of stores. Whether it means that the association has come to recognize the divisibility of a grocer's two departments remains to be developed. No one questions that his wholesale house is strictly a legitimate wholesale house. It sells its chain stores—a separate corporation—just as it does any other customers, and the house carefully refrains from any price discrimination; content to let the retail end take care of its own destiny.

Why not? The converse is, however, of much interest for speculation. Would a chain store warehouse, doing exactly the same, be eligible as a wholesaler?

The proposition of merging the two large "National" wholesale grocery organizations into one came to the front from an unexpected quarter, although not necessarily unexpected in itself.

It has been up before—has even been a subject of official negotiation by the two associations—and is generally favored as a desideratum. Personal leadership has been the obstacle in the past. When the Southern changed its name to "American" it was suspected that in time Mr. McLaurin would broach the subject of "swallowing the National."

It came up officially from Milwaukee. Edward W. Hoffman of that city, was elected first vice-president of the "American" at its recent St. Louis convention and is regarded as a loyal partisan of Mr. McLaurin. He is also, or his house is, a member of the National, as many large Southern grocers are. At the recent Wisconsin State convention of jobbers, he fathered a resolution requesting the National to take under consideration a plan for merging, which was adopted.

This came before a conference of the executive committee of the National and was discussed rather freely and without gloves. The opinion seemed to be that one association was preferable to two, but that, there are just as many obstacles in the way as ever. Wherefore the committee passed it up with the decision that when any definite plan is officially presented by the "American," it will be duly considered on its merits.

Urges Grocery Trade To Act.

"I hear a lot of talk about how the chain stores are revolutionizing the grocery business," said a salesman of grocery specialties, "but it is mostly talk and very little action is taken to hold the manufacturing grocery, the jobber and the retailer together so that all three will not be driven to the wall. Meanwhile the chain store is getting a stronger hold upon the retail trade, and by the aid of that

leverage it is able to dictate to the producing end of it. What will happen? The chain stores have already driven out thousands of independent retail competitors who could not, or did not, at any rate, survive the chain store war. In this way I, as a salesman, have lost many many customers, and so has the jobber and the manufacturer. Isn't it about time that the interests which are opposed to the chain store get together to protect their own interests? We will follow the small retailer into the discard unless we change our tactics. Take the manufacturer, for instance. What independent retail trade support will he get if the elimination of the corner grocer continues? In time the chain store will be his only big customer. It is reasonable to expect that when such a time comes the chain store will say, "We do not need this or that brand, stop making it and pack under our label." Established brands which it has taken years to develop and which represent a good will worth millions will be forgotten. Or the chain store can pack its own goods and leave the manufacturer with his plant, his experience and his brands, whether he be strictly a distributor or even a manufacturer as well, is no better off. Eliminate or reduce his retail customers and he is up against it. The retailer needs more intelligent support and co-operation from the jobbers and manufacturers. Some method must be found to strengthen him to allow him to grow and expand his business and to thrive and prosper, where he now is not making a successful fight for existence. It will be a survival of the fittest, and unless we independent distributors of food products make ourselves more fit than we are now we will be eliminated from the field. There is no use in dodging the issue or in refusing to meet it unless we are willing to step down and out without a fight."

Cotton Still Holds Center of Stage.

The prospects of a cotton shortage have served to arouse an unusual degree of interest in the condition of this year's crop. If the yield is below normal the voluntary reduction in acreage and the small use of fertilizers will not be so much responsible therefor as they were last year. The chief causes will be the weather and the weevil, which seem to be working in partnership. About 85 per cent. of the cotton belt is weevil-infested. The weather has been unseasonably cool, delaying the planting and thus giving the pests a good start. This may be overcome to some extent, however, if the growing season should be warm and dry. The cotton plant thrives best with hot days and nights, and the weevil has been found to lay few eggs in dry weather. It is the weevil's larvae that do the damage to the growing fiber, and they are most numerous in a wet season. The early spring rains have supplied an abundance of subsoil moisture, and the plants can therefore stand a dry spell fairly well. As the yield is dependent on the conditions indicated, present estimates of the output are subject to too wide a margin of error to have any real value.

Utility of Road Signs Destroyed by Highway Commissioners.

Glen Lake, June 13—The one great criticism to be made of the work of the State Highway Department is the woeful lack of signs along highways directing travelers on their journeys.

This complaint, which is made by many tourists, does not apply to all sections of the State, but is chargeable in many and probably nearly all cases to indifference on the part of local highway commissioners, who were wonderfully efficient when it comes to tearing down road signs erected by private individuals because they were useful for kindling wood, but absolutely negligent when it came to erecting others to take their places.

The idea of marking telephone poles was a very commendable one and the installing of metallic tablets at railroads was all right, but in traveling along the trunk lines tourists discover that in many sections this work has been neglected, to the confusion of everybody.

One enterprising hotel man, J. P. Oberlin, of the Whiting Hotel, Traverse City, has just erected several hundred artistic signs along the various roads in this section of the State. In observing the ruling of the State highway department, he has placed these signs just outside of the right of way and they are very useful to travelers en route to Traverse City, but short of accomplishment as a direction to other towns.

If the department will not permit this work to be done by private individuals at their own expense, they should cause to be placed at frequent intervals plainly painted markers which will not only give one an idea of directions, but also distances as well, including the name of the next town.

That Battle Creek is unusually fortunate in the matter of hotel rates and that she holds a practically unique position among the larger cities of the State, insofar as hotel accommodations are concerned, was voiced by a report submitted by the Chamber of Commerce of that place several days ago, following several weeks of investigation.

With expressions of appreciation, and with instructions to its Secretary, John I. Gibson, to write a letter of appreciation for excellent service to the Post Tavern, Battle Creek's leading hotel, the board members showed their attitude toward the hotel rate question, so far as that city is concerned. The motion to send an appreciation letter to C. H. Montgomery, manager of the hotel, was unanimously carried.

It seems that Mr. Gibson was instructed some time ago to write to various cities over the State, asking their chambers of commerce for comparative hotel rate figures. The result was that, in many instances, the secretaries wrote back, asking that their names be kept confidential but stating that their own hotels could not compare either in prices or service with the Post Tavern.

Mr. Montgomery has one well-defined idea in the conduct of his hotel and that is when one has decided to patronize him and pay his price, he is to have his money's worth, and he is very punctilious in observing this rule. Some travelers have told me they could not afford to pay Post Tavern prices, but usually have accompanied this statement with a further one to the effect that there is no complaint about service or quality.

The efforts being put forward by the State Game Department to establish the English pheasant in our forest wilds are certainly most commendable and should promptly receive the active co-operation of bird and game lovers of Michigan.

If one can demonstrate to the Department that a suitable preserve will be provided and that intelligent care can be given the birds, an arrangement can be made to secure a reasonable number of eggs for hatching purposes at the cost of transportation. Of

course, the supply at present has its limitations, but even a start in a small way will eventually lead to satisfactory results.

There will be for some time to come some opposition to stocking the forests with these birds, on account of the stringent laws protecting them, and you will be told that the pheasant is the natural enemy of the partridge and will eventually annihilate the species, all of which is without authentication and is emphatically denied by game wardens all over the State.

It is going to be a big task to change public sentiment in regard to the protection of all game birds, but it would seem that true sportsmen, of which every community possesses a few, might be appealed to on sentimental grounds, who would eventually become self constituted game wardens, taking a personal interest and pride in the propagation of these birds, as well as the protection of other wild fowls.

Ohio, not nearly so well equipped as our own State physically, has gone into the enterprise with systematic vigor, spending large sums in excess of what is actually received for hunting licenses. It has comprehensive hatcheries and refuge grounds where the birds have absolute freedom without molestation and the results already show that the public may be permitted to kill off a few of the male birds each year, enjoy eating them, and the farmer or timber owner will eventually find pheasant raising fascinating and profitable.

I have always assumed that appropriations made for the purpose of propagation and protection of game birds and fish are wonderfully good investments and should be encouraged to a reasonable extent. Now that we have the full protection of the Federal Government, so far as migratory birds are concerned there is an appreciable increase in their members, and what is known as "fall shooting" is once more attractive. Only a few years ago game and game birds of every description were procurable at all enterprising hotels and cafes, and there is every reason for believing that with a reasonable observation of laws protecting such, the time is not far distant when they will re-appear on the bills of fare.

If you have a suitable timber lot and sufficient interest to back up the scheme, take the matter up with the State Game Department, who will render you every assistance possible.

There is absolutely no politics in the proposition and you require no pull whatsoever. If you are properly equipped to go into the enterprise you will be duly encouraged to do so.

The fate or final extinction of the passenger pigeon, so common in Michigan only a few years ago and of which there is not now one living specimen left on the globe, should be a warning to all to show reasonable care in not only stocking up with pheasants but also in rendering all possible assistance in saving partridges and quail from a similar fate. Quail, so far as legal enactments go, are amply protected, and there is a noticeable increase in their numbers of late. Farmers who formerly permitted their destruction without protest are now feeding them during the winter season and feel amply compensated with the pleasure of so doing. The partridge should also be provided with foods and such simple comforts as they require during that period, and if hunters will use reason during the open season, there will be in a very few years an ample number to meet the requirements of true sportsmen.

In the celebrated Day forest, at Glen Lake, there are thousands of graceful and beautiful black squirrels. They are protected by law and D. H. Day's watchfulness, and their presence is a delight to tourists who travel through this vast expanse of timber, consisting largely of beech timber, the nut products from which furnish ample food for them. They are ab-

solutely harmless, do no damage whatever to crops or fruit trees, and may some day, if left to themselves, supply food and raiment to multitudes. They require no winter feeding whatever when their environment is congenial and their presence is a sure indication that they have made a satisfactory survey of food possibilities.

Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, June 13—A wireless message was received from the firemen who visited the Soo Thursday, stating how much they appreciated the generous welcome and good time they had while here. The firemen arrived on the Octorara and were shown the points of interest in cars, which were furnished by the citizens on request of the Civic and Commercial Association. Seventy-seven cars were used by the entertainment committee and many more could have been used had it been necessary.

Mrs. Dunn, proprietress of the Home bake shop, which was opened up several months ago, is closing out the business. She expects to take charge of the Hodeck candy store, at Cedarville, this week. Mrs. Dunn did a very satisfactory business at the Home bake shop and her many patrons regret to see the place closed. The new store at Cedarville is located in the new building owned by Mrs. Hodeck and will be one of the leading confectionary stores at the Snows.

George Cawell and J. A. Barnes are proprietors of a new clothing store which will be opened in the Belvidere Hotel block about July 1. A complete line of men's and boys' clothing will be carried in stock. Mr. Cowell is a Soo boy who for the past ten years has been in the employ of the Hub clothing store and is thoroughly familiar with the business. Mr. Barnes has also been employed as manager and buyer for the Hub store for the past five years. With their large and favorable acquaintance throughout the city and county, the new firm has a very promising future.

"The man who is always looking backward can see where he has been, but not where he is going."

Ham Hamilton, of the Pickford Grocery Co., is a business visitor this week, bringing in a load of farm produce in exchange for merchandise.

Mr. J. D. McLean, representing H. O. Wilbur & Co., of Philadelphia, made his first trip here last week. He remarked that the Soo and the surrounding country far exceeded his expectations and that the drive through the neighboring towns furnished some of the nicest scenery he had ever seen on any of his travels.

The order of the State Public Utilities Commission, compelling all railroads in the State to lower freight rates, is meeting very favorably with the merchants.

R. W. Cowan, of the firm of Cowan & Hunt, returned last week from a motor trip to Detroit.

Henry Hickler, of the firm of Hickler Bros., returned last week from an extended Eastern trip.

William G. Tapert.

Dried Fruits Extend Their Season.

"In the past there was at this time of the year very little business in foreign dried fruits," Hills Bros. Company states in its weekly review; "but to-day there are certain lines which are becoming more and more all-year sellers and which keep the operator from going altogether stale during the dull period. While there have been great changes in the methods of city dried fruit handlers the interior jobbers have also found it necessary to change their ways of doing business and are adapting themselves to the conditions which now prevail. The country is growing, business is enlarging and the smaller jobbers in the

interior find that it is to their advantage to place orders ahead and buy for future delivery, especially in manufacturing lines, and stock where prices are guaranteed. This enables the manufacturer to offer his product for shipment over various periods and prevents the congestion that heretofore occurred when he was endeavoring to ship all his goods during any certain month. The demand for this line usually comes in a rush and extends over a few weeks only. The thing is to have the goods on hand and be prepared for this demand and be able to supply one's trade, getting the goods out into the country where they can be distributed by the smaller jobbers to their customers still further away. Where it is possible, therefore, jobbers find it is much to their advantage to anticipate their requirements, placing their orders for early shipment and assisting both the manufacturer and the jobber in their efforts to get the goods into the country in time for the fall trade."

Deciduous Crop Promising.

Another record breaking year for the deciduous fruit industry of California, with shipments totaling over 50,000 cars, is expected. Some officials expect 55,000 cars and no estimates of less than 50,000 cars have been spoken of. Last year, 40,420 cars were taken East. In 1921, 35,420 cars were shipped, and in 1920 shipments were 26,121 cars.

Cherries now are being moved from all sections, and shippers expect to send the first car of mixed deciduous fruit out of the Winters-Vacaville district within the next ten days. This car will have plums, peaches, apricots and cherries. The season is later than last year, so far as early fruit is concerned. Wilmer Seig, manager of the California Fruit Distributors, is among those who expect Eastern shipments to reach over 50,000 cars, and he reports that conditions for the California fruit grower and shipper never were more satisfactory than now.

The big increase in fruit shipments will be in grapes, and it is believed that grape shipments will come very close to 40,000 cars this season, as compared with 28,529 cars last year. Shipments of pears and plums are expected to run closely to the quantity shipped last year, peach shipments will probably be heavier and the cherry shipments will be lighter than last year. One reason for the lighter cherry shipments is that he canners are very active in their demand for fruit this year, and practically no Royal Anne cherries will be sent East. Last year the canners were overstocked, and almost out of the market, forcing the bulk of the Royal Annes into the hands of shippers. Drying plants, which handled only a small quantity of fruit last year because they also were overstocked, are active in their demand for fruit this season.

That's Different.

"Did you say, Mrs. Addie Pose, that I did poor work when I made that dress of yours?"

"No, indeed. When it ripped under the arms while I was at Mrs. Blabb's party, I merely said that was on account of the seam stress."

WOOLS AND WOOLENS.

Looking merely at the large supply of wool available, the surprising thing is how well values are maintained in the world markets. Now and then there is a softening of price at the public sales of some variety, but, on the whole, stability is the feature. Whether it can be maintained until the large accumulations of former years are disposed of is still, however, a moot question. So far as this country is concerned, the rate of duty in the Emergency tariff act serves to keep up wool prices. The imports present some curious features. There has been a decided drop in those of clothing wool, accompanied by a still more positive increase in receipts of combing and carpet wools. A reason advanced for the jump in imports of combing wools, which were greater in April than the total of any complete year except 1917, is said to be the contention which the Customs Court of Appeals is to have before it for decision next month. It is claimed that, by an omission in the Emergency tariff act, such wool may come in free of duty. A decision upholding this would have a very important bearing on the cost of worsteds, which are made of combing wool. Recent advances in the prices of woollens and worsteds have been based on the increased cost of the raw material caused by the working of the Emergency act. Further rises are expected. This indicates that spring prices, which are due in about a month, will show advances. No material change in the clothing situation occurred during the last week, although some favorable business was reported by salesmen on the road. Announcements of increases of price on fall clothing are taken as an inducement for retailers to stock up early. Makers of women's wear are preparing for earlier than usual presentation of their merchandise.

COTTON PREDICTIONS.

Weather conditions in the growing districts, which are receiving especial attention these days, have had much to do with the rising of quotations of cotton. The acreage planted is known to be larger, perhaps by 10 per cent., than was the case a year ago, but the season is about a fortnight behind. More reports are coming in of the greater prevalence of the boll weevil, but these, like other statements of a probable smallness of the crop, are often mere propaganda. The American Cotton Association, whose activities last year were quite pronounced, is already out with a fine bullish statement said to be based on the replies to a questionnaire sent "to experts in the various lines in the cotton industry," whoever these may be. Their estimate is declared to be a yield of 8,500,000 bales, with consumption put at 14,000,000 bales. The untenderable cotton in existing stocks is placed at 2,500,000 bales. To this is added a list of probable prices based on various yields. It begins with 35 cents a pound if the new crop is 11,000,000 bales and winds up with \$1 per pound for a crop of 6,500,000 bales. All of which may be cheerful,

but is not convincing. A frequent guess in the trade is that a crop of at least 11,000,000 bales will be had if conditions are about the average. Meanwhile, the rising quotations for the raw material have caused greater firmness and price increases in cotton goods, more particularly in print-cloths, sheetings and heavy cottons. They have also made the mills reluctant to trade for more than thirty days ahead. In finished goods, certain staple and branded lines are moving fairly well. A rise in denims was announced at the end of the week. A better demand is apparent in knit goods, although fall requirements still remain to be met in great measure.

BETTER BUSINESS ETHICS.

Another step in housecleaning has been taken by the enactment of the so-called Trade Bribery bill by the House of Representatives. This measure had the support of the Department of Commerce and the Federal Trade Commission and was sponsored by the Commercial Standards Council, an organization with headquarters in New York and composed mainly of the executive officers of a number of business associations of National importance. The bill makes it unlawful to offer inducements, rewards, or bribes to agents or employees of any business concern with the purpose of securing desired action in relation to the business of their principals or employers, when such a transaction involves commerce between the states. The measure now goes to the Senate and has a good chance of becoming law when some of the more urgent measures before that body are disposed of. This follows the recent ban on misleading labels by the Supreme court and the later action of the Trade Commission against the use of deceptive price marks. Local chambers of commerce are also training their guns on "removal, challenge, fire and bankruptcy sales," in the hope that such practices may be checked by spontaneous efforts rather than by resort to legislation.

LIFTING CLOTHING PRICES.

Following the announcement of increased wholesale prices made by a Middle West clothing manufacturer, other makers are taking similar action. Some firms which have already followed suit are postponing the time at which these will take effect to July 1. By then, it is said, practically all of their customers will have had the opportunity to place their orders for fall at the opening prices.

The advances, while described as due to higher fabric costs, are expected to have the effect of hastening retail purchases. While the retailer seems to have been somewhat stimulated, the general tendency still appears to be to confine purchases to a portion of requirements. With the market stiffening up, however, and salesmen making determined use of this as a sales argument, a change in this attitude may occur before the season advances very far.

CLEARANCE WEEK.

Merchants who can get away from their stores for a day or more next week would do well to pay a visit to Grand Rapids for the purpose of picking up the bargains which will be offered in every line of trade. Special efforts are being made to satisfy buyers who are looking for genuine bargains on seasonable goods.

The invitation is sponsored by the Wholesale Department of the Grand Rapids Association of Commerce, which will undertake to see that every mercantile visitor is made to feel at home.

BUSINESS FAILURES.

In the matter of business failures, the year seems to be running about the same as did 1921. The first month in each case showed an exceptionally large number, each constituting a new record. Reductions followed last year until in June they were 30 per cent. fewer. This year they have dropped in number from 2,793 in January to 1,960 in May, a reduction of about 28 per cent. Last month's failures were the lowest in number since October, 1921, while the indebtedness showed a drop of 40 per cent. from that in April. It is noteworthy, however, that the number of failures last year, after dropping for the first six months, proceeded thereafter to increase until the maximum was reached in December. Liquidation, so far as revealed by business mortality, began in October, 1920, when the number of failures were 923, the greatest since March, 1918. In January of this year the number was about five times the average of normal years. Counting great groups, the increase in failures was about the same for manufacturers as for traders. But analysis of details shows a much larger number as well as ratio of failures in occupations dealing with articles of wear. While the May failures were relatively low, they were still large as compared with those of the corresponding months of previous years. Whether they mark a permanent recession from the more numerous ones of previous months is one of the things upon which much depends.

AWAIT OPENING PRICES.

Compared to boom times and the war period canned food distribution is restricted as it lacks the big trades, both spot and future to attract attention and cause comment. There is not enough wind to cause waves, but there is ruffle enough to show that the air is moving. In fact, many distributors are inclined to think that there is a healthier and broader movement than is generally appreciated, considering the light supplies of all kinds and the lack of anything like a speculative demand. What business there is comes under the head of healthy trading. The future market is not so sound, many think, as that of spot offerings because the jobber is not buying ahead in a way to encourage the canner. In futures the deal is rather one sided, as the buyer

prefers to let the canner carry the heavy end of the pole. The fruit situation, where the demand to increase, would be serious and alarming, as there is so little to stabilize the market in the way of supplies. Offerings of all sorts on spot are a mere handful, and what is more, they are not to be had at other jobbing points or on the Coast.

SUMMER BUYING STARTED.

A firming up of prices in the primary markets continued as a feature during the last week. Sales were not so plentiful as were desired, but this in no wise affected the course of prices. In Chicago, the big semi-annual co-operative clearance sales of the jobbers attracted an unusually large number of buyers, whose purchases covered a very wide range. No conspicuous bargains were offered and, toward the end of the week, advances were made in the prices of cottons. The results of the sales indicated that dealers were in need of stocks to fill their shelves and were disposed to take a chance in buying to meet reasonable future requirements. In New York last week, there was a noticeable increase in the number of buyers from department stores and specialty shops. They represented almost every line and most of the goods they looked for were for quick delivery. This was particularly true in the case of some big stores asking for large quantities of merchandise for bargain basement sales. The warmer weather has had a marked influence in further quickening of consumer buying, which has attained fairly large proportions. This is what is usual at this period, despite the many efforts of some well meaning "boosters" to cause summer buying to start in with a rush a month or two sooner.

EVENING UP WAGE SCALES.

That wage increases for certain kinds of labor should be announced in a few communities while successive reductions in the pay of rail employees are being ordered by the Railway Labor Board and coal operators and textile men in New England should be insisting on reductions in the wage scales of their workers is not surprising. This simply means that we have reached the point in the process of readjustment where the tendency of wages is not everywhere downward, as it has been for a short time. The same movement has previously been noted in the case of prices. After many months, during which every change was in the nature of a recession, some prices ceased to decline and others began to advance. Wages, which are slower than prices, in conforming to economic changes, have now begun to show this tendency. This indicates progress towards readjustment. Meanwhile the wage reductions recently ordered for rail workers and the recent break in the price of wheat are obstacles for the time being to any pronounced inflation of general prices.

When the world pulls together as one team the hold-backs have to drop in line.

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To stock and sell well known standard brands of goods — especially, those on which the re-sale price has been established, is to eliminate the necessity of sacrificing your legitimate profits. Every merchant is entitled to a fair profit on anything he sells. You are protected when you sell

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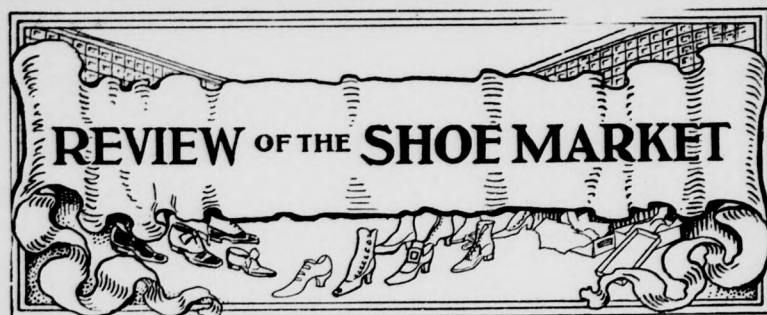
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Fall Buying Helps For Progressive Shoe Merchants.

The Brooklyn Style Show, as a show, was reviewed in these columns last week, but there were three important days after the show itself, during which the display rooms were kept open, and merchants visited the manufacturers and salesmen, visited with each other, and discussed fall styles freely among themselves.

As women's shoe styles have drifted into the acute "millinery" stage, naturally there are many opinions. Usually a majority of opinions may be used to predict facts.

The vast majority of buyers want to see a return to sanity. They admit there has been an overplay on too similar styles. But sanity is not a return to the day of complete staples.

Most merchants recognize that low heels were played too strong, a "flapper" type of shoe dominating the stocks. Retailers admit that matrons and middle aged women did not look well in many of the shoes which they bought, and that they have been outspoken against the extremely low heels, particularly.

Therefore, while it was well known among the bigger merchants long before the show that there would be a generous return to shoes of a higher heel type, the conferences after the show definitely brought out on just what types of shoes these heels could be placed, with due consideration to the class of women who will buy them.

On evening slippers there will be a return to the full Louis heel, graceful in shape, in heights varying 15/8, two inch, and 18/8, with the first two leading. On street turn shoes, 15/8 and two inch heels will predominate, with a choice between a substantial shaped Louis, and a Spanish Cuban with a Louis breast. The box heel will run higher than at present, 14/8 being the choice of most merchants.

Welt sole shoes will carry heels all the way from 8/8 to 14/8 high. The significant point is that shoes as a whole will be bought to fill a trade class requirement, and the right heel for the type will be placed on individual shoes. Right here it is well to sound a warning. There will be so much talk about higher heels that merchants may be led to think that lower heels are out. Such is not the case. Low heels have sold well to certain classes of people always, even when high Louis heels held the style center. And they will sell as well for the next season. Merchants must not condemn their present stock merely because of low heels. To do so is to invite unnecessary loss. The wise merchant will retain and buy a sufficient quantity

of such shoes to fill the wants of the normal trade for this style. Then he will buy lines of low shoes in welts carrying 12/8, 13/8 and 14/8 heels, suitable for those who have always worn and wanted moderate heels. Probably later in the season there will be a call for concave Cuban heels two inches high. There is now no indication of leather Louis heels coming back this season.

So the question of heels, which plays an important part in style selection, may be said to be clearly defined. Low heels will still sell to the normal low heel trade, but the abnormal trade on low heels is done. Heels will be higher. When the season is well under way, probably 14/8 will be found to be the average height, and the height on which the heavy demand will center.

Lasts will be sane and moderate as to toe and shorter as always when toes widen out. Dress shoes in both welts and turns that carry the higher heels, centering around 14/8, will be of an opera type, receding slope at toe, rounded wall at top to take care of the foot from the ball forward and give a roomy sense of comfort. Vamp lengths will be moderate, ranging in type of pattern from 3 3/8 to 3 5/8, but an average of 3 1/2 inches seems to be the length most desired. Lower heel types will carry a fuller and rounder toe in turns, and in welts custom shaped toes will be most favored.

In materials, taking the average of the city trade, patents, satins, dull kid and calf will probably constitute the great majority in demand. In the country at large, and 65 per cent. of the retail business is country and not city trade, the heavier leathers will gain the ascendancy over patents and satins. A great many merchants believe that the best dressed conservative type of women will go quite largely to dull calf and kid the coming season. At least, smart looking shoes in plain effects can be developed in these leathers on the toe shapes and heel heights of the lower lasts. While red leathers are still in high favor in the Middle West, the tendency in the East is for medium and brown tans, and the same is true in the far West.

As for patterns, straps and oxfords tell the story. In strap designs there is a tendency toward plainness, with fewer two tones, perforations and cut-

Home Ease
STRAP SANDAL IN STOCK
Black Kid, Flexible McKay, Stock No 500 Price \$1.80. Terms 3-10. Net 30 days. Write for pamphlet showing other In-Stock Comfort numbers
BRANDAU SHOE CO., Detroit, Mich.

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AND
ROOMY



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- No. 988—Men's H. B. Kangaroo, half Double Sole, Rubber Heel Good-year Welt, Bekvam last\$3.85
No. 989—Men's Genuine Kangaroo, half Double Sole, Rubber Heel, Good-year Welt, Bekvam last\$4.25

The Bekvam last over which these shoes are built has a high plain toe, short shank, extra broad ball. It is designed to fit short, extremely thick, large jointed feet. We have stocked a few of these shoes in Genuine Kangaroo to meet the requirements of the customers of the Rindge, Kalmbach, Logie Co. who are looking to us to fill this need.

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Manufacturers of Serviceable Footwear

Grand Rapids, Mich.

We Have a Very Complete Stock On the Following

Send us your mail orders at once for what you may need

Stitch Down Oxfords and Barefoot Sandals.	
Stock No.	
506—Men's tan stitch down blucher oxford arth. heel 6/11 E	\$2.15
508—Men's chocolate black stitch down 6/10	2.00
3227—Infants tan calf play oxford stitch down 5/8	1.00
3327—Child's tan calf play oxford stitch down 8 1/2 /11	1.15
3427—Misses tan calf play oxford stitch down 11 1/2 /2	\$1.30
3225—Infants Lotus calf stitch down barefoot sandal 6/8	.90
3325—Child's lotus calf stitch down barefoot sandal 8 1/2 /12	1.00
3425—Misses lotus calf stitch down barefoot sandal 12 1/2 /2	1.15
3226—Infants patent crome barefoot sandal 5/8	1.10
3326—Child's patent crome barefoot sandal 8 1/2 /11	1.20
3426—Misses patent crome barefoot sandal 11 1/2 /2	1.40

Children's and Women's Patent Straps and Oxfords on the Floor.

Stock No.	
31830—Childs' pat baby doll 3 5/8	\$.75
3283—Childs' pat baby doll 6/8	.95
3306—Childs' Pat instep strap 8 1/2 /12	1.70
3406—Childs' Pat instep strap 12 1/2 /2	1.90
3300—Childs' Pat. oxford 8 1/2 /12	1.50
3400—Childs' Pat. oxford 12 1/2 /2	1.60
3520—Women's patent one strap C & D	2.85
3554—Women's crome one strap C & D	2.70
3590—Women's patent cut out pattern C & D	3.25

Mr. Dealer: Don't forget White Goods, we have a very good selection to choose from.

Hirth-Krause Co.

TANNERS AND SHOE MANUFACTURERS

GRAND RAPIDS

MICHIGAN

outs. As for the designs themselves, one strap and two straps will lead. Extremists will try out the side lace oxford, but it is not a shoe for the general public. The tongue Colonial comes also in this class. If it sells well, it will be in high grade stores and to the best trade, who will buy it to get away from styles worn by the masses. This is the one doubtful question to-day as to the future. Worth while opinions are divided on the subject, but most merchants consider it as a high grade proposition and limited to high grade demand. Whether the Colonial gets a good start and then filters down to the lower grades cannot be predicted with certainty, but there are more reasons for believing it will not be a mass proposition than that it will.

In welt soles oxfords will lead, and straps in plainer effects will be second-best sellers. Upper designs on oxfords will be plainer as to stitching and perforations. Too many merchants will deceive themselves on oxfords this fall, feeling that they have not moved as many tan calf oxfords as they expected. This, usually because they bought tan oxfords on top of their sport oxfords, and then introduced "flapper" heel straps on top of that. Any average merchant, however, can safely figure that oxfords will constitute more than half of his sales from September to next March.

Just a word about such styles as the Cossack or Russian boots, cuff top strap pumps, and intricate and ornate pattern designs. Such numbers are for the adventurers of merchandising, and should form at best only a very small part of the average merchant's stock. Balance is the word of the hour, avoiding extremes that are here to-day in samples and gone before the goods come into the store.—Shoe Retailer.

Have Money Rates Touched Bottom?

An abundance of cheap money during the spring has been the result of the liquidation of indebtedness and the inability of those with capital to find a large field for its employment. This condition has stimulated activity in the securities markets and brought higher prices for stocks and bonds. How long this plethora of funds awaiting investment will continue is a matter in which the business community is intensely interested, for a stiffening of money rates will not only affect the prices of securities but it will indicate a quickening of business activity. The next crop-moving period may bring a seasonal rise in rates, especially if prices of staple crops are high. It takes more money to move twenty-cent cotton than twelve-cent cotton. The developments at the conference of financiers in Paris will have an even more marked effect on the money market. The placing of a large and well-secured loan by Germany will mean a flow of capital funds from this country and should carry money rates to a higher level than has prevailed during recent months. This will necessarily bring some change in our gold supply and it will not be without its effect on prices of commodities and securities.

Death of Walter Beard, Grocer at Crystal.

Crystal, June 13—Walter F. Beard recently passed from this life at the University Hospital at Ann Arbor, of pulmonary embolism, following an operation on April 19. Pneumonia and other complications developed after the operation, but he was thought to be on the way to recovery, when he was taken worse and the end came suddenly and unexpectedly.

He was brought here Tuesday and funeral services were held Thursday afternoon at the home at 1 o'clock, and at the Congregational church at 2 o'clock. Rev. J. M. Scott preached a beautiful and impressive sermon. The remains were laid at rest in the Ferris cemetery. Undertaker E. H. Marcy had charge of the funeral.

Many beautiful floral offerings testified to the high esteem in which he was held in the community.

Mr. Beard had been in business in Crystal for the past sixteen years, having conducted a lunch room and ice cream parlor at the lake until six years ago, when he removed to the corner of Main and Lake streets, where he since operated a restaurant and grocery business. He was owner of the Park House in the upper grove.

He was born in Canada 63 years ago, but was a resident of Ferris township for many years before coming to Crystal. He was a member of the Modern Woodmen lodge at Stanton.

He is survived by his wife and six children; Earl and Walter, Jr., of Crystal; Floyd, of Ferris township; Mrs. Arthur Coston, of Pine Grove; Mrs. Clarence Pentoney, of Greenville; and Mrs. Blanche Hubbard, of Ashley. He also leaves his foster-mother, two brothers, Eugene of Crystal, and Charles of Greenville; a sister, Mrs. Edwin Meade, of Syracuse, N. Y., and nineteen grand-children.

Mr. Beard was a familiar figure in and about Crystal and will be sorely missed by many friends and business associates. His bereaved family have the most sincere sympathy of the entire community.

Taxes and Deflation.

While it becomes easier for the foreign debtor to discharge his obligations to his creditor in the United States when exchange on his country appreciates in value, the situation is reversed when he undertakes to pay his debts within his own country. He does not pay his domestic debts in dollars, which are becoming cheaper in terms of his own money, but must pay them with the appreciating currency of his own country. The debtor thus suffers when his country's money improves in purchasing power, while the creditor profits correspondingly. When these considerations are applied specifically to the case of the debt of the British Government to the United States, it becomes apparent that what the Government gains by the improvement in sterling may represent a corresponding loss by the taxpayers. In other words, the Treasury will not have to use as many pounds as formerly in buying dollars, but the taxpayers who are called upon to give up currency that has greater purchasing power than formerly. Only by a direct reduction in taxes corresponding to the appreciation in the value of this currency will the taxpayers escape loss.

A fool is known by six things: anger without cause; speech, without profit; change, without progress; enquiry, without object; putting trust in a stranger; and mistaking foes for friends.—Arabian Proverbs.

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Necessity of Longer Credits For the Farmer.

When the collapse in the prices of agricultural commodities took place in 1920, it delivered a body-blow to many a country bank and many a farming community dependent upon it for the funds necessary to maintain economic life.

Instances of this nature could be cited by the hundreds. One or two examples, however, will serve to show in a concrete way what the difficulties were and how the War Finance Corporation was able to reach the weak spots in the situation and supply the necessary strength—in the form of actual cash and of that intangible, but no less important element, confidence.

In one community in the Wheat Belt, there were four banks serving the farmers in a territory of about 25 miles around a town of 5,000 people. The community had been built up chiefly by homesteaders, who moved in from adjoining states. These people had little money but a tremendous fund of integrity, perseverance and reliability. They were there to stay and to make homes for themselves and their families. They were willing to work, the land was good, and all they needed were funds and moisture, for the climate is of the semi-arid type.

Fortune smiled upon them for a number of years. The seasons were good. Crops of wheat, rye, flax, and the like, were produced and sold at a profit. The town became a market center, with wheat and equipment of various kinds flowing in. A National Bank and a large State Bank were established there, besides two smaller banking institutions. The business of all these was dependent upon agriculture, and, in turn, the farmers were dependent on them for current working capital.

Then came a year when insufficient moisture interrupted the growing prosperity of the community. The next year the story was repeated. And so it went for about five years. Each year the problems of the farmers were a little more difficult, but they stuck to their guns and held their own fairly well until, on top of the bad crop conditions, came the market collapse of 1920.

The struggle finally became too severe for two of the banks. One was absorbed and another went to the wall, leaving the community dependent entirely upon the National Bank and the large State Bank.

The failure of the third bank caused a considerable strain on the two that remained. Confidence was shaken and there was a material falling off in deposits. Although crops last year

were above the average, the slump in the prices of grain and livestock left the farmers only enough to pay current expenses and practically nothing to pay off their old notes. The aggregate of these notes had been steadily growing. Both of the remaining banks had loaned so much that they were in a critical condition. In December, 1920, the State Bank had almost reached the end of its rope. It had loaned all its available funds and, in addition, had borrowed seven times the amount of its capital and surplus in order to take care of the needs of its farmer customers. The National Bank also was in an overextended condition.

The only thing that stood between the farmers in this community and disaster was the ability of these two banks to carry them until there should be a turn in the tide. The closing of one would almost certainly have meant the closing of the other. In the case of the State Bank, more than half of the farmers' notes were past due. Had it been compelled to close, the natural consequence would have been forced liquidation, the selling out of scores of industrious farmers, and a tremendous set-back to the whole community. And if both banks had failed, the farmers not only would have suffered the distress of forced liquidation but they would have been left without any banking facilities whatever. The productive capacity of the community would have been largely destroyed and business would have come to a standstill.

The creditors of the State Bank, showing their confidence in the community and in its ability to weather the storm, loaned the bank more than \$100,000. With this additional money the bank would have been able to pull through but for the continued fall in the prices of farm commodities. Many of the farmers had wheat, oats, rye, other grains and livestock in considerable quantities, but the prevailing prices were too low to cover even the cost of production, to say nothing of paying off indebtedness. To make things worse, the deposits of the banks were steadily shrinking.

This was in November, 1921. It was during this month that the machinery developed by the War Finance Corporation under the Agricultural Credits Act got into full working order all over the United States. If these banks were to continue functioning, and their farmer customers were to be protected from forced liquidation at a time when such a process would injure them most, some way had to be found for rediscounting a portion of their farm paper. A way

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out of the difficulty was found through the War Finance Corporation.

Both banks applied for loans. The State Bank was granted a loan of \$100,000 and the National Bank \$75,000. Other loans followed; and, altogether, this one farming community was granted loans by the Corporation amounting to \$350,000. It is believed that as a result of these advances, the two banks are largely over their troubles, and that with anything like an average crop and average prices for farm products this summer and fall, the community will again be on its feet. Whereas six months ago the situation looked desperate and the farmers and stockmen were depressed and discouraged; to-day, with the prospect for better moisture conditions, with the outlook for a profitable crop better than it has been for a long time, and with the oppressive influence of a threatened financial breakdown removed, the bankers, business men, farmers and stockmen have recovered their cheerfulness and are going ahead with their business.

Each community has its own peculiar problems, and the complicating elements in the situation may be quite different in different places. No one example, or even series of examples, can be said to be typical in a large sense. There are, however, elements which are present in every situation and which, other things being equal, determine the nature and direction of the economic outlook—whether backward or forward, pessimistic or optimistic. The economic life of a community, for instance, may be guided by fear or by confidence; and a change from one to the other means a change in the trend of the whole economic situation.

The loans made by the War Finance Corporation to banks in the agricultural districts have been a vital factor in restoring confidence. They have prevented disastrous situations from developing in many communities where a number of banks found themselves in a difficult position due to loans which, though good, were nevertheless slow and temporarily uncollectable; where those banks were faced with the necessity of meeting the demands of depositors. If the weaker banks in these communities had not been reinforced by the Corporation's rediscount facilities, the stronger banks would not have been as willing as they have been to do their part in the situation. The assistance given by the Corporation has encouraged them to function in a more normal way throughout the agricultural territory.

The advances authorized by the War Finance Corporation have been an important factor also in financing the orderly marketing of agricultural products through co-operative marketing

associations. Recently, a co-operative marketing association needed funds to finance the orderly marketing of the crop of its members. It applied to the banks for aid in carrying on the work of pooling, grading, assorting and marketing. The association had all the tangible factors necessary to success; it was organized on a sound basis and had the necessary machinery to handle the grading and marketing. But the banks hesitated; the fear which had oppressed the agricultural districts since the collapse in prices of 1920 was still in the air. So the association turned to the War Finance Corporation. Its application for a loan was approved by the Board of Directors and a credit placed at the disposal of the association, to be drawn upon as needed. This action of the Corporation supplied the one needed element in the whole situation. Two days later, representatives of 132 local banks held a meeting and agreed to provide over \$4,000,000. This was sufficient for the first needs of the association. So the War Finance Corporation's contribution in the beginning was not funds; it was that intangible but absolutely essential element in business—confidence.

Though the Corporation has entered into agreements to lend approximately \$63,000,000 to co-operative marketing associations in all parts of the country, in most cases only a small portion of the credit authorized has actually been used. This indicates that when these associations are properly organized and soundly managed, they are able, for the most part, to obtain the necessary funds from local banking sources. But it is generally agreed that their ability to do so has been based largely on the fact that they could, if necessary, obtain funds from the Corporation. It is obviously easier for a local bank to furnish funds to a co-operative marketing association when it knows that the funds can be borrowed from another source and repaid to the bank in case of need.

In California, the first state to take up co-operative marketing on a large scale in this country, the associations, for the most part are so well established that their banking credit is equal to that of the best privately owned and managed corporations. Although they market products aggregating in value \$250,000,000 annually, they have had occasion to avail themselves of the funds of the War Finance Corporation to the extent of only \$1,500,000. The more recently organized co-operative marketing associations in Oklahoma, Mississippi, Arkansas, Texas, Arizona and the Northwestern states, while not so firmly established as those in California, appear to be organized upon sound

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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

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THE past 2 or 3 years have witnessed an alarming increase of "Cat and Dog" stock-jobbing concerns. They sell stock to the unwary investor in all sorts of questionable activities. 90 per cent of their sales are made to women.

We urge all thoughtful men to protect their families from unwise investment. It can be done by providing a definite income from a "trust fund." Our "Living Trust" may be started any time. The accumulating income from these funds adds rapidly to their value.

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principles and to be properly and capably managed.

The co-operative movement has now developed to a point where the right of the co-operative marketing associations to carry the products of their members for orderly marketing, until the consumer is ready to take them, must be recognized and the necessary financing machinery provided. Existing banking laws and regulations should be adjusted with this end in view, and a rediscounting facility established to make it possible at all times for such organizations to obtain adequate funds for their operations.

One great trouble with the financial system of this country is that it is based on European conceptions of what constitutes soundness in banking—conceptions which have grown up in countries whose business is chiefly industry and commerce rather than agriculture. The financial machinery of Europe is based on a sixty or ninety-day banking facility. This is exactly what is needed to finance imports of foodstuffs and raw materials, the manufacture of raw materials into finished goods, and the export of manufactured goods. But the basic business of America is the production and distribution of agricultural commodities, and sixty or ninety-day financing does not adequately meet the needs of the producer.

The collapse in agriculture, and in the banking situation in the agricultural districts, was partially due to an attempt to collect loans on farm commodities within too short a period. The inevitable result was to force on the market an abnormally large volume of products in an unusually short period of time. The arbitrary application of principles which are not adapted to American Agricultural activities produced a breakdown in the machinery. Our great staple crops and livestock are neither produced nor consumed in ninety days, and we should not expect to market them in ninety days.

The need for longer term financing for our agricultural turn-over is partially recognized by the Federal Reserve System, in that provision is made for rediscounting agricultural paper for six months. But our financial system as a whole does not adequately recognize the necessity of synchronizing agricultural financing with the natural processes of production and consumption.

In importing European banking conceptions, we have made the mistake of identifying the liquid quality of bank paper with the duration that is written on its face. It is true that bank deposits in this country, as in Europe, are largely demand deposits, and a considerable portion of them must be invested in short-time paper so that they will revolve in a way that will meet the demands of the depositors. It is time, however, to draw a sharp distinction between short-time bank paper and the question of the liquidity of the security that underlies bank paper, long or short. The six and nine-month loans on wheat and cotton, made by the War Finance Corporation to co-operative marketing organizations, are as liquid, from the

point of view of the security, as ninety-day paper representing advances to merchants and manufacturers. Long-time paper may be more liquid as to security than short-time paper. It may not be as well adapted as an investment for all of a bank's funds, representing deposits payable on demand; but the experience of the war Finance Corporation demonstrates that, when adequate financing for a suitable period is provided, staple agricultural commodities are liquidated in an orderly way, and that, in fact, the liquid quality of the security is enhanced by a more gradual marketing process. The self-liquidating quality of paper depends upon the orderly marketing of the commodities underlying it far more than upon duration written on its face.

During the past year it was clearly shown that commercial paper depends for its liquidity on the orderly buying of the manufactured goods, and that this orderly buying, in turn, depends largely upon a purchasing power based upon the orderly marketing of our basic agricultural products.

We need to develop a fresh outlook. We need to revise our financial conceptions. And we need to do it in the light of common sense instead of in slavish adherence to theoretical principles based upon the needs of a business governed by different conditions. Our finances need Americanization.

Eugene Meyer, Jr.,

Managing Director War Finance Corporation.

Corporations Wound Up.

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

Chippewa Automobile Co., Sault Ste. Marie.

Cadillac Film Co., Detroit.

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

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Saginaw Cigar Co., Saginaw.
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F. A. Engineering & Mfg. Co., Highland Park.
Michigan Sausage Works, Flint.
Saginaw Sash & Door Co., Saginaw.
Grand Rapids Fire Insurance Agency, Grand Rapids.
Masonic Temple Association of Ludington.
Port Huron and Northern Railway Co., Detroit.
R. H. Cook Co., Detroit.
Tedd Co., Detroit.
Michigan Central Realty Co., Alpena.
Egyptian Embalming Fluid Co., Grand Rapids.
Royal Oak Creamery Co., Detroit.

Some Unlucky Points.

From the point of view of efficiency I should say that the following are very unlucky:

1. Arriving ten minutes late.
2. Quitting ten minutes too soon.
3. Starting a job before planning it.
4. Spelling a customer's name wrong.
5. Putting the blame on some one else.
6. Making the same mistake twice.
7. Getting angry three times in the same day.
8. Taking ten hours' pay for nine hours' work.
9. Thinking of a horse race or a dance while operating a machine.
10. Running upstairs after a heavy meal.

Fourth National Bank

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United States Depository



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Compounded Semi-Annually

3½

Per Cent Interest Paid on
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Left One Year

Capital Stock and Surplus
\$600,000

WM. H. ANDERSON, President

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Particulars mailed. Safe experts.

TRADESMAN BUILDING

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The Whole Plan of Mutual Fire Insurance.

A few years back, while driving through the North, we stopped a boy on horseback to get our bearings. He was a Russian lad, and was smoking a cigarette. Before replying, he carefully spit on the cigarette and made sure that it was out before he threw it away. He knew what a prairie fire meant in that country, and he took no chances. The holocaust in the Triangle building in New York was due to a lighted cigarette thrown into a waste basket. The Baltimore conflagration, so the records have it, started from a cigarette thrown through a sidewalk grating.

The Russian boy on the North prairies had what few of us have—a sense of personal responsibility. He knew the safety of the community in which he dwelt depended upon the care he exercised in the prevention of fire. The safety of the community means little to us where it conflicts with our habits of life. We get more fun out of hanging somebody after the deed is done.

Figures before us show that the fire loss in the United States for the past five years was \$1,672,722,677. These figures take into consideration the actual fire loss only. When we add on to them the economic loss due to the interruption of business, the cost of our fire departments and fire fighting equipment, the expense of collecting and distributing the fire tax, to say nothing of the dead and maimed, we begin to understand what it means to sit back on our haunches and say, "Let 'er burn; she's insured."

Of course figures like the foregoing do not mean much in this billion dollar age. But, nevertheless, the generations that are to follow us are going to suffer for the pyrotechnic jag that we are indulging in at the present time. It is wasteful; it is sinful; but we must have our little fun.

What is the remedy? Well, the sensible one would be to emulate the habits of the Russian boy to whom we have referred. If we could somehow get it under our hides that there are a few people on earth besides ourselves, and that whenever we are careless as regards fire, we may be endangering not only the property but the lives of others, maybe we would learn to spit on our cigarettes before we threw them away.

The practical solution of the problem lies with the fire insurance business. Before a man can take out a life insurance policy, he has to pass rather a rigid examination, and if he is below par, he doesn't get protection. Thereafter he is a little more careful about what he eats and drinks and how he conducts himself generally; but fire insurance may be secured on anything that can stand up long enough to have a policy slapped on it, provided one is willing to pay the rate demanded. Now this is all wrong. Fire insurance is intended to indemnify one for any loss he may sustain by fire after he has used all reasonable means to prevent its occurrence. It never was intended that the payment of a premium carried with it a license to be careless, nor to maintain a fire trap in the heart of a city.

Fire insurance companies argue that theoretically they have nothing to do with fire prevention. It is their business to sell indemnity and to charge a premium according to hazards existing, and that it is the business of the people to do the preventing. Like most theories, this is very nice so far as it goes; but it bumps up against the hard fact that we are burned out body and breeches because the people generally feel that they are relieved of all responsibility in the matter after they have paid their premiums.

In the mutual fire insurance business, it is not difficult to secure the co-operation of policyholders in the work of fire prevention when it is put to them in the right light. After all, we are not a Nation of nit wits. We have no desire to burn the country up, and we are willing to do our share when it means that we can't secure fire insurance, or at least mutual insurance, unless we do. It all gets down to putting fire insurance on the proper basis, and that means that it is the duty of the company to point out the fire hazards that exist in the property under its protection and the duty of the insured to remove them, else go without insurance. This is the whole plan of mutual insurance, and where it is adopted, it means fewer fires, and in consequence reduced insurance cost as mutual policyholders get the benefit of all savings that are made.

Specifically Condemn Dry Powder Tubes.

The Committee on Field Practice of the National Fire Protection Association of which Edward R. Hardy, assistant manager of the New York Fire Insurance Exchange is chairman, submitted to the Association for adoption at its Atlantic City convention, May 9, 10, 11, a paragraph on the dry powder tube and the so-called "hand-grenade" reading:

So-called fire extinguishers, consisting generally of sheet metal tubes filled with mixtures of bicarbonate of soda and other materials in powdered form or of glass bottles filled with chemical solutions and designed to be hurled at the seat of the fire are not recognized as fire extinguishing appliances.

It was time wasted by an employee in shaking a dry powder tube at the incipient stage fire in the Iroquois Theater that permitted that fire to get beyond control. The National Fire Protection Association has never recognized these devices but has heretofore been content to ignore them. As they are still made up and sold to uninformed persons it is now proposed to take more positive stand respecting them. They are of course harmless in themselves but are objectionable as diverting attention from real means of fire extinguishment.

In old passenger coaches on back country railroads may still occasionally be encountered the row of round blue glass bottles so familiar to our grandfathers. These never were fire extinguishers and the persons installing them were under no illusions respecting them. They were provided to comply with state laws which required the installation of fire extinguishers in passenger cars without specifying what a fire extinguisher was.

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Minnesota Implement Mutual	50%	Ohio Underwriters Mutual	30%
National Implement Mutual	50%	Druggists' Indemnity Exchange	36%
Ohio Hardware Mutual	40%	Finnish Mutual Fire Ins. Co.	50%

SAVINGS TO POLICY HOLDERS.

Hardware and Implement Stores, 50% to 55%; Garages and Furniture Stores, 40%; Drug Stores, 36% to 40%; Other Mercantile Risks, 30%; Dwellings, 50%.

These Companies have LARGER ASSETS and GREATER SURPLUS for each \$1,000.00 at risk than the Larger and Stronger Old Line or Stock Companies. A Policy in any one of these Companies gives you the Best Protection available. Why not save 30% to 55% on what you are now paying Stock Companies for no better Protection. If interested write, Class Mutual Agency, Fremont, Mich.

OUR FIRE INS. POLICIES ARE CONCURRENT

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The Net Cost is **30% Less**

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

WM. N. SENF, Secretary-Treas.

Michigan Shoe Dealers Mutual Fire Ins. Co

LANSING, MICHIGAN

Cash Assets	OUR RECORD	Dividends to Policyholders
\$ 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
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Economical Management

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Conservative but enjoying a healthy growth.

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GRAND RAPIDS, MICH.

Proceedings of St. Joseph Bankruptcy Court.

St. Joseph, May 27—Lewis P. Walker, engaged in the stove business at Hartford, filed a voluntary petition and was adjudicated a bankrupt. The matter was referred to Referee Banyon. The schedules of the bankrupt disclose liabilities of \$16,641.59 and assets of \$7,760.27, as follows:

Preferred Claims.	
Hartford township, taxes	\$125.00
Unsecured Claims.	
Trustee of George W. Merriman, Hartford	\$10,525.26
Olney National Bank, Hartford	1,611.77
Fred Simpson, Hartford	471.30
Lumbermen's Mutual Casualty Co., Chicago	267.80
Myrtle Walker Hartford	3,156.16
M. O. Oppenheim, Hartford	135.00
E. G. Richcreek, Hartford	151.45
Rudolph Burkholz, Hartford	162.50
J. W. Pensinger, Kalamazoo	11.20
Simpson Acres, Hartford	30.15

Total \$16,516.59
May 29—In the matter of Samuel Gills, bankrupt, of White Pigeon, the trustee reported a sale of assets to Jacob Stein, of Chicago, for \$1,235. The sale was disaffirmed and set aside on the grounds of insufficient bid, Joseph Baron, of Chicago, having offered the sum of \$1,450 and deposited as evidence of good faith the sum of \$500. An order was entered by the referee for creditors to show cause on or before June 9 why such bid should not be accepted and the trustee directed to sell the property to Mr. Bacon for \$1,450. The first meeting of creditors was held and claims to the amount of some \$2,145.60 were allowed and the meeting adjourned to June 14, at which time a first dividend will be declared.

Riley W. Schaeffer, a farmer of Sturgis township, St. Joseph county, and recently engaged in the hardware business at La Grange, Indiana, filed a voluntary petition and was adjudicated a bankrupt. The matter was referred to referee Banyon. The following are listed as creditors:

Sturgis National Bank, Sturgis	\$1,825.00
Citizens State Bank, Sturgis	600.00
Lima State Bank, Howe, Ind.	180.00
La Grange State Bank, La Grange, Ind.	100.00
L. J. Beardsley, Sturgis	80.00
Caroline Zantstock, Centerville	100.00
Mrs. Hiram Wilson, Sturgis	139.00
Fred Eagley, White Pigeon	57.00
C. M. Dewey, Sturgis	15.00
M. E. Fischer, La Grange, Ind.	80.00
Miles Miller, Sturgis	28.00
Dan Schaffer, Sturgis	40.00
David B. and Harry B. Martin, La Grange, Ind.	3,500.00
Earle Michael, Sturgis	150.00
Gottlieb Geglne, Fort Wayne	150.00
Mrs. Hamilton, Fort Wayne	375.00
Hibbard Spencer & Bartlett Co., Chicago	128.00
Schaeffer Hdw., Decatur, Ind.	100.00
Creditors names unknown	300.00
Carl Yaple, Fort Wayne	400.00
Roy H. Hagerman, Sturgis	300.00

Assets, real estate \$8,647.00
May 31—In the matter of Lewis P. Walker, bankrupt, an order was entered calling the first meeting of creditors at Hartford on June 12 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.

Petition having been filed with the referee for the appointment of appraisers prior to the first meeting of creditors, upon recommendation of the petitioners an order was entered by the referee appointing Milton Hinkley, of Benton Harbor, Samuel Martindale, of Bangor and Robert K. Brown, of Hartford, appraisers.

Based upon the petition of Morley Brothers, of Saginaw, William Price, of Lawton, and Harry Wilson of Paw Paw, Joel H. Clark, engaged in the general merchandise business at Lawton, was adjudicated a bankrupt and the matter referred to Referee Banyon, who entered an order for the bankrupt to prepare and file his schedule. Carl Bartlett, of Lawton, was appointed receiver, pending the first meeting of creditors.

June 1—In the matter of Riley W. Schaeffer, bankrupt, an order was made calling the first meeting of creditors at Kalamazoo June 12 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.

June 2—In the matter of William M. Traver, bankrupt, of Hartford, the adjourned first meeting of creditors was held at the referee's office. The trustee's first report and account, showing total receipts of \$6,859.40 and property of the estimated value of \$35,000, were considered, approved and allowed. Administration expenses were ordered paid. There not being sufficient funds to declare a first dividend of 5 per cent., upon recommendation of the trustee the same was deferred until the next meeting of creditors on July 8, at the referee's office. From present indications creditors will not receive dividends in excess of 10 per cent.

June 3—In the matter of Lester Lindsey, bankrupt, of Otsego, the adjourned first meeting of creditors was held at the referee's office and the trustee's first report and account, showing total cash

receipts of \$268.22 and property of the appraised value of \$309.49, were considered, approved and allowed. Upon recommendation of the trustee, a first dividend of 5 per cent. was declared and ordered paid. The trustee was directed to pay administration expenses to date. The first dividend list of creditors was filed and the first order of distribution entered, whereupon the meeting was adjourned to Sept. 4.

June 5—In the matter of Joel H. Clark, bankrupt, of Lawton, schedules were filed showing liabilities of \$13,589 and assets of \$9,520.20. The following are scheduled as creditors.

Secured Creditors.	
John McKeys & Co., Lawton	\$1,200.00
Jackson Fence Co., Jackson	400.00
International Harvester Co., Chicago	4,500.00
Swift & Co., Chicago	380.77
	\$6,480.77

Unsecured Claims.

Hardie Mfg. Co., Hudson	\$177.02
Johnson Paper & Supply Co., Kalamazoo	5.57

Jackson Fence Co., Jackson	732.09
John Deere Plow Co., Moline	507.72
George H. Jung Co., Cincinnati	11.02
Louden Machine Co., Chicago	33.21
Moore Plow & Imp. Co., Greenville	9.91
The Matag Co., Newton Iowa	73.76
Magill Weinsheimer Co., Chicago	6.85
Night Commander Light Co., Jackson	7.30

Oliver Chilled Plow Co., South Bend	48.00
Lamphrey Products Co., St. Paul	100.00

The Perkins Corporation, South Bend	63.15
Smith Lockwood Mfg. Co., Westfield	12.53

Stoughton Wagon Co., Stoughton, Wis.	89.52
Morley Brothers, Saginaw	938.62

Chilled Plow Co., South Bend	104.80
United Engine Co., South Bend	39.61

Weiss Mussells Co., Lansing	16.50
A. W. Walch Co., Kalamazoo	28.00

Walter A. Wood, Hoosick Falls, N. Y.	213.56
Swift & Co., Hammond	404.90

Anti-Smut Chemical Co., North Adams	36.00
American Seeding Machine Co., Springfield, Ohio	212.00

The Butler Co., Butler, Ind.	12.54
Bucher & Gibbs Plow Co., Canton	493.20

Birdsell Mfg. Co., Canton	9.25
Clemens & Gingrich Co., Grand Rapids	370.28

Bond Supply Co., Kalamazoo	20.00
Bateman & Co., Inc., Grenloch, N. Y.	125.44

Brown & Sehler Co., Grand Rapids	900.00
Champion Corporation, Hammond	322.00

The Cable Sales Co., Kalamazoo	117.80
Cheney & Son, Manlius, Ohio	34.68

Decatur Republican, Decatur	4.00
Detroit White Lead Works, Detroit	31.63

De Laval Separator Co., New York	21.34
Detroit Vapor Stove Co., Detroit	163.27

Emerson Brantingham Co., Rockford, Ill.	30.34
Fairbanks Morse Co., Rockford, Ill.	1.31

Gall Cure Pad Co., North Baltimore	31.25
The Heddrick Mfg. Co., Toledo	96.43

William Price, Lawton	131.00
Harry Wilson, Paw Paw	15.36

	\$7,758.43
Assets.	

Notes and bills of exchange	\$5,860.00
Stock in trade	2,500.00

Carriages and implements	60.00
Accounts receivable	150.00

Cash on hand	300.00
Other personal property	650.00

	\$9,520.00
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June 6—In the matter of James G. Hanover, bankrupt, Weesaw township, Berrien county, the trustee filed his final report and account, showing total receipts of \$668.20 and disbursements of \$296.26 and balance on hand of \$371.94, whereupon an order was made by the referee calling the final meeting of creditors at his office on June 22, for the purpose of passing upon the trustee's final report and account, the declaration and payment of a final dividend and the payment of administration expenses.

Creditors were directed to show cause why a certificate should not be made by the referee recommending the discharge of the bankrupt.

June 7—In the matter of Alfred Speyer, bankrupt, of Kalamazoo, an order was made by the referee setting aside the trustee's objections and exceptions to the bankrupt's exemptions, and allowing the bankrupt \$162.50 in lieu of his specific property.

In the matter of Joel H. Clark, bankrupt, Lawton, the referee made an order calling the first meeting of creditors at Paw Paw June 21 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.

June 8—In the matter of Louie J. Bressin Bresslin & Schad, a co-partnership, bankrupt, Allegan, the adjourned first meeting of creditors was held at the referee's office. The trustee's third report and account, showing total receipts of \$6,159.45 and disbursements of \$185.45 and balance on hand of \$5,974.00 was considered, approved and allowed. The administration expenses were ordered paid to date and the matter of declaring a first dividend deferred until the petition for review for priority payment

of \$3,100, which was denied by the referee, was decided by the district judge.

June 9. In the matter of Samuel Gills, bankrupt, White Pigeon, creditors having been directed to show cause why the offer of Joseph Baron of \$1,450 for assets of the bankrupt estate should not be accepted, and Jacob Stein, the first bidder, having bid the sum of \$1,870, an order was made by the referee, directing the trustee to sell the same and for the immediate confirmation of the same. The trustee filed his first report and account with request for the declaration and payment of a first dividend of 10 per cent. and the payment of administration expenses, which will occur at the next adjourned first meeting of creditors.

June 10. In the matter of George W. Merriman, doing business as the Hartford Exchange Bank, bankrupt, the trustee has been directed to file his third

report and account for the purpose of declaring and ordering paid a third dividend of at least 10 per cent. upon proper notice to creditors.

The Modern Version.

"Mother, may I go out to swim?"
"Yes, my darling Lillian!"
"Wear your suit that is tight and thin
And vamp a man with a million!"



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

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Mirrors—Art Glass—Dresser Tops—Automobile and Show Case Glass

All kinds of Glass for Building Purposes

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GRAND RAPIDS, MICHIGAN

FIRE

TORNADO

BETTER INSURANCE

AT

LESS COST

During the year 1921 the companies operating through

The Mill Mutuals Agency

paid more than \$5,800,000 in dividends to their policy holders and \$8,300,000 in losses.

How do they do it?

By INSPECTION and SELECTION

Cash Assets Over \$22,610,000.00

We Combine

STRENGTH, SERVICE, SAVINGS

THE MILL MUTUALS AGENCY

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To Those Who Have Money to Invest

We are always in a position to offer good dividend paying stocks. At this time in particular we are in a position to offer an exceptionally strong investment.

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Grand Rapids, Michigan

CHAIN STORE LIMITATION.**No Saving in Selling and Service Costs.**

The chain store system of distribution is a normal development of the evolution of business. Department stores and mail order houses began to appear simultaneously about sixty or sixty-five years ago, and chain stores came soon after.

The department stores resulted naturally in large cities from the development of modern advertising methods, rapid transit and the use of telephones. Mail order houses resulted from rapid spread of population over great areas with which ordinary methods of distribution could not keep up, the use of modern advertising methods, and coincident with the development of easy and safe means of transportation and the improvement of the mail service, rural free delivery, and so on.

Chain systems followed the tendency that has been dominant in nearly all lines during the last fifty years toward concentration and consolidation of enterprise. The department store consolidates ownership and management of many lines of merchandise under one roof. The chain store consolidates the ownership and management of many units within the same line of merchandise, but with decentralized location.

The first of existing chain stores seems to have been the Great Atlantic & Pacific Tea Company, which was established in 1859. Jones Bros. Tea Company came into existence in 1872, and Woolworth's 5c and 10c stores in 1879.

During the eighties and nineties the 5c and 10c stores, together with their prototypes, the "99c stores," the "racket stores" and "novelty stores," came into existence. Since 1900 the chain store idea has spread to a great variety of lines, including tobacco products, confectionery, drugs, haberdashery, clothing, dry goods, automobile supplies, restaurants, bakeries and barber shops.

Over 2,000 Chains.

There are now probably over 2,000 chain store systems in existence in this country, with a total of over 100,000 retail outlets. Alfred H. Beckman, Secretary of the National Chain Store Grocers Association, is authority for the statement that seventy-five chain grocery organizations operate about 50,000 stores. The total volume of all chain organizations must be considerably in excess of a billion dollars.

Estimates have been made that within the grocery field 10 per cent. of the total business is already done by chains, and it does not seem to be an exaggeration to estimate that more than 5 per cent. of all goods sold to consumers in this country pass through chain stores.

Inasmuch as chains operate mainly and most successfully in the larger cities, their progress is much more noteworthy, since in such cities as Philadelphia and New York probably more than half of all food products going to the consumer are sold by chain stores, and large proportions of other goods as well. To the independent retailer and department stores this progressive growth of chain

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IF we built UNITED TRUCKS less conscientiously we might wonder at the fine records they make in the service of the many kinds of business institutions to whom we sell them.

But we build them well—just as carefully, and of as fine material as go into ANY truck manufactured in the country. They stand up. Every time we sell one we make a friend. We want more and more of such friends.

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A Size For Every Business Requirement

1½—2½—3½—5-Ton

United Motors Company

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Bell Main 770

Grand Rapids, Mich.

Citizens 4472

**Quality—
rather than quantity production**

trucks

stores is, naturally, becoming more and more a matter for serious consideration.

Just how much of the rapid growth of the chain store is due to consolidation of ownership of existing stores, in which stores formerly owned by independents pass into the hands of chain store organizations, and how far the chain store type of merchandising is succeeding in competition unit for unit against independently-owned stores, is somewhat difficult to determine.

"According to information at hand, it appears that the Great Atlantic & Pacific Tea Company has added over 1000 stores in the last year and a half; the F. W. Woolworth Company has added nearly 100; the J. C. Penney Company has added over 50, etc. Scarcely a chain now in successful operation can be named that has not increased its number of retail outlets.

Measure of Efficiency.

Probably the only real measure of the actual efficiency of a chain store system is its cost of doing business in comparison with the cost through other channels. Here, again, available figures are far from satisfactory. It is impossible to show from these figures either that chain stores are more efficient or less efficient than ordinary stores in the distributive process.

To illustrate, the cost of doing business in grocery stores, we are told, ranges from 6 to 25 per cent. of sales, but the common or average figure is about 15 per cent. Chain store costs in the grocery field are said to range from 8 to 19 per cent., with an average or common expense of 15 per cent. From this it will be seen that the range in chain stores is not as wide as independent stores. But more significant still is the fact that the average cost of doing business in chain stores is about the same as in independent stores.

The independent store, however, buys its goods largely from wholesalers, while chain stores in many cases buy direct from producers. Therefore it might be urged that to the independent's cost of doing business there should be added the wholesaler's cost of doing business. This is a fair condition. Wholesalers' costs in the grocery field vary from 4 to 15 per cent. of their sales, with an average of about 6 to 8 per cent. The total costs of distribution then on goods passing through independent grocers' hands should amount to an average of from 21 to 23 per cent. of sales, against the average of 15 per cent. for chain stores. Here is an apparent gain of from 6 to 8 per cent. in the costs of distribution through chain store channels.

Before concluding that this apparent gain of chain store channels over retailer-wholesaler channels is a real gain other factors must be considered. It should be possible for any store granting credit to eliminate 2 per cent. of its expenses (computed on sales) by going on a cash basis. It should be possible to eliminate an additional 2 per cent. of expense by adopting the plan of having customers carry their own goods. By the standardization of stocks and the elimination of perishables and of slow sellers it may be possible to cut the expense

in independent stores another 2 or 3 per cent. By adopting sales policies along these lines independent stores should be able to cut expenses from 6 to 7 per cent. of sales. From this it will be seen that the costs of selling through independent stores, including the wholesale margin, closely approximate, indeed if they do not fall below, the costs of selling in chain stores.

Self Service Type.

The very acme of reducing the expense seems to have been reached in self-service stores of the "Piggly-Wiggly" type or the "U-Save-It" plan of taking the self-serve stores direct to the consumer by means of motor trucks driven over regular routes covered two or three times a week. I do not know what the costs may be in the "U-Save-It" system, but the latest financial statement of the "Piggly-Wiggly" stores indicates that the total expense in the Memphis territory, including 98 stores, runs 8.3 per cent. of sales. But even this low cost of selling is not as low as costs run in independent stores of record.

Comparisons between chain stores and independent stores in other lines show similar results. In independent drug stores costs range from 17 to 43 per cent., with an average of 27 per cent. Chain store costs are said to be about the same as the average for independents. Independent shoe store costs run from 14 to 36 per cent., with an average of 24 per cent., and chain store costs, operating under similar conditions, average about the same.

Comparative Figures.

The Harvard Bureau of Business Research figures for general merchandise stores show costs ranging from 10 to 30 per cent., but with an average or common figure of 15½ per cent. The J. C. Penney Company, operating more than 300 stores in medium size towns throughout the Middle and Far West and handling goods somewhat comparable to the lines handled in general merchandise stores, showed an expense amounting to nearly 19 per cent. of sales as reported for the year 1921.

In conclusion of this point, it does not seem that we have any conclusive evidence so far indicating that chain stores are enabled by reduced costs to sell for very much less than independent stores or department stores, lines of goods and conditions of service considered. On the contrary, the facts meager though they be, seem to indicate that the costs of both independent and chain stores correspond quite generally to the amount of service rendered the public.

In other words, we get down to a very simple formula, namely, that the public here, as elsewhere, must pay for what it gets and it gets just about what it pays for. If the public is willing to do without credits, delivery, unusual hours and other similar factors of service in its retail stores, the savings from the elimination of these services may be had in the form of reduced retail prices in non-service stores.

No Monopoly.

That neither the chain store nor independent store management have the monopoly of the best methods of management is sufficiently proved by

the figures that I have given on the costs of doing business. If by either system a big gain could be made, it would naturally be reflected in costs, but the facts are that in both chain stores and independently owned stores costs vary from low to high percentages. These variations as we have already seen are due, in part, to differences in services performed, as already indicated, but more important still, from the standpoint of the future of both chain store and the independently owned store, they vary in proportion to the management ability of their respective executives and the better type of manager is found in both chains and independent stores.

Buying.

When we come to buying, however, the chain stores seem to enjoy a decided advantage over most independent stores because of their power to buy in large quantities. A few illustrations will suffice to indicate how far this may go in the case of some of the largest chains. Among the many items handled, one organization purchased 90,000,000 pounds of candy and 20,000,000 pounds of enamel-ware in one year. In another organization the annual purchases amounted to 50,000,000 pounds of coffee, 200,000,000 pound sof sugar and 200,000,000 cakes of soap. If quantity controls price, and everybody knows that it does to a certain extent, then chain stores are entitled to and undoubtedly do secure reductions from the prices usually charged retailers.

On the other hand, there are limits to the reduction of prices based on quantity purchase. There is a point up to which increased production results in economies but beyond which no further savings accrue. In fact, it is the experience of many manufacturers that taking additional business beyond normal capacity results in increasing rather than in diminishing the cost of production. When this point is reached it no longer pays the producer to offer his goods for less money or to accept orders for greater quantity.

Nor is the entire difference between what most independent retailers pay and what the chain stores pay pure profit. In taking on quantities the chain stores really assume the place of the jobber in present day distribution, and as chain store organizations increase and grow one finds that there is no noteworthy change in distribution other than that producers sell partly to chains now whereas in the past they sold wholly to jobbers.

Added Costs.

A chain store that buys direct and handles large quantities incurs new expenditures for warehousing, stock-keeping, transportation, depreciation, etc. Centralized buying resulting in securing the best prices for quantity is obviously highly advantageous, but in addition to the expenses incurred in connection with such quantity purchases, there must be very numerous instances where centralized buying results in loss through inability to take the fullest possible advantage of small, widely scattered and localized opportunities to buy.

Quantity buying will not insure the success of a chain. All of the essentials that have been named are im-

portant to their success. None may safely be eliminated. But the important thing from the standpoint of the public is that theoretically, at least, the independent stores can match any factor in chain store management except buying power.

What Is Future of Chain Store?

What is the future of the chain stores? Prediction is both a difficult and precarious business, I may suggest the following points as probabilities. Five and ten cent stores, if one may judge from developments during the past few years, seem nearly to have reached the peak of their possibilities.

Drug store chains are apparently meeting more opposition than formerly, due in part at least to the rapid development of buying associations and co-operative wholesale groups of independent stores.

In the grocery field chain organizations are fairly crowding upward. Here the prospects of continued growth of chains for some time to come is excellent. This is in part due to the enormous size of the field of food selling, in part to the poor merchandising methods of the great numbers of retail grocers, and in part to the fact that grocery chains so far have given most of their attention to the large cities and henceforward are likely to spread into the smaller cities. There seems to be ample room to grow.

Chain organizations are certain to increase and to grow as long as the average managing ability of independent store managers is lower than the organized ability of chain organizations and as long as the buying power of chains give them advantage over independent stores. In spite of the fact that chains are growing by leaps and bounds, there are certain things that may be noted which in the future may check their progress.

Here To Stay.

In conclusion, chain store systems are here to stay. They came into existence because there was a definite field of service for them not adequately covered by any other type of retail institution. Most of the chains have made their successes by offering a more limited type of service than given by most independent retailers, and also by specialization in merchandise.

The chain organizations, by reason of the necessities of their organization, have developed certain phases of retail distribution to a very high degree of efficiency. Finally, the chain stores have taught the retailers of every country the great lesson of getting together in buying.

Independent stores have a great deal to learn from the chain stores. Some of this instruction will, I fear, be expensive alike to both teacher and student, but in the long run and out of the readjustments in retail distribution taking place through the spreading of chain stores, we may look forward to a much more efficient system of retailing that will not only cut the costs of distribution but also eliminate many of the wastes that now occur between the producer and the consumer.

Paul H. Nystrom,
Director Retail Research Association

What The Front Door Could Tell The Back Door

EVERY grocer realizes the fact that goods are *bought* in *case lots* through the back door; but are *sold* by the *package* through the front door.

But it's only the *experienced* grocer that governs his back door purchases by his front door sales.

Experience has taught him that foods do not always move out as quickly as they move in. This is especially true today of unadvertised goods.

The constant front door sales of Post Toasties, Grape-Nuts, Instant Postum and Postum Cereal warrant the Grocer in liberal back door purchases, always.

Not only does the year-'round, every-month-in-the-year advertising of Post Toasties, Grape-Nuts, Instant Postum and Postum Cereal make certain the prompt movement of these four products—

But the Postum Cereal Company goes further. It *guarantees* the sale of each and every package.

That, with the recognized high quality of Post Toasties, Grape-Nuts, Instant Postum and Postum Cereal, and their reasonable price, have made *staple products* out of what were once known as specialties.

For this, like for everything else, "There's a Reason."



Postum Cereal Company, Inc.
Battle Creek, Michigan, U. S. A.

PIONEER OF THE TRADE.

Death of A. C. Bartlett, Well-Known Chicago Jobbers.

A. C. Bartlett, chairman of the board of directors of Hibbard, Spencer, Bartlett & Co., Chicago, died at Pasadena, Cal., Tuesday, May 30, as the result of a stroke of paralysis which he recently sustained. Mr. Bartlett occupied a unique position in the hardware world and particularly with regard to the growth and development of Chicago and the Middle West. His passing at the age of 77—he would have been 78 had he lived until June 22—closes a life of activity devoted entirely to hardware and he leaves behind him a splendid monument in Hibbard, Spencer, Bartlett & Co., which has long been one of the best known and soundest hardware jobbing firms in the country.

Mr. Bartlett's association with this firm extends over a period of fifty-nine years, during which time he saw it grow from a very small business with one traveling salesman to an establishment of international reputation with representatives in every state of the union, and in many foreign lands.

Mr. Bartlett was born at Stratford, N. Y., June 22, 1844, and received his early education in the public schools of that place. After his father died, the mother moved, with her family, to Salisbury Center in the adjoining county of Herkimer. Here his common school education was continued until his sixteenth year, when he attended for one year an academy at Dansville, N. Y. During the next two years he was at the Clinton Liberal Institute at Clinton, N. Y. One winter he taught school, and one summer clerked in a country store. His health had been somewhat impaired by his close application to his studies, and at the age of 19, he moved West to Chicago.

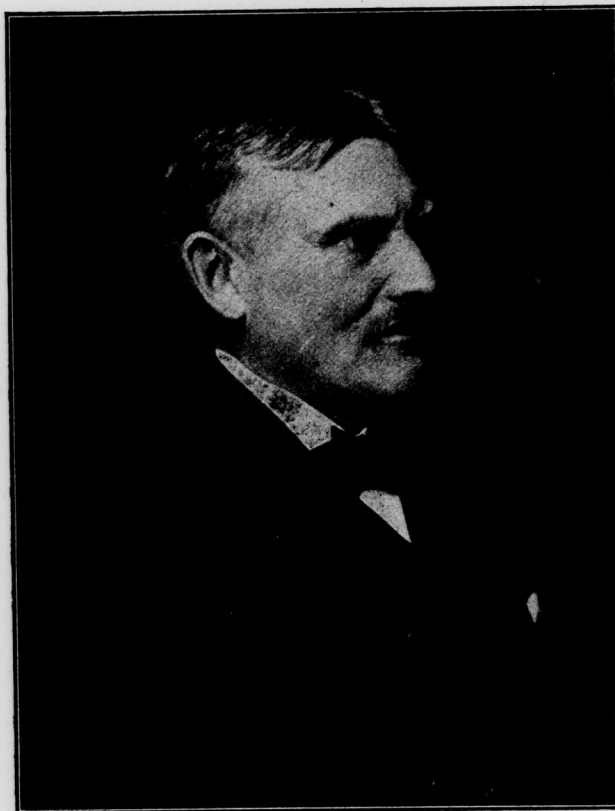
His plan at that time was to gain some experience in a wholesale house, and then remove to a village or small city to embark in a mercantile venture, and so he entered the employ of Tuttle, Hibbard & Co., as a general utility boy. The only record of his first salary is to be found in the directors' room of his firm, and consists of eleven names of the employees of the firm, on the back of a business card, and Mr. Bartlett's salary was listed at \$400 per year. He often told how he had to walk two miles to his work each day to save money.

At the end of the first year the firm was changed to Hibbard & Spencer and it is not uncommon to hear the older merchants speak of the firm to-day by that name. Three years later Mr. Bartlett was given an interest in the profits of the business and later became a general partner. In 1877 the name was changed to Hibbard, Spencer & Co., and on January 1, 1882, was incorporated under the present name of Hibbard, Spencer, Bartlett & Co. At this time Mr. Bartlett was made secretary of the company and on the death of Mr. Spencer was made vice-president. When Mr. Hibbard died he was made

president, which position he held until January, 1914, when he was elected chairman of the board. The last few years have been spent in travel and away from Chicago but he never lost interest in the business or its activities, and his visits to his office always saw many happy faces to welcome him for he was idolized by the people who associated with him and worked for him.

Mr. Bartlett was a typical example of progressive business man and he always said that his success was due to the men with whom he associated and the rapid development of the Northwest and consequently Chicago. He said many times that the pioneers of the business laid foundations for

most prominent of the metal importers and dealers of New York as their largest indebtedness was to this firm. In talking to the head of this Eastern concern, Mr. Bartlett said he had come away without any figures or statement, but that everything would be paid in full. The head of the firm replied: "I fear that you Chicago men with your Western spirit and enthusiasm are undertaking more than you can accomplish, without injustice to yourselves and your future state. We shall be glad if you pay 100 cents on the dollar, but will be just as well satisfied if you can pay 50 or 25 cents on the dollar. Our stock is open for all goods you may order and if you are short of money, draw on us."



Adolphus Clay Bartlett.

the success and that he, as a younger man, came into the ranks after the cornerstone had been placed and simply marched in line, preserving early traditions, while endeavoring to keep abreast of the ever changing conditions of the trade. Nevertheless his success was due to hard work, unremitting energy and determination.

During his association with the hardware business he saw many changes and witnessed many phenomenal growths. While connected with this firm he had the satisfaction of seeing it grow from a small store employing eleven people to the present large establishment with a great number of employees and one which occupies an enviable reputation in the business world of to-day.

In 1871 the great Chicago fire practically reduced the stock and buildings to ashes but before the week was up a floor was being laid on the lake front for temporary quarters. Mr. Bartlett was sent East, as they were large dealers in metals, to see the

Outside of the large place he filled in the affections of the people who worked with him, the merchants of the hardware trade and his host of personal friends, he was associated with almost countless activities both of a philanthropic and business nature. He has served as a director for banks, universities and railroads and was particularly interested in the Chicago Art Institute. His work in charitable organizations is well known and the Bartlett Gymnasium of the University of Chicago will stand as a record of his interest in the educational institutions of this country.

He leaves a son, Frederick C. Bartlett, who is also one of the directors of Hibbard, Spencer, Bartlett & Co. There are also three daughters, May, Florence and Eleanor. Another son, Frank, died about 1903. A host of friends and associates will mourn their loss for they will be separated from a man whose character stands forth with a shining light and whose smile

and encouragement made many a dark day bright.

With the passing of Mr. Bartlett goes the last of the pioneers of the hardware trade as he and the late E. C. Simmons were looked upon as the originators of the modern wholesale hardware jobbing houses. Mr. Bartlett was also one of the last of the Chicago pioneer merchants who were identified with Chicago and its phenomenal growth in the last three decades.

Unemployment No Longer a Problem.

The plaint that "We can't get the labor" is beginning to be heard once more in the land. The shortage is as yet confined to scattered districts, but the best proof that it is actual is seen in wage increases in a number of industrial establishments. Two companies in the mining district of Alabama have recently made increases in the wages of coal and iron miners of from 10 to 15 per cent. This week a steel corrugating plant in West Virginia and a company manufacturing roller bearings in Ohio have announced 10 per cent. advances. The steel mills of the Chicago district are reported to be finding it difficult to increase their labor forces as their operations expand, as the building boom has drawn many workers away from the steel plants, where until recently they were employed on part time.

That the improvement in labor conditions is widespread is indicated by the Department of Labor's report on employment for May. In forty-nine out of sixty-five industrial centers there was an increase in the number of workers during the past month, the average gain for the territory surveyed being 3.2 per cent. Part of this increase is seasonal, but when due allowance is made for this fact there are many indications of industrial recovery. Among the cities reporting heavy increases were Detroit and Toledo, where the automobile output is attaining a record volume. Many cities report a shortage of skilled labor for building operations. There was an increase during May in the number of employes in the metal, lumber, food products, chemical, textile, and transportation industries. The industries reporting decreases were leather and leather products, tobacco, liquor, and beverages. It is difficult to repress a speculation whether the decline in the last-named group is not due to the stricter enforcement of the Volstead act.

Substitute For White Lead.

The elimination of white lead, with its poisonous effects, from the manufacture of paint is apparently promised by use of a product which is now being manufactured by a Sydney (Australia) concern. This product is oxide of antimony, which is non-poisonous, and complete success is claimed for it. The antimony used in its manufacture is taken from the Costerfield Mine, Victoria, according to the Manufacturers' Journal of Sydney. The oxide is said to be produced cheaper in Australia than in any other part of the world, due to the invention of a novel contrivance by which it is withdrawn from the ore chutes.



The Finest Towels of the Greatest Towel Manufacturer

THE complete Cannon line includes every kind of cotton huck and turkish towel. Cannon Towels always represent the finest values that you can buy.

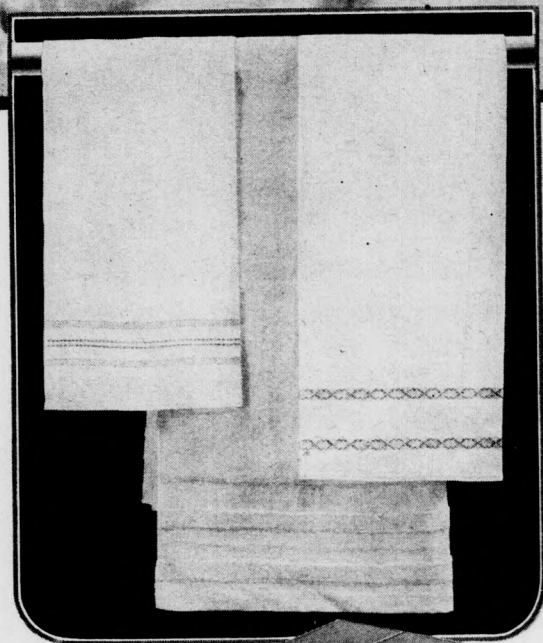
For Cannon Towels are made of high-quality cotton. They are bleached and finished by a Cannon process that gives each towel an exceptionally fine appearance. Cannon Towels are unusually absorbent.

Cannon huck and turkish towels are suited to the most carefully appointed homes—yet you can sell them at prices that will appeal to *every* woman. Cannon Towels will increase your towel sales with generous profit to you.

Cannon Towels are made by the Cannon Manufacturing Company, the largest producer of towels in the world. They come packed one dozen turkish and two dozen huck towels to a bundle, with the blue Cannon trade-mark label on every package—look for it.

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

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



Each package of genuine Cannon Towels has the blue trade-mark on the wrapper. Look for it.



CANNON TOWELS



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.

Making New Customers Out of the Newlyweds.

Written for the Tradesman.

All the business arising from the hardware dealer out of June weddings does not cease when the bride is led to the altar. The gift trade, extensive though it may be, is merely the first stage in the development of potential new business. To obtain a share of the purchases that are made by the bride and groom before they are married, and by the friends, in the shape of gifts, is, of course, an important matter. But what is also of great importance is the fact that the newlyweds who make their homes in your community represent possible new customers.

It behooves the wide-awake hardware dealer to make some effort to convert these people into permanent customers.

No married couple could ever start off so well equipped with house furnishings that they do not need to buy anything new for months or years. In fact, the buying starts at once, in most cases. For many a day Mr. Newlywed will carry down town instructions from Mrs. Newlywed to purchase this or that article to round out the kitchen equipment they had imagined complete.

But even were there no immediate necessity for purchasing house furnishings, there are the possibilities of the future to consider.

That future implies a generation, and the possibilities of a generation no one can compute. But while no one can compute those possibilities, everyone recognizes that they are worth some attention.

The importance, therefore, of the hardware dealer forming a permanent business relationship with Mr. and Mrs. Newlywed cannot be gainsaid.

Of course no one hardware dealer, even with the most carefully devised plans, can hope to link up to his store as permanent customers all the newly married couples in his community. Competition for new business is keen. The dealer can, however, make an effort to link them up; and the dealer whose effort is most intelligently and systematically planned and most persistently carried out is pretty sure to get the lion's share of the business.

As in farming, so in business, those who sow and cultivate well are the ones who reap well. You must go

after the business; you can't wait for it to come to you.

Of course the first essential in order to hold business after it has been tentatively secured is service.

It is a comparatively easy matter, through good advertising, to attract people to the hardware store. But good advertising will not, of itself, hold customers. Service, and nothing but service, will do this. Service implies prompt, courteous and intelligent attention and the right goods at right prices.

It may, however, be presumed that every dealer who has the energy and enterprise to make a strong effort to secure the trade of Mr. and Mrs. Newlywed is in a position to hold that trade by rendering good service when he once gets them coming to his store.

How, then, to interest them in his store, to get them into the way of becoming permanent customers, is the matter to consider.

Presumably every dealer who has made preparations for the June gift trade has a carefully compiled list of the persons immediately concerned. Presumably too this list has, in many instances, been compiled upon the card index principle. Those who have not adopted the card index method of preparing their mailing lists will find it a very simple and convenient system—much more convenient than the pocket note book or even the indexed blank book, since it is easy to add new names in the correct alphabetical order, to drop "dead" prospects from the list, and to supplement names and addresses on the individual cards with other desirable information.

As the list was originally compiled for prospective brides and bridegrooms, it naturally follows that it can no longer serve its original purpose after the couples enumerated become man and wife. But they can be made of great possible further use if, after the marriage service, the cards are transferred to what might be termed the housekeepers' list, particularly if, in compiling the original list, the precaution has been taken to secure the address of the new home.

In transferring, some names must be dropped; since quite a few couples will have moved to other places.

Having the correct address in each case of the newly married couple, the business-getting campaign can be launched. Though, of course, June is the month of brides, and these business-getting methods are particularly of interest at this season, marriages take place at all seasons of the year, and these methods can be adapted to

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



VIKING TIRES do make good

VIKING TIRES give the user the service that brings him back to buy more.

Cured on airbags in cord tire molds, giving a large oversize tire.

We have an excellent money-making proposition for the dealer. Write us for further information.

BROWN & SEHLER CO.
 State Distributors Grand Rapids, Mich.

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.

a general follow-up campaign to interest all newlyweds.

On their return from the honeymoon, a nicely worded, typewritten letter can be sent to Mr. and Mrs. Newlywed tendering congratulations. This letter might also point out that should Mrs. Newlywed have discovered a need for any articles in order to complete the furnishing of her home, these will be delivered at once in response to a telephone message. With this letter you can enclose a list of articles likely to be required. If this list is departmentized, so much the better. But whether departmentized or not, the list will nine times out of ten remind the housewife of certain necessary articles overlooked in the furnishing of the home. The selling efficiency of the list would probably be enhanced if prices were quoted on each article.

A similar list printed in good, clear type might also be prominently displayed in different parts of the store.

Toward the latter part of June the dealer will find it advantageous to set apart a day or two, or even a week, for special sale for newlyweds.

During this special sale sections of the store should, as far as possible, be fixed up to represent corresponding rooms in the home.

While the larger stores would naturally be in a position to work out this scheme in greater detail than the smaller stores, that fact should not deter even the small dealer from making some effort to carry out the general idea. No matter how small the store may be, this sort of advertising will bring in some additional business.

In certain instances, demonstrations might be put on, and refreshments served.

During the campaign the store windows will, of course, be specially dressed for the occasion. The advertising too should have a specific bearing on the campaign. And the advertising will have double potency if an invitation to visit the store during the period set apart for the special sale is sent out. This invitation, which should be mailed not only to newlyweds and prospective brides, but to a selected list of housewives in general; for interest in occasions of this kind lasts with women as long as life lasts.

Resourcefulness is one of the most important factors in the success of such a campaign. The dealer who gives careful thought to the campaign is the one likely to develop the largest number of business-getting ideas and successful advertising stunts. No two men will develop ideas exactly alike in every detail; but all may at the same time be productive of good results.

The extent to which "stunt" advertising may be adopted depends on the dealer himself and his clientele. In some such campaigns the offer of a paid up fire insurance policy for a certain amount to every newly married couple purchasing goods to a certain amount has been a successful stunt. Here and there the practice has developed of giving each newly married couple visiting the store a useful little souvenir of some sort. One dealer distributes booklets of gummed labels, for sticking on jars of pickles and preserves. Another

gets out a little cook book or a booklet of "handy household hints." And so on.

The success of the campaign depends to a large extent on the co-operation between the hardware dealer and his salespeople. The latter can be helpful in looking up prospects, and in interesting them after they come to the store, and in giving useful hints at various stages. A staff conference where suggestions can be exchanged and the campaign talked over is a helpful preliminary to the campaign itself. Victor Lauriston.

The Quality That Wins.

When a salesman makes a call, he has a definite purpose—to make a sale.

The buyer is prepared not to buy, so refuses to give an order.

The salesman gives reasons why an order should be placed at that time.

There are several other reasons why the buyer cannot agree. Possibly he has never tried the salesman's line of goods; possibly the price is too high; possibly, also, he doubts the salesman's claims that the better quality will prove the goods to be a better investment in the end.

The buyer maintains that his firm has always dealt with a certain house, and they have no reason to change. His firm may be prejudiced in favor of that rival house.

Mr. Successful Salesman counters that with something like this:

"Well, if you have been buying from one house all these years, you don't know whether it will pay you to change or not. You don't know whether or not the goods I handle are better than those you have been buying. You can't tell that until you try them, can you?"

"My saying that they're better won't prove it. If other firms who use them would tell you that they are a better buy, that wouldn't prove it. There's only one way that you can find out for yourself, and that is to try them. Give me a small order, and try them out—then you will know. Isn't it true?"

This idea may be countered, and another one brought up; but it is to a buyer's interest to give the goods a trial. Many are sold on this argument alone.

I know a salesman who swung the buyer of a large firm that had dealt for fifteen years with another house. For fifteen years salesmen from a dozen competing houses had been trying to sell that buyer, and for fifteen years no salesman had succeeded until this particular salesman came along and made up his mind to land that firm or admit that he didn't know how to sell.

It took him nearly a year to do it, but he did it! Did it because the very thought of failure nagged him day and night for months—did it because he wouldn't admit himself whipped—did it because, as the buyer said, he was the most persistent cuss he had ever met!

That's the quality that wins in salesmanship—persistence.

S. A. Chandler.

The night watchman saves daylight by not using any.

KEEP COOL—Swat the Fly
Now is the time to order your FANS and FLY SWATS for
SUMMER ADVERTISING
THE CALENDAR PUBLISHING CO. has them.
G. J. HAAN, President, Manager.
1229 Madison Ave., S. E. Grand Rapids, Mich.
Samples and Prices given upon request. Citizens Phone 31040.

**PLAIN TALKS
ABOUT
STREET CAR
SERVICE**

**Co-operative
Courtesy and Mutual
Helpfulness Will
Improve the Service
of Your Street Car
Company**

Give Us the Benefit of Your Advice

Send in your ideas of how your street car company can improve its service. Tell us what we should do that we are not doing. If you have a plan by which we can give you more efficient service at a lower cost, let us have it.

You see the street car company from the standpoint of a patron. You know us better than we know ourselves. This is our business and it is constantly before our eyes. Sometimes it is so close that we lose the perspective and fail to see its needs.

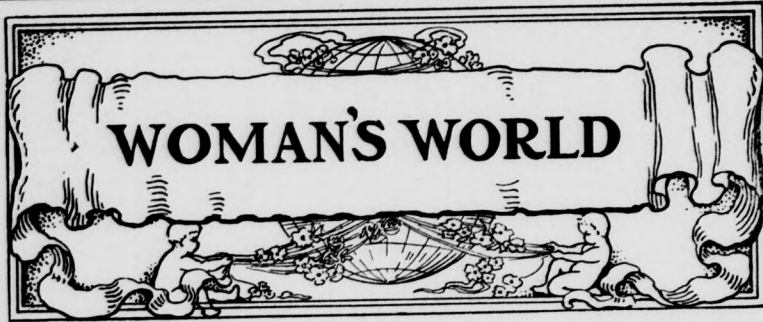
We welcome and invite criticism. We court your personal interest. Your opinions will be respected and heeded. They will be kept in confidence and any and all complaints will receive the most scrupulous attention.

All complaints go direct to the general manager of the Grand Rapids Railway company.

Grand Rapids Railway Co.

J. D. Lamar
Vice President and General Manager.

GRR



Study of Trees Inspiration for Man and Child.

Written for the Tradesman.

Several times last winter and this spring I have met in the great city park a quiet little mother with two small boys, walking slowly along, looking at trees. They were examining the bark and twigs and discussing the characteristics of each and trying to identify as many as possible with the help of a little pocket "tree-book."

"We can't know all of them in a minute," I heard one boy say, "but I am sure of ten anyway."

The snow was on the ground then. In the spring I found them greatly excited about the swelling buds, and the first tender green of the earliest leaves. The other boy was saying:

"Now it is easier to tell them; the buds and leaves are just like labels."

This time I introduced myself. I am interested in trees, which always have exhibited a kind of personality to me; but the boys knew more of them than I did.

"We know fifty kinds now, but mother knows them all. She's a walking book." The boy looked proudly up at her.

She showed me on the fly-leaf of one of the books she had with her this quotation from Haeckel:

"The care for poetry and the cultivation of the beautiful are in the New Faith called upon to play a greater part than ever. . . . Investigators and lovers of nature do not need to be told that every new insight which we obtain into the secrets of nature at the same time enkindles our soul, affords new material for imagination to work on, and enlarges our perception of the beautiful."

"Isn't that reason enough," the mother said, "for studying and enjoying the trees, which are greatest in all the plant kingdom and should inspire our highest admiration?"

I loved the trees before, but I confess that the interest of this mother and boys and walks that I have had with them since have increased that love.

It is fundamental in any relationship that we know our friend by name; so it is with friendship with trees, flowers, insects, birds—even though they may be oblivious to the titles men have given them. And knowing their names and special characteristics adds greatly to the enjoyment of every walk through woods and fields.

The uninitiated hardly know that pine-needles are leaves of the same function as other leaves; that the trees shed them at regular intervals, though enough of each year's new crop, do stay on through the winter

and entitle the trees to be called "ever-green." Here in the woods we see something like the human struggle for existence; the seedlings, children of the big trees, crowding and competing with other plants for room in the world, cramped and crippled and thwarted sometimes, but still each trying to make the best of its situation. Here we see individuality expressing itself.

The study of trees or of anything else in nature can be made intensely interesting to young people in the "collecting stage"—or to older ones either if they are mentally awake—by directing their attention to the endless variety and the similarities. Cones and acorn, flying seeds, floating seeds, rolling seeds, seeds with burrs and hooks, all the manifold ways in which nature provides for the scattering and planting, afford an endless source of interest.

"The school of the twentieth century," said Haeckel, many years ago, "shall have to unfold to the rising youth not only the wonderful truths of the evolution of the Cosmos, but also the inexhaustible treasures of beauty lying everywhere hidden therein. . . . Blind and insensible have the great majority of mankind hitherto wandered through the glorious wonderland of a world. But now at last it is given to the mightily advancing human mind to have its eyes opened. . . . it is given to it, to show that a true knowledge of nature affords full satisfaction and inexhaustible nourishment, not only to its searching understanding but also for its yearning spirit."

The schools to-day are carrying out Haeckel's prophecy. When I was young nobody thought of nature study as an essential part of education. Little was taught in my home or early schools about the great outdoors. Now the need of it is taken for granted by all teachers and wise parents. The study of trees is not only enlightening and inspiring to the soul; it is highly practical in these days when we are beginning to understand our folly in wasting the vast treasures of our forests. But I am thinking in the larger, spiritual terms which Joyce Kilmer voiced in his poem on Trees.

I think that I shall never see
A poem as lovely as a tree.
Poems are made by fools like me,
But only God can make a tree.

Prudence Bradish.

(Copyrighted, 1922.)

Are you running your store with the same equipment you had ten years ago while there have been so many improvements in store fixtures to make goods sell faster and easier?

\$ 5 0 0 !

One of our Michigan sole agents who has increased his tea and coffee business over 500 per cent. since handling our line says that a competing grocer stated he would give \$500.00 to secure our agency.

If you will agree to push the sale of our famous brands in preference to all others we will give you the exclusive agency for our line in your town, providing no arrangement is now in effect.

Write for particulars.

Chase & Sanborn CHICAGO

DIAMOND MATCHES



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



THE DIAMOND MATCH CO.

BOSTON

NEW YORK
SAN FRANCISCO

CHICAGO
NEW ORLEANS

ST. LOUIS

The Birthday of the Flag of the Free.

Grant, June 13—The 14th of June stands out as a red letter day on the calendar of United States history.

It is the birthday of Old Glory, and as such is as well worthy of our regard as any other day in the year. It is the birthday of a flag which has never known permanent defeat in battle and which has never been trailed in the mire except when an executive head of the Nation was coerced by union labor tyrants into consenting to the enactment of the infamous Adamson law, which placed a stain on the flag which time can never erase and patriots can never forgive or forget.

Betsy Ross wrought better than she knew when her nimble fingers plied the needle in the making of that flag of glorious stripes and stars which was to symbolize a cause dearer than any other that had gone before in the history of the world.

Washington accepted the flag as the National colors and it went through the concluding battles of the Revolution flaunting defiance to an insolent foreign foe.

The thirteen stripes and thirteen stars of that period have grown to a union of forty-eight stars, symbolizing the union of the states, the thirteen stripes remaining as originally concocted, thus recognizing the different stages of the American Union. The original colonies are represented today as well as the whole number of states.

The flag of such humble origin today floats over the most powerful nation in the world. It is seen in every known port in every part of earth, the naval history of the country full of resplendent victories won under its billowing folds.

Not another nation in the world is so highly respected, so keenly feared when the roar of battle comes, as the United States, whose power and glory is written in blood upon every stripe and every star of our flag.

At one time it was said that Britannia ruled the wave.

That boast is no longer true. The "Yankee Gridiron" has displaced the cross of St. George and the cross of St. Andrew on the high seas as an emblem of superiority. After the tricolor of France had gone down in defeat before the haughty Briton, and after the war of 1812 had brought the infant navy of America into contact with the men and ships of England, a new song came to the lips of the people. Time and again the ships of the new Western Republic locked horns with the boasted invincibles of the mother country and worsted them in fair fight.

Said a British naval writer of that time: "While we have flogged Spain on the water, have humbled the haughty sons of France at every turn, we must admit that the d-d Yankee can stand on a slippery deck as long as an Englishman." This was a humiliating acknowledgement after the bombastic claims made for the England of old.

Since that time our flag, which Betsy Ross first stitched into being back in Revolutionary days, has won notable victories on almost every sea. Throughout the Spanish war the "Yankee pigs" displayed their superiority over the haughty dons of old Spain, thus setting the remainder of the world to thinking.

In Civil War days Admiral Farragut carried Old Glory to victory in a most gallant manner. At Mobile Bay and New Orleans, as well as all down the Mississippi River the flag floated to the scream of shot and shell, always victorious. The navy was indeed a great aid to the land forces in conquering the rebellion.

Perhaps that flag was not quite up to par in the kaiser's war, so far as naval action was concerned, but on land the bloody butchers of the Rhine learned to respect the Stars and Stripes as they had never respected any other flag, and at the windup that flag (Old Glory) pushed to the forefront of battle, crowded the kaiser off

the throne of the Hohenzollerns and forced him like a thief in the night to seek shelter amid the bogs of Holland.

The sight of that flag inspires Americans to perform deeds of valor scarcely approached by the soldiery of other nationalities. This is because every citizen, from the lowest to the highest, reads the story of human liberty in every star on the blue field of Old Glory, recognizes in the broad red and white stripes the emblem of blood sacrifice to keep the Republic intact as the only truly representative nationality in the world.

One glance at the flag as it floats to the air reminds the gazer that he is a citizen of the freest republic the sun shines on. He sees there the benign yet firm countenance of the first President, and looking still farther catches an added glow of pride and thankfulness as the rugged, homely, beloved features of the first martyr President is limned across the broad banner we love to designate as Old Glory.

The story of the flag should be told on every anniversary day, in schools, churches and at the firesides of a free people.

Honor the flag as we honor its defenders in innumerable battles of the past. Let us stand uncovered to-day, and as we gaze at Old Glory let us recall how and why it became thus named, as the most loved emblem of human liberty extant in this old world of ours.

Old Timer.

Mercantile News From Central Michigan.

Owosso, June 13—Vern Gardener, of Carson City, has purchased the store property at Sethton and will occupy it about June 17 with a stock of general merchandise. Earl S. Gruesbeck, the present occupant, will move his stock to Carson City and put in an up-to-date grocery, Mr. Gardener having taken over the Sethton stock excepting the groceries.

W. E. Lovett, better known among the boys as Uncle Bill, the genial proprietor of Connor's popular cafe, West Exchange street, Owosso, is painting and redecorating the interior of his dining room and office and will serve a regular mother's home cooked supper from 5:30 to 7 p. m., in connection with his short order lunches. Uncle Bill has always conducted a real good place to eat.

Arthur Udell, Owosso, has just completed a new store building on Corunna avenue, which will be known as the Udell cash grocery.

Fred J. Hanifin, who has been in the employ of the National Biscuit Company for over twenty years, was called to the house at Grand Rapids last week and appointed as special representative for the company for the State of Michigan. While we extend our hearty congratulations to Fred for this well-earned advancement, we regret the removal of Mr. and Mrs. Hanifin to the city of Grand Rapids, for Fred has been our old side kick for several years and a man whom we have learned to love as a brother. He has even been a wheel horse in our Council of United Commercial Travelers and always willing to get into the harness and wouldn't balk if hitched on the off side and we want to give you U. C. T. fellows up there a tip: When you hold a picnic, put Mr. and Mrs. Hanifin on the committee and your luncheon is a success from that minute. Fred wears more medals as band master of his picnic oboe band, than Sousa's grandfather, so if any of you U. C. T. swell heads up there think you are wearing laurels "hang on to 'em." To the Ladies Auxiliary, if any of you don't feel perfectly confident that you can go ahead and make a picnic pie, better see Mrs. Hanifin before you make the crust. Grand Rapids, our loss is your gain. We are sending you the best we've got.

Honest Grocerymen.

Co-operation is a fine thing, but learn to run under your own motive power.



A Wide-Web Garter

—so comfortable and easy one hardly knows he has them on. That is one reason for the increasing demand for

Nu-Way Garters

with Phosphor Bronze Spring Stretch

No metal comes in contact with the leg. A decided hit with garter wearers. Dealers becoming enthusiastic. Quickly sold when shown.

Nu-Way Suspenders, Garters and Hose Supporters are dependable merchandise. They pay good profits and build your trade through satisfied customers.

Write today for complete price list.

Nu-Way Stretch Suspender Co.

THE STRETCH IS IN THE SPRING
Adrian, Michigan, U. S. A.

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.

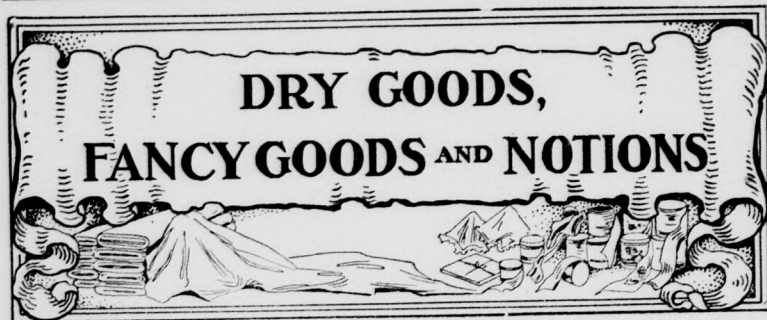
You can then be assured that this important part of your construction work is being supplied with material that has proven its worth, one that will readily adapt itself to your job, no matter what problems or complications may arise.

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.



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.

Comparative Statement of Newspaper Advertising Rates.

Lansing, July 13—In our Bulletin issued May 26, we gave the summary of the replies received from the newspapers. As stated in that bulletin, these replies were reviewed by Verne C. Divine of the Standard Advertising Co., of Chicago, who very kindly consented to assist me in preparing a table which would embody the circulation, minimum contract advertising rate and rate per inch per thousand of circulation. We give below the table and also his comments regarding the value of advertising.

	Circulation	Min. Rate	per thou. inch.
Adrian Daily Telegram	9,378	\$.30	3 1/2
Alma Record	2,000	.30	15
Battle Creek Enquirer	11,000	.63	5 1/2
Battle Creek Moon Journal	6,500	.40	6
Benton Harbor News Palladium	5,000	.20	4
Caro Advertiser	3,000	.38	12 1/2
Charlotte Tribune	3,775	.25	6 1/4
Coldwater Daily Reporter	3,050	.35	11 1/2
Detroit Free Press	135,000	3.50	2.6
Detroit Journal	129,319	2.45	1 3/4
Detroit News	230,000	5.60	2 1/2
Flint Daily Journal	31,615	.70	2 1/4
Grand Rapids Herald	33,000	.54	1.6
Grand Rapids Press	80,000	2.24	2.8
Hastings Banner	4,750	.28	3 1/2
Hillsdale Daily News	4,640	.25	2 1/2
Ionia Daily Sentinel Standard	2,750	.18	7
Ithaca Journal	4,000	.35	2 1/2
Jackson Citizen Patriot	20,782	.50	3
Jackson News	11,578	.34	2 1/4
Kalamazoo Gazette	24,538	.54	3.4
Lansing Capitol News	11,000	.62	2 1/4
Lansing State Journal	28,153	.42	8
Lapeer County Clarion	2,500	.20	6
Ludington News	3,326	.42	7
Marquette Mining Journal	5,976	.42	17 1/2
Marshall Evening Chronicle	2,368	.35	8
Monroe Evening News	4,400	.45	3 1/2
Muskegon Chronicle	13,169	.42	16 1/2
Niles Daily Star	2,652	.25	7 1/4
Owosso Argus Press	6,500	.47	3.1
Port Huron Times Herald	15,000	.98	4 1/2
Saginaw News Courier	22,320	.19	4 3/4
Soo Evening News	4,000	.25	6 1/2
St. Johns Republican	3,850	.35	1 1/2
Ypsilanti Press	2,500		

In considering the relative rates per "thou-inch" it should be borne in mind that newspaper space varies in value to advertisers very widely, depending upon the quality of paper published.

The best paper has the greatest reader interest and is, therefore, the

read, more surely read and a more surely trusted paper.

What advertisers need is not so much lower rates but better papers—better editorially and better mechanically. Particularly should advertisers in the smaller papers get better set ups for their advertisements.

CLEARANCE WEEK

June 19th to 24th

We extend a cordial invitation to Michigan Merchants to call on us during this week.

Not only will it be profitable on account of special prices on Summer merchandise, but it will be a real pleasure to become better acquainted.

Merchants Week—June 19th to 24th.

Quality Merchandise—Right Prices—Prompt Service

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

Tom Wye BATHING SUITS

The fine all wool materials and unsurpassed workmanship of Tom Wye Bathing Suits "make a hit" with the young men. No bathing suit gives such a feeling of satisfaction and "just-rightness" as Tom Wyes.

Two grades—\$36.00 and \$28.50.

All colors, both fancy and plain.

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

Did You Receive One of Our Clearance Special Ads?

June and July are CLEARANCE MONTHS and all during the month of June we will be cleaning up Spring merchandise, but especially during the week of June 19th to 24th, which will be CLEARANCE WEEK with all wholesalers in Grand Rapids.

We will feature at bargain prices all odd lots, broken lots, broken assortments and broken colors and sizes, etc., also on merchandise bought especially for this sale.

We just sent out a special PINK SHEET giving you an idea of a few of the bargains we are offering and if you did not receive one, please let us know.

Send us your order and plan on visiting us during the week of June 19th to 24th.

GRAND RAPIDS DRY GOODS CO.

Wholesale Only

Duro Belle

HUMAN HAIR NETS

Why not a Window Display on Duro Belle Nets? This is the best method of acquainting the women of your town that you carry the best Hair Net.

Write your jobber for a Complete Display or ask his salesman.

NATIONAL TRADING COMPANY
 630 SO. WABASH AVE. CHICAGO, ILL.

Bad Check Artists.

These kind of people are still thriving on Michigan business. We have a letter from a Saginaw store, stating that J. M. Strong, recently advertised in our latest bulletins, is doing business there. He cashed a check for \$16. I repeat again in this bulletin a description of Mr. Strong: about five foot nine inches; weight, 160 pounds and well built. Dark hair tinged with grey. Age, between 45 and 50. Dark suit and soft hat. Smooth face, with pleasant appearance. He had the appearance of a prosperous salesman.

Judge Collingwood of the Ingham county Circuit Court passed sentence the second time on Virginia Wainwright last week. He gave her from six to twelve months in the Detroit House of Correction. It is my opinion that Judge Collingwood would not wish to pass sentence upon Mrs. Wainwright for the third time in case she is brought back to answer for the other charges. There are eight others standing against her in Ingham county and several others in different parts of Michigan and the United States.

There is always a question as to how much time violators of the law should serve and I desire to make the suggestion that if those who have been swindled by her in other cities in Michigan desire to have her arraigned for sentence again they should communicate directly with the Superintendent of the Detroit House of Correction, ascertaining what time she will be released and ask that she be held for the arrival of the proper officer. We believe that the Michigan Retail Dry Goods Association has performed a real service in securing the arrest and sentence of this famous crook.

New Members.

Since the Lower Peninsula of Michigan has been pretty thoroughly canvassed, it is not so easy to secure new members as it was in the early days of our organization. We are very glad, however, to report in this bulletin the names of eighteen new members not previously reported in our printed lists. I intend to devote considerable time during the summer months to a canvass of the dry goods men of the Upper Peninsula and we hope to make the list of new members considerably larger before the time of our next convention which will be held in Lansing about the middle of September:

W. H. Watts, Alto Class A
Bertha E. Meuhlig, Ann Arbor Class C
J. F. Graham, Bad Axe Class A
J. H. Dean Co., Battle Creek Class A
Bernard's, Bay City Class A
Vogue Shop, Big Rapids Class A
Chauncey & Baldwin, Bridgman Class A
H. A. Schwartz, Detroit Class A
A. J. Hakenjos, Detroit Class A
Frank & Seder, Detroit Class G
J. Rosenthal, Dundee Class A
J. E. Fuller Co., Hemlock Class A
The Fashion Shop, Ionia Class A
E. E. Wellman Co., Manistee Class D
Fenner Brothers, Martin Class A
Jas. L. Rugg, Middleville Class A
Beemer & Carleton, Orion Class A
Lehman-Lister Co., Pontiac Class D
Jason E. Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

Don't neglect to watch for the little leaks in the store just because business is so good that you can afford to let some money go to waste.

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.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.		Outings and Cantons.		Wool Goods.	
Auto	15	Cashmere Twill	14 1/2	36 in. Hamilton, All	
Fruit of the Loom	17 1/2	27 in. Unble. Canton	14	Wool Storm Serge	57 1/2
Bravo	13 1/2	100 Flannelette	12 1/2	No. 75, 44 in. Storm	
Cabot	14 1/2	1931 Outing Lights	14	Serge	32 1/2
44 in. Indian Hd. S.F.	25	1921 Light Outings	13 1/2	No. 4040, 50 in. Storm	
Big Injun	11 1/2	Scotchdown Shaker	15	Serge	1.07 1/2
Longdale	16	Appledown Shaker	15	40 in. Julliards Pla.	1.15
Hope	13 1/2	Appledown Shaker	15	50 in. Julliards Pla.	1.67 1/2
36 in. Indian Head	20	24 in. White Shaker	12 1/2	4120, 50 in. French	
33 in. Indian Head	18 1/2	26 in. White Shaker	12 1/2	Serge	1 50
54 in. Ind. Head L. F.	32 1/2	Daisy Cloth	14 1/2	K S. 36 in. Storm	
		1931 Dark Outings	15	Serge	37 1/2
Unbleached Muslins.		Draperies and Cretonnes.		Serge	
Plaza	08	Hamilton Twill	14 1/2	2215, 50 in. Storm	
96A 36 in.	11 1/2	Dresden Fy. Drapery	17 1/2	Serge	1 22 1/2
Giant	11 1/2	Tudor Fcy Drapery	19	56 in. All Wool	
40 in. Exposition	12 1/2	Nu Drape	16	Coating	2 00
40 in. 96A shorts	11 1/2	Westmoreland Creto.	16	D R N Tricotone	1 65
Pillow Tubing.		Fancy Silkoline.		Carpet Warp.	
42 in. Seneca	32 1/2	Stratford Cretonne	16	Peerless, White	42
45 in. Seneca	34 1/2	3544 D. B. Scrim	13 1/2	Peerless, Colors	43
42 in. Pepperell	30	8177 Curtain Net	30		
45 in. Pepperell	31	8432 Curtain Net	62 1/2	Diaper Cloth.	
36 in. Edwards	25	4039 Marquissette	19 1/2	18 in. Seconds	75
42 in. Indian Head	30	Dragon Drapery	25	20 in.	1 25
42 in. Cabot	31 1/2	36 in. Art Cretonne	25	22 in.	1 85
45 in. Pequot	32 1/2	36 in. Elco Tapestry	30	24 in.	1 45
45 in. Pequot	35	Linings and Cambrics.		27 in.	1 60
45 in. Pequot	37 1/2	Tico D Satine	30	30 in.	1 75
40 in. Quinebaug	30	No. 40 Blk. Satine	16 1/2	Notions.	
Denims, Drills and Ticks.		No. 1 White Satine	14 1/2	1225-F Boston Garters	2 25
220 Blue Denim	18 1/2	No. 50 Percaline	16 1/2	Rubber Fly Swatters	20
240 Blue Denim	17	DD Black Satine	25	Roberts Needles	2 50
260 Blue Denim	16	Satin Finished Satine	42 1/2	Stork Needles	1 00
Steffels Drill	16 1/2	Raidant Bloomer Sat.	42 1/2	Per Box	
8 oz. Canvas	18 1/2	36 in. Printed Satine	60	Steel Pins, S. C.	300 42 1/2
Armour, ACA Tick	27 1/2	Windsor Cambric	09	Steel Pins, M. C.	300 45
Cordis, ACA Tick	25	Parkwood Wash Sat.	57 1/2	Brass Pins, S. C.	300 75
Warren Fancy Tick	35	Meritas Oil Cloth.		Brass Pins, M. C.	300 80
Thorndyke Fy. Sat.	37 1/2	5-4 White	3.35	Doz.	
Amoskeag, ACA	27 1/2	5-4 Mossaic	3.25	Coats Thread	59
Cambrics and Longcloths.		5-4 Blue Figure	3.35	Clarks Mile-End Td.	59
Berkley, 60 Cambric	19	5-4 White	4.50	J. J. Clarks Thread	56
Berkley, 60 Nainsook	19	5-4 White	4.25	Gainsborough Halrnets	
Berkley, 100 Nainsook	25	5-4 Fancy	4.25	D. Mesh	1 00
Old Glory, 60 Cambr.	17 1/2	5-4 Sanitas	3.50	Gainsborough Halrnets	
Old Glory, 60 Nain.	17 1/2	All oil cloth sold net cash,		S. Mesh	80
Diamond Hill, Nain.	15 1/2	no discount.		Per Box	
Diamond Hill, Camb.	15 1/2	Flags.		R. M. C. Crochet Cot.	75
77 Longcloth	12 1/2	16x24 in. Spearheads	1 32 1/2	B-4 Clarks Crochet C.	90
81 Longcloth	16	18x30 in. Spearheads	1 90	Silkline Crochet Cotton	90
84 Longcloth	17 1/2	24x36 in. Spearheads	2 95	Sansilk Crochet Cot.	55
7001 Longcloth	15	Each		Dexters' Knitting	
7002 Longcloth	16 1/2	3x5 ft. Reliance	70	Cotton, White	1 50
7003 Longcloth	19 1/2	4x6 ft. Reliance	1 30	Dexters' Knitting	
7004 Longcloth	24 1/2	5x8 ft. Reliance	1 80	Cotton, Blk., col'd.	1 75
Ginghams.		6x9 ft. Reliance	2 90	Ailles' Yarn, bundle	
Seminol Dress Ginghams, solid colors	15	8x12 ft. Reliance	4 25	Worsted, 6 50	
A. F. C.	17	4x6 ft. Defiance	2 00	Fleishers Knitted	
Tolle du Nord	18 1/2	5x8 ft. Defiance	2 75	Worsted, skeins	2 30
Red Rose	17 1/2	8x12 ft. Defiance	5 20	Fleishers Spanish	
Dan River	17 1/2	5x8 ft. Defiance Swd.	2 00	Worsted, balls	2 60
Everett Classics	15	8x12 ft. Defiance Swd.	5 20	Fleishers Germantown	
Amoskeag Staples	12 1/2	10x15 ft. Defiance Swd.	8 00	Zephyr, balls	3 70
Haynes Staples	12 1/2	6x9 ft. Sterling Wool	7 50	Fleishers Saxony, ba.	
Lowe Chevrolts, 32 in.	15	8x12 ft. Sterling Wool	11 50	Worsted, balls	2 60
Bates, 32 in.	22 1/2	Gross		Fleishers Scotch &	
Treffan, 32 in.	25	No. 7 Muslin Flags	7 20	Heather, balls	2 90
B. M. C. Seersucker	18 1/2	Sheets and Pillow Cases.		Doz.	
Kalburnie, 32 in.	19	63x90 Pequot Blea.	15 85	Ironweave Handkfs.	90
Jacquelin, 32 in.	35	63x99 Pequot Blea.	17 35	Rit Dye Soap	80
Gilbrae, 32 in.	37	72x90 Pequot Blea.	17 35	Wolverine Dmesh Cap	
32 in. Tissue	42 1/2	72x99 Pequot Blea.	19 00	Net	80
Manville Chambray	16 1/2	81x90 Pequot Blea.	18 85	Infants Hosiery.	
Red Seal Zephyr	18 1/2	81x90 Standard	13 50	Cashmere, Silk Heel and Toe,	
Prints and Percalines.		Less 5%		60 per cent. Wool	4 12 1/2
Columbia, Lights	13 1/2	42x38 1/2 Ulica Cases.	3 75	Infants' Cotton Hose 1x1 Rib	1 00
Columbia, Darks	15	42x36 Pequot Plain	3 16	Infants' Mercerized 1x1 Rib	2 50
Am. Prints, Greys	10	45x36 Pequot Plain	4 20	Infants' Fibre and Wool Hose	6 50
Am. Prints, Indigo	10 1/2	42x36 Pequot S. S.	4 96	Boys', Misses and Ladies' Hosiery.	
Manchester 80x80 Lt.	18 1/2	45x36 Pequot S. S.	5 20	Boys' Bearskin No. 1, 1X1 Rib Hose	
Manchester 80x80 Dk.	19 1/2	42x36 Meadowbrook	2 50	2.10-8 Rise & fall	07 1/2
Scout, 64x60, Lights	12 1/2	42x36 Lenox	2 75	Boys' 2x1 Cotton Ribbed Hose	
Scout, 64x60, Darks	14 1/2	42x36 Standard	3 00	\$2.25 on 8 R. 10c, F. 5c	
Shirtings	09	Less 5%		Boys' 3 lbs. on 9, extra clean yarn	
Reds	11			on 8 (R10F5)	2 25

"Cub" Knit Waist 2 50
"Bear" Knit Waist 3 75
"R & J" Muslin Waist \$2 25, \$3 50 4 50

Ladies' Knit Summer Vests.
1x1 Rib Gauze Vest, Bodice Top,
V nk., Band top ect. reg. szs. 36-38 2 00
extra sizes 40-42-44 2 25
Mercerized 1x1 and 2x1 rib vests,
Asst. Styles, reg. sizes 36x38 4 50
extra sizes 40-42-44 5 00

Ladies' Knit Summer Union Suits.
12 Cut Double Carded, Asst. Style,
reg. size 36-38 4 75
extra sizes 40-42-44 5 25
14 Cut Combed Yarn, Asst. Style,
Regular Sizes 36-38 6 50
Extra Sizes, 40-44 7 00
14 Cut Mercerized Lisle, Asst. Styles,
Regular Sizes 7 50
Extra Sizes 8 00

Hosiery—Men's.
Men's Cotton Hose, Engineer &
Fireman, Black & Brown, doz. 1 40
Men's 176 Needle Cotton Cut Toe 1 00
Men's 200 needle full combed yarn
hose 1 85
Men's 220 needle full merc. hose 2 85
Men's 240 needle fiber silk hose 4 50
Men's pure silk hose 6 00
Nelson's Rockford socks, bdis. 1 30
Nelson's Rockford socks, bdis. 1 30
Nelson's Rockford socks, bdis. 1 55

Infants' Cotton Hose 1x1 Rib 1 00
Infants' Mercerized 1x1 Rib 2 50
Infants' Fibre and Wool Hose 6 50

Boys', Misses and Ladies' Hosiery.
Boys' Bearskin No. 1, 1X1 Rib Hose
2.10-8 Rise & fall 07 1/2
Boys' 2x1 Cotton Ribbed Hose
\$2.25 on 8 R. 10c, F. 5c
Boys' 3 lbs. on 9, extra clean yarn
on 8 (R10F5) 2 25
Misses 1x1 Cotton Ribbed Hose
\$1.35 on 7 R. & F. 5c
Misses 300 needle combed hose,
bxd. 1 doz. \$2.25 on 7 rise 10 fall 05
Ladies' 220 needle combed yarn
hose, seamed back 2 50
Ladies' 220 needle merc. hose with
440 needle rib. top fashion seam
in back 5 25
Ladies' fleeced hose, hem top 2 25
Ladies' fleeced hose, rib. top 3 00
Ladies' fleeced hose, rib. top 3 25

Bathing Suits for Spring Delivery.
Men's all pure worsted, plain 22 50
Men's all pure worsted with chest
stripes 27 00 to 32 00
Ladies' all pure worsted, plain 25 00
Ladies' all pure worsted striped and
color combinations 27 00 up

Athletic Underwear For Spring.

B.V.D.'s, No. 01, Men's union suits 12 62 1/2
Seal Pax, No. 10, union suits 10 50
Men's 72x80 Nainsooks, may be
had at 7 25 to 9 00
Men's Soisettes, highly mercerized
at 13 50
Men's No. 150 "Hallmark" 72x80
Nainsook 9 75
Men's 64x60 Nainsooks 6 50
Men's 84 Square Nainsooks 9 00
Men's Fancy Nainsooks 9 00

Wide and Medium Stripes.

B. V. D. Shirts and Drawers, 6 87 1/2
Shirts 7 25
B. V. D. Athletic Style No. U-101 12 62 1/2
U-D Youth's B. V. D. 8 50
Boys' "Hanes" No. 756, 72x80,
Nainsook Union Suits 7 25
Boys' "Hanes" No. 856, 72x80,
Union Suits 6 25
Boys' 64x60 Union Suits 5 00
Boys' 72x80 Union Suits 6 25
LSSI—Girls "Sealpax" pin ch'k N'sk. 8 50
LSSI—Boys "Sealpax" pin ch'k N'sk. 8 50

Men's and Boys' Cotton Underwear for Spring.

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

Men's Dress Furnishings.

Slidewell collars, linen or soft 1 60
Neckwear 2 10, 3 75, 4 50, 6 00, 7 50 9 00
Flannel night shirts 10 50
Dress pants 22 50 to 43 00
Mufflers 12 00 to 19 50
Dress shirts 8 00 to 43 00
Laundered stiff cuff shirts, 80 sq.
percale 16 50
President and Shirley suspenders 4 50
Men's "Linine" Collars, per box 34 1/2
Men's "Challenge" cleanable, doz. 2 75
Men's Wash Ties \$1 35, \$2 00 2 75
Men's Muslin Night Shirt, doz. 9 00
Men's Muslin Pajamas, per doz. 16 50

Men's Work Furnishings.

No. 220 overalls or jackets 12 00
No. 240 overalls or jackets 10 50
No. 260 overalls or jackets 9 00
Stiefel rope stripe, Wabash stripe
Club or Spade overall or jacket,
2 seam, triple stitch drill 13 50
Coverall khaki, heavy drill 27 00
Cottonade pants 13 50 to 21 00
Black sateen work shirts 9 00
Nugget blue chambray work shirts 8 00
Golden Rule work shirts 7 50
Piece dyed work shirts 6 50
Best Quality work shirts 9 00 to 16 50
Work suspenders 2 25 to 7 50
Shirley Police or X Back work Sus. 4 50

Boys' Furnishings.

Knickerbockers 6 00 to 15 00
Mackinaws 4 25 to 8 50
Overalls, Brownies, etc. 6 50 to 9 00
Youths' Wabash stripe overall 10 25
Coverall 12 00 to 16 50
68x72 dress shirts 8 50
"Honor Bright" Stiefels Wabash
Stripe Romper, Red Trim 7 50
"Honor Bright" Khaki Romper,
Red Trim 8 00
"Honor Bright" Plain Blue Romper,
Red Trim 7 50
Play and Wash Suits \$11 00 to 24 00
Boys' Suspenders, Fish Back 1 42 1/2
Flat Ends 1 42 1/2
Youths' Suspenders, 28 in. Cross-
backs, Lea. Ends 2 25

Caps and Umbrellas.

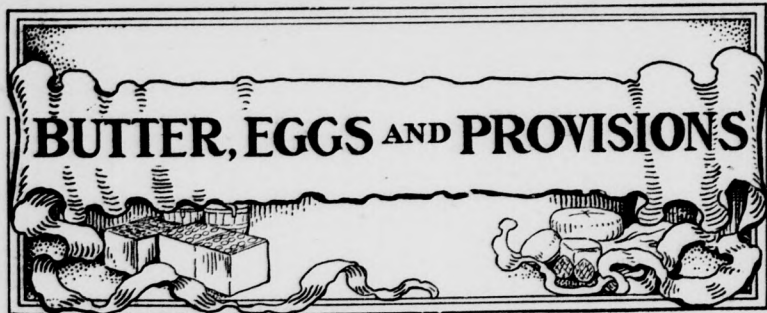
Black sateen shop cap, doz. 1 00
Dress caps, men's, doz. 7 50 to 19 50
Dress caps, boys', doz. 7 25 to 10 25
Men's & Ladies' Umbrellas 10 50 to 43 00
Men's "Scotch Tweed" Caps, Silk
Lined, Plated Backs, One Piece
Tops, Extra Quality 16 50
Men's, Boys' and Ladies' Straw
Hats, "Peanuts" 2 00

Ladies' Furnishings.

Middy Blouses, red, green, or navy
wool flannel, each 4 00
Serge middy blouses, each 3 50
Voile waists, doz. 9 00 to 15 00
Georgette waists, each 4 00
Crep De Chine waists, each 3 25
Tricollette waists, each 3 25
Bungalow Gingham aprons, doz. 13 50
Gingham house dresses, dz. 18 50 to 43 00
Best sateen petticoats, doz. 9 00 to 13 50
Pettibockers, doz. 8 50
Bandeaux, doz. 2 25 to 12 00
Brassiers, doz. 3 25 to 13 50
Silk and cot. Env. Chem, dz. 6 00 to 19 50
"Pricilla" Sunbonnets, doz. 3 50
Muslin Petticoats \$12 00 to 19 50
Wash or Tub Over Shirts \$15 00 to 36 00

Children's Dresses.

Children's Gingham Dresses 9 00 to 22 50



BUTTER, EGGS AND PROVISIONS

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.

Institute Started in Chicago To Teach Marketing.

Chicago, June 13—A National school for teaching the principles and practices of marketing farm products has just been established here with the backing of a large group of prominent agricultural and marketing men, and within a few months will offer extension or correspondence courses on phases of marketing. Later a resident school of marketing economics will be established here. The new organization is known as the American Institute of Agriculture. The director is George Livingston, former chief of the United States Bureau of Markets. The chairman of the advisory council is J. R. Howard, president of the American Farm Bureau Federation. The enterprise has been financed by about 50 agriculturists and aims to be self supporting. The institute is independent of other agricultural organizations, and its purpose is exclusively educational. It aims to give instruction in the fundamental methods of marketing and not to advocate any special form of organization for the purpose.

About 70 men have been at work for six months preparing specialized lessons on various marketing subjects which will be put together to form the complete courses. Many of these are Nationally known specialists in their subjects who have assisted in the movement solely from public service motives.

In the beginning six different courses will be offered on marketing of grain, live stock, dairy products, poultry and poultry products, fruits and vegetables and cotton. Later courses may be added on co-operative marketing, transportation, and other subjects. Lessons will be printed in booklet form and mailed to students at the rate of one a week for approximately a year. Accompanying these will be standard text books on marketing for reference reading, a series of timely marketing talks, current reviews to teach the student how to interpret market conditions, a dictionary of market terms, study assignments and examinations, and a service for individual consultation and advice.

There will be 20 fundamental lessons on market economics, applying to all courses, and subsequent lessons will be on the specialized commodity subject selected by the student for study. Each lesson is written by a man thoroughly familiar with the subject on which he writes, and who is generally considered a National authority.

The American Institute of Agriculture proposes to establish a resident school of marketing as soon as the extension courses are organized thor-

oughly. The staff of instructors for this will be drawn principally from the large group of men in Chicago who are familiar with the particular subjects on which they will lecture through day-by-day connection with Chicago's various marketing agencies.

The institute also will set up an employment exchange to put men who know marketing matters in touch with jobs, and employers with the kind of men for whom they are looking.

The movement which has resulted in the formation of the American Institute of Agriculture is the outgrowth of general discussion for several years among agricultural leaders concerning the need for better means of educating farmers, county agents, officers of agricultural associations, on business principles underlying the whole process of marketing of farm products. They recognized that farmers need to know how marketing is done now before they can expect to develop better systems for the future.

Gaining Watermelon Fame.

Brawley, June 9—The Imperial Valley is becoming almost as famous for its watermelons as for its cantaloupes. There are something like 4,500 acres this year. These should turn out around 3,000 cars. Shipping is now starting and will be under way in full form by another week.

Sales Manager J. H. O'Neill, who manages the affairs of the Imperial Valley Melon & Vegetable Growers Association, has a centrally located office in the Dunlack Hotel. He is on the job 24 hours of the day. If there is a town either on the Pacific Coast or in the Mountain districts which fails to get a car of luscious Apex watermelons this season, it will not be his fault. The organization has about 35 per cent. of the crop and expects about 1,000 cars. In addition, it will have 250@300 cars of cantaloupes packed under the Apex brand from the 650 acres devoted to cantaloupes.

Watermelons are the heavy feature of the organization this season, so that the melon man who wants a regular supply of closely selected stock will find it to his interest to wire Manager O'Neill. The organization is strictly business and can fill its contracts without question holding as it does three year contracts for the entire output of its 120 members, who grow an average of 40 acres each. The most pertinent fact to the trade is that this organization is composed of white farmers only and in most instances the actual owners of the ranches. This gives the organization a stability which makes for permanency in the deal. Thus brokers and others securing connections promptly will soon find that such an arrangement is a valuable asset.

The "Apex" people have all the earmarks of "comers" in the Imperial Valley deal. It might be a wise idea for growers in other districts to watch its development.

The barometer points to little unemployment next winter.

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

PIOWATY METHODS

INSURES

PLEASURE AND PROFIT

TO YOUR

FRUIT AND VEGETABLE DEPT.



M. PIOWATY & SONS, of Michigan

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

**Merchant
Millers**

Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks



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

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

**Genuine Buckwheat Flour
Graham and Corn Meal**

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

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

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

GRAND RAPIDS STORE FIXTURE CO.

7 Ionia Ave. N. W.

Grand Rapids, Michigan

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

ABE SCHEFMAN & CO.

Wholesale Fruits and Vegetables

22-24-26 Ottawa Ave.

Grand Rapids, Mich.

WHEN YOU THINK OF FRUIT—THINK OF ABE.

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**

Effort Being Made To Sell More Artichokes.

New York, June 13—An effort is being made to make the artichoke, now a minor product, a universal vegetable, especially on the tables of the fairly well-to-do and those who thoroughly appreciate its medicinal qualities. Up to a few years ago, the use of the artichokes was confined entirely, in most of the Eastern cities, to the tables of former residents of Southern Europe, especially the Italians, who from time immemorial, have used the artichoke as an article of daily diet.

The artichoke is an ancient vegetable. It is mentioned frequently in the works of Julius Caesar and Cornelius Nepos as having been used for food by the soldiers while battling with the Persians and other enemies of the Roman Empire.

Only a few years ago this delectable vegetable began to be consumed in quantities and shipped to the East. Before that time, all of the artichokes received here came by the French line steamers in cold storage from Marseilles. The supply at that time was extremely limited and a sale a \$25 per dozen was a common occurrence.

At present, the artichoke is grown mainly in California and is raised mostly by scientific farmers, who originally came from Southern Europe. They naturally knew the virtue of this vegetable and knew how to grow, pack and ship it in the most scientific manner.

Up to this season, artichokes have been handled on the New York market principally by the foreign element, who made no particular effort to introduce it into more universal usage by the American housewife. In fact, the artichoke on the table of the average American family was unknown until this year. The only place where lovers of this vegetable could be sure of obtaining it was in a high grade hotel.

The archaic system of distribution has now been abandoned by the entry of Steinhardt & Kelly into the marketing of this product, with their usual method of making people sit up and take notice. They have inaugurated a system of distribution in this city which was unknown here before. In fact, toward the end of this past season, by which time this method of distribution was beginning to bear fruit, artichokes were as easy to obtain as potatoes.

Not only did the high class fruit stores, which up to this year had had a practical monopoly, cater to the lover of artichokes, but practically every chain store of New York was being supplied with artichokes at prices which were not too high for the average housewife.

The Produce News holds no particular brief for Steinhardt & Kelly, but believes in giving credit where credit is due, for the real inauguration of a new industry under proper commercial methods. It merits the approval of all interested in the up-building of agricultural possibilities.

The season just closed was remarkable, especially on account of the immense quantity handled here. This city received over 100 cars. Prices up to April 1 averaged \$8@10 per box, containing about 125 artichokes. For the balance of April, market conditions caused a decline in prices, the minimum being \$5 and the maximum \$8. During May, the average price per box was around \$6. This price, despite the high freight rates, showed the California grower a fair return for his labor.

The average in California the coming season will be greatly increased,

but with proper distribution, the grower need not worry. When artichokes once become popular with the consumer, they continue that way.

Apple Yield Less.

Chicago, June 13—On his return from the Northwest, S. H. Boddington, Northwestern sales manager for the Associated Fruit Co., remarked this week that in his opinion shipments of apples from Washington, Oregon, and Idaho would be about 7-500 cars less than last year. The reason given was that some of the trees that produced heavily last year will produce in smaller quantities this season. He pointed out that on account of the late Spring practically all crops will be about two weeks later than last year and that the fruit will probably be of very fine quality owing to the abundance of water for irrigation.

He stated that the canneries will be heavy buyers of Bartlett pears with the result that shipments of fresh pears to Eastern markets would be somewhat decreased. Canneries were also reported as paying 5½¢@8¼¢ lb. for Royal Ann cherries which is figured about 2½¢@4¼¢ lb. higher than last year. Shippers are paying growers 9¢@12½¢ for Bing and Lambert cherries, and some carlot sales to Eastern jobbers have been reported on a basis of \$1.85@2.25 per lug of 16 lbs. net.

U. S. Corn Rivalled.

We should be reluctant to admit that Argentina grows corn superior to ours, but the French and Belgians like it better, importing it from that source by preference, notwithstanding the fact that they have to pay a considerably higher price for it.

In France and Belgium corn finds little favor as human food, but is used for stock to a large extent. Argentine corn is preferred because the grain is smaller and, therefore, better adapted for poultry feed than the American corn, which must be cracked. It is also claimed that the Argentine corn is sweeter, and on that account preferable for horses; and, furthermore, that it keeps longer because it contains 3 to 4 per cent less moisture.

Appropriately.

"We can sell these refrigerators at a bargain. We have put cold cash into them."

Your Best Advertising

is not the printed announcement you place in your local newspaper. It is the word-of-mouth advertising you get when your customers are particularly pleased with your service and products.



VAN DUZER'S CERTIFIED FLAVORING EXTRACTS

is one line that is sure to make every user a delighted booster for your store. There are no other extracts that impart such an indescribably delicious flavor to desserts of all kinds. Discriminating customers insist on getting these high-grade, reliable extracts.

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

TAKING INVENTORY

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

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.

Packing Stock Butter
Wanted packed in Tubs or
Sugar Barrels. We will buy
all you can ship at 20 cents
f.o.b. your shipping point.

Ship via Express to

C. M. Drake & Co.

REFERENCE
Corn Exchange National Bank,
Philadelphia.
Mich. Tradesman, Grand Rapids

Philadelphia, Pa.

Insist Upon
Tea Table
FLOUR

FRESH AND SWEET



BLUE
GRASS

Better
Butter

Better
Milk

KENT STORAGE COMPANY
GRAND RAPIDS - BATTLE CREEK
Wholesale Distributors

NEW POTATOES

We are now offering Louisiana Triumph and Virginia Cobbler potatoes. For the season now opening, we will maintain the reputation we have earned by handling only the best Brands and Packs obtainable.

Vinkemulder Company

Grand Rapids, Michigan

Tribute To a Pioneer Merchant of Grand Rapids.

Redford, June 13—When school closed (in 1864) for the summer vacation, the most prominent disclosure then made to one of the middle room (of the old Union school on the East side) boy-pupils, was the assurance that the next week he would begin on his first regular salaried job.

And when, a day or two later, the promised actual climax arrived, Miss Sara Jenison said to the fortunate candidate: "Well, I hate to see you leave school permanently, but I am greatly pleased you have so desirable a position and in the employ of so fine a gentleman. Remember, it will be a new school for you and that, as a pupil still, you must obey instructions, observe rules carefully and, above all, cultivate your memory. You will not only be a pupil still, but you will have responsibilities you little dream of now and they will develop opportunities in keeping with your appreciation of the value of rectitude, industry and reliability."

As the proud and ambitious pupil in question, the writer of this reminiscence is free to admit that the foregoing quotation is a condensed summary of the half hour audience with Miss Jenison, whom I revere—as I do many others—as an ideal teacher and friend.

The first regular salaried job I refer to was a clerkship in the store of the late James Lyman—the store in Monroe street so long and so recently occupied by the late Capt. Joseph C. Herkner.

I stepped quite high when I assumed my new duties, because I had reached the distinction of being a clerk—a clerk in James Lyman's store.

Incidentally, this fame involved a routine about as follows: Sleep in the store nights upon a bunk bed, which in daytime folded shut under the cotton goods counter; arise at 6 a. m. or earlier, take down the shutters, sprinkle, dust, sweep out and open up by 6:45 a. m. for business.

At that time Mr. Lyman's chief clerk was Chester G. Stone and the assistant clerks were Charles T. Martin (son of Chief Justice Martin of Michigan) and myself. Our merchant neighbors on either side were C. B. Allen on the West and Charles N. Shephard on the East, also P. J. G. Hodenpyl on the West and Southwick & Rand on the East, while directly across the street were the stores of S. F. Perkins, J. C. Wenham and Lemuel Putnam.

Those were the days when, once each week the business occupants of the stores on either side of the thoroughfare were required by city ordinance to carefully clean the pavement, then practically a new one of cobble stone, in front of their premises.

Mr. Lyman was a muscular man in good health and an ardent devotee of horseback driving and riding and a most appreciative owner of a large, intelligent and sociable parrot. And so, at least once a day, I was expected to exercise the horse and attend to the feeding and sanitary condition of "Poll," his cage and the territory midway between the side sales counters, about forty feet from the front of the room.

The remaining forty foot space between the two side sales counters was divided, lengthwise, by a row of barrels containing tobacco, coffee, beans and sugar, with the grocery counter on the West side thereof and the cotton goods counter parallel, on the East side; and it was beneath this last counter that my sleeping was enjoyed, and where another important event in my life had its birth.

It was a common daily experience of the rural customers—farmers and farmer boys—to stroll back, casually, to this row of barrels and, incidentally, sample tobacco, especially the barrel holding that which was called "shorts," a high grade quality, so far

as flavor was concerned, but so finely cut—in making fine cut chewing tobacco—that, almost a dust, it was difficult to maintain in the mouth intact as a "cud."

A dozen times or more each day I could not but note the ravenous avidity with which pilferers would, with thumb and two fingers covetously grasping a large bunch of the "shorts," tip his head far back, with jaws wide apart, and carefully sift and shake the stuff into his mouth and, smacking his tongue luxuriously, pass on contentedly and unashamed.

Regular and impressive were these exhibits to a chap 17 years old, who had to sleep alone at night in a big and lonesome store room; then, too, said youngster had smoked cinnamon flavored cigars, a penny apiece—bought occasionally at Leonard Doo-ge's store—and didn't like 'em, so why not standardize on "shorts" as a slave to tobacco?

Thus was acquired my tobacco chewing habit, maintained for fifty-eight years.

But let us get back to James Lyman's store, which, in the 50's and 60's held a very prominent position, interesting and curious.

James Lyman, John W. Peirce and A. Roberts & Son were all merchants, the Roberts store at the foot of Monroe street, the Peirce store at the foot of Bronson (Crescent street). And the trio, through marriage and social as well as financial relations, constituted an unusual factor in merchandising in Grand Rapids.

The situation was unique.

Three brothers-in-law, all in the same lines of merchandising, in a small city, depending upon the inhabitants of but one section of a single county, for business, the three stores being within, respectively, about forty rods of each other; while, on the other hand, there was an abundance of high grade competition—R. C. Luce, John Kendall, Spring & Avery, W. D. Meeker, C. B. Allen, Doornink & Stetec, etc.

Those, too, were the days when, in Mr. Lyman's store—and presumably in the other stores—the best green tea was \$2.10 a pound, the best black tea was \$1.50 a pound; when Merri-mac calico was 40 cents a yard, while the Arnold prints were 25 cents a yard and other calicos 30 cents a yard. The best grades of bleached and unbleached cotton—a yard wide—were 40 and 35 cents per yard.

Lyman's tea was spelled with capital initials those days and I had charge of the tea counter. Upon my daily return—about 7:30 a. m.—from

my home and breakfast, my initial task was to prepare my tea-paper—fine yellowish brown paper cut in sizes fitted to fold up quarter pound, half pound and pound sales of tea; and finer white paper a trifle smaller to fit as an inside lining thereto.

This preparedness was necessary because about 9 o'clock our customers, chiefly farmers' wives and daughters, began to arrive and, from that beginning until noon, believe me, I was busy. Then, after dinner, our "city custom" began to demand attention. Of course, with the tea trade I had also to look after the other features—coffee, sugar, spices, soap and so on through the grocery list and very frequently Charlie Martin or, even the chief clerk, Mr. Stone, had to turn to and help me through the rush.

Returning to the consanguinity problem, as illustrated by Messrs. Lyman, Roberts and Peirce, and its

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.

MR. MERCHANT

Do you know that wheat, the chief food of mankind for a time longer than history records, is being sown or harvested or threshed at some place in the world every day of the year? In January the harvest is on in South America; in February and March in Egypt and India; in April in Asia Minor and Mexico; in May in Southern Asia and along the southern border of the United States; in June in Southern Europe and the Southern half of the United States; in July in central and northern Europe, Russia and in the central part of the United States; in August and September in Siberia; northern Europe; Southern Canada and the northern part of the United States; in October in northern Russia and Canada; November in Peru and South Africa and in December in Burmah and the Argentine.

As is the case this year, these harvests often vary. In the Southwest, it is reported that threshing has already begun and that the crop is far advanced. There are many reports however of damage by bugs, excessive moisture, etc., but we do not think much damage has been done with the possible exception of the latter for if there has been too much rain, as has been reported, the quality will be impaired.

JUDSON GROCER CO.
GRAND RAPIDS, MICHIGAN



A Valuable Impression



A

pleasing impression upon customers is of value. You can create one and at the same time save your goods from damage by spreading sheets of **TANGLEFOOT** in your show windows, especially over Sunday.

TANGLEFOOT will then be at work for you and will not only catch the flies, but attract the attention of people who pass your store to your efforts to keep your stock clean and fresh, and create in them a desire to use **TANGLEFOOT** themselves. This means extra sales to you. For 1922 **TANGLEFOOT** has been reduced 60 cents per case. This will allow you to sell at the old price, two double sheets for 5 cents, and make a profit of 50 per cent.

Remember **TANGLEFOOT** catches the germ as well as the fly, and that poisons, traps or powders cannot do it.

relation to trade and traffic in Grand Rapids, so far as ever came to my knowledge, it was not looked upon by competitors as evolving any practices detrimental or in any way unfair to competitors. It was a recognized fact by all that the closely related trio had developed, through long experience as merchants in Grand Rapids, large and dependable groups of patrons who could be relied upon as factors in formulating a preliminary estimate as to buying goods each spring and fall.

Mr. Lyman had made a thorough study as to the history of tea culture. He was acquainted with the records of many different tea growing sections in the Far East. He was much more than a tea taster. He was intimately informed as to the theories and practices of those who imported teas to America and with the wiles and chicanery of wholesale dealers to whom the great shiploads were consigned.

As a buyer, twice each year, he was accordingly a customer who bought in large quantities so that, as a rule, there would be from seventy-five to 100 chests of different brands of tea stored upon the upper floor of his Monroe street building.

And upon that floor—working alone, as a rule—he would compound the tried and certain brands—green, black, Japan and Chinese—speaking generally because all of the assistants, except Mr. Stone, were not asked or allowed to participate in the mysterious mixings that were conducted.

The one thing in the tea business that Charley Martin and myself were permitted to develop was the creation of spare storage room where we might stack up the empty tea chests, husbanding, meanwhile, the accumulations of tea lead, which were later turned into cash through the regular visits of a fine old Methodist, a Mr. Shulteis, who made his collections via wheelbarrow.

The empty tea chests were utilized for kindlings and, whenever the George Hendrie trucks stopped in front of our store to deliver hogsheads of sugar or other heavy packages of freight, the empty tea chests were placed on the pavement to break the fall of the hogsheads.

Finally, permit me to add, I was with Mr. Lyman two years and throughout all the years since that time, never had I had a more inspiring and kind employer. He was, in the social, civic and intellectual senses, a very superior citizen and friend and may his memory be cherished in Grand Rapids for long, long years.

Charles S. Hathaway.

Prices of Textiles and Clothing Firmer.

The rise in the price of raw wool has been followed by the American Woolen Company's first withdrawing its lines from the market and then repricing them at advances ranging from 2½ to 55 cents per yard. In the wake of this increase in prices of men's suitings a well-known manufacturer of Nationally advertised clothing has made an increase in the prices of its various lines, so that his customers may take advantage of present quotations. On the basis of 1913 as 100, the index for clothing, including textile raw materials, was 161 on June 1, compared with 151 on May 1 and 136 on June 1, 1921. The advance has thus been 6.6 per cent. for the month and 18.4 per cent. for the year. This change is due mainly to the sharp swing of cotton and wool from a surplus to a threatened shortage. In the case of wool the Emergency tariff act has also been a factor contributing to the rise.

Last Meeting of Local Retail Grocers.

Grand Rapids, June 13—At the last meeting of the Grand Rapids Retail Grocers and Meat Dealers Protective Association, the following applicants for full membership were elected:

Chas. Nagel, North Park.
Wm. Borgell, 1156 Leonard St. N. W.

Fred E. Kugler, North Park.
City Bakery.

Report of committee investigating the Retailers Indemnity Co. deferred account of absence of Chairman J. A. Mohrhardt.

The question pertaining to the advisability of our local association holding a food show this fall, in connection with the National Association of Retail Grocers, referred to Executive Board.

The question of a picnic was also discussed and suggestion received favorably, that if a picnic date could be arranged with the different community centers, it would revive the spirit that has been lacking of recent years. Referred to Entertainment Committee and Executive Board.

Motion made and carried, that regular monthly meetings be dispensed with during the months of July, August and September, subject to special call of the President.

Secretary Bothwell, of the State Association, addressed the members present on the subject "Value of Association." Mr. Bothwell impressed the members with the importance of loyalty to the officers of our Association and assured the members volumes of good work were performed in the different branches that members themselves are not aware, as it requires system and records by efficient officers to handle. Mr. Bothwell did point out a few instances off hand that State Association had taken an active part in and the results gratifying.

Secretary Bothwell urged Grand Rapids members to take out membership in State organization, as membership in the State Association automatically registers the membership in National Association, being taken care of by State Association and pro-rated.

Secretary Bothwell urged the members present to intercede in behalf of merchants and residents of the villages of Weidman and Barryton, whom the Pere Marquette Railway are endeavoring to deprive of their railroad facilities, indirectly affecting Grand Rapids jobbers and hampering production from a commercial basis.

The following resolution was then offered and adopted:

Whereas—The Pere Marquette Railway having made application to the Inter State Commerce Commission for permission to abandon its Mecos branch in the State of Michigan; and

Whereas—The proposed abandonment, if permitted, will leave the village of Weidman and Barryton without railroad facilities; and

Whereas—Increasing the development of our farming territory and consequent increasing production of farm products, warrants more frequent train service rather than abandonment; and

Whereas—Train service now in operation (every-other-day) is insufficient to transport merchandise used by its population and carrying out the farm commodities produced; therefore be it

Resolved—That this Association oppose the proposed abandonment of this particular portion of railroad and urgently request a thorough investigation be made, as to the vital need of the communities in question, before granting the petition of the Pere Marquette Railway, and be it further

Resolved—That a copy of this resolution be mailed to the Interstate Commerce Commission at Washington, the Public Utilities Commission, at Lansing, the Michigan Tradesman, and spread upon the records of the Grand Rapids Retail Grocers and Meat Dealers Protective Association.

Herman Hanson, Sec'y.

MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

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

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



Store and Window

AWNINGS

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

Auto Tents, Cots, Chairs, Etc.
Send for booklet.

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

RYZON

BAKING POWDER

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

RYZON should be
put in mashed po-
tatoes before re-
moving from the
fire. Less whip-
ping is needed.
The results will
surprise you.

Order
from your
jobber today.

We are making a special offer on
Agricultural Hydrated Lime

in less than car lots.

A. B. KNOWLSON CO.
Grand Rapids Michigan

"A MOTOR CAR
is only as good
as the house
THAT SELLS IT."

We consider our Service
organization second to none in
Michigan.

Consider this when you buy your
NEXT CAR.

WE SELL

Pierce-Arrow
Franklin
Oldsmobile

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



Graham & Morton
TO CHICAGO

\$3.95 Single Trip \$7.30 Round Trip

MICHIGAN RAILWAY LINES

BOAT TRAIN 9 p. m.—G. R. Time
DAILY

Day Trip Saturdays

BOAT TRAIN 1 p. m.—G. R. Time

FREIGHT RATES LOWER

MICHIGAN RAILROAD
Foot Lyon St., Citz. 4322, Bell M 4470

GRAHAM & MORTON
Pantlind Hotel Lobby
Citz. 61111 Bell M 1429

BECKMORE OINTMENT
FOR HORSES AND CATTLE

Quick relief for Galls, Cuts, Scalds,
Sore Shoulders and all kindred Trou-
bles. Sold at Wholesale by:

HORACE D. SHIELDS
6-8 Commerce St. S.W. Grand Rapids, Michigan

Henry Smith
FLORIST
139-141 Monroe St.
Bell Phone
GRAND RAPIDS, MICH.



Gabby Gleanings From Grand Rapids.

Grand Rapids, June 6—Now that hot weather is approaching, it might be well to remind those in authority that an ample supply of fresh drinking water is very much desired on the several interurban lines. A trip to Kalamazoo on Tuesday over the Michigan Railway was made without a drop of water in the tanks marked "ice-water" and there were some twenty passengers aboard. On the car coming back it was possible to coax a weak stream of luke-warm liquid from one container, but the other one failed to respond.

Gempel's Bakery at Adrian is being remodeled and a rather large addition is under construction. Business has grown to such an extent that another Peterson oven has been ordered for immediate delivery.

Those pay-as-you-enter toilets found in many hotels are an eye-sore to the patrons at best. One or two may be tolerated when there are sufficient of the open kind or if guests were supplied with slugs, but when the entire battery is found to be under lock and key it is exasperating to the average traveler. It is reported that the Wenona Hotel, in Bay City, maintains twelve of these and there are no free or open toilets for guests below the second floor, nor are patrons provided with either keys or slugs. The sanitary feature of these devices are more or less a joke, since any man's nickel will open one. Out of eight toilets in the Bancroft House, at Saginaw, only two are open, while the Fordney has but one without a lock on it. Strange to say, the Post Tavern, at Battle Creek, and the Park American, at Kalamazoo, struggle along without any nickel-in-the-slot contrivances. A prominent hotel man whose views on the subject were solicited recently had this to say: "Manufacturers of these devices are persistent advertisers and promise immense profits from a small investment. When the law or the public demands that our hotel install them, every guest on registering will be supplied with a key, slugs or a can-opener which he will surrender on checking out; there is enough petty graft these days with out them."

G. W. Johnson, manager of the Michigan State Telephone Co., at Battle Creek, writes that the Post Tavern on June 5 discontinued the practice of charging an extra fee for telephone service, in addition to the prevailing or legal rate. Mr. Johnson also thanks the Tradesman for bringing this matter to his attention. In appreciation the Tradesman wishes to say that Mr. Johnson lost no time in making the investigation as soon as complaint was made to him.

Harry Whiteley, publisher of the Dowagiac Daily News, will in all probability represent his district in the State Senate during the coming season. Newspaper men are for him and he is well and favorably known to traveling men. Mr. Whiteley served two terms in the Legislature some years ago from another district.

W. S. Shaffer, of 1240 Lafayette street, has framed a number of the Tradesman's front cover pages and hung them about the walls of his home.

Keep your eye solely on chasing the dollar and you're pretty sure to trip.

Seriously, would you make a better

man of yourself if you had more leisure?

Do your life's work famously well and your fame will take care of itself. Idleness breeds idle thoughts.

If you don't find yourself congenial company, others aren't likely to.

Thought is the acorn from which every mighty oak of achievement springs.

The fellow who feels above his job will always have others above him.

To make it easier for you to be given a higher place train an understudy.

Taxicabs will become more popular with Grand Rapids travelers since the new railroad time cards are in effect. A number of trains are scheduled to arrive at near midnight and if late as is sometimes the case passengers are quite likely to miss the last street car which leaves from downtown at 12:30, fast time. There has been a mild protest on Grand Rapids taxi fares in the past, while rates prevailing in other cities are paid without complaint. The Yellow Cab Co., of Detroit, claims to give the cheapest service in the world—10 cents for each third of a mile or fraction thereof and 20 cents for each additional passenger. The minimum charge is not given. Possibly it is not generally known that the Yellow Cab Co., of Grand Rapids, has a rate of 60 cents for the first mile and 10 cents for each third of a mile, with a minimum charge of 60 cents. The Grand Rapids Taxi Co. charges 50 cents for the first mile and 25 cents for each additional quarter mile with a minimum of 50 cents. Both companies charge 25 cents for each additional passenger, including all hand baggage. In some cities where low fares prevail each piece of baggage is taxed or if a man has one grip and a sample case it costs an extra quarter regardless of size.

When your burdens grow too heavy for you, you can do one of two things. You can either throw off part of your load or, under the stimulation of inspiration, find new strength which will make your burdens seem light.

A business in order to have the right to succeed, must be of real service to the community. Real service in business consists in making quality for the lowest practically possible price, provided that merchandise is made and sold under just conditions.

Mrs. Douglas Robinson said in one of her talks that she had been searching for two or three words which would express adequately what her brother Theodore Roosevelt was and at last hit upon them—"The Great Sharer." What a splendid tribute! We ought to ask ourselves each day, "Am I sharing myself as generously as I might? Am I giving myself freely or am I holding back?" Roosevelt demonstrated that the great giver is the great getter.

If God has provided the means for satisfying all our material longings—food for hunger, water for thirst, fuel for warmth, mates to love, children to tend—is it reasonable to think that He is to fool us in our longing for a life beyond the grave?

Business men had better not arrange very long vacations this year. Things promise to be busy.

To be happy—and successful in the long run—measure all your steps by the Golden Rule.

Things often go badly before they

Beach's Restaurant

Four doors from Tradesman office
QUALITY THE BEST

HANNAFORDS NEW CAFETERIA

9-11 Commerce Ave., or
45 Monroe Ave.

For The Past 10 Years

Prop. of Cody Hotel Cafeteria

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.

HOTEL WHITCOMB

St. Joseph, Mich.
European Plan

Headquarters for Commercial Men making the Twin Cities of ST. JOSEPH AND BENTON HARBOR Remodeled, refurnished and redecorated throughout.

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

J. T. TOWNSEND, Manager.

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

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

Add Ten Pay Checks

To your pay roll by enrolling for

SUMMER SCHOOL

McLachlan University

JUNE 5, JUNE 19, JULY 5, and JULY 17 are good dates.

Why not get the start of the less ambitious?
Why not start earlier and earn \$200 more?

3 Short Blocks from Union Depot and Business Center

HOTEL BROWNING MOST MODERN AND NEWEST IN GRAND RAPIDS

ROOMS with Duplex Bath \$2.00; With Private Bath \$2.50 or \$3.00

HOTEL RICKMAN

KALAMAZOO

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

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

GOODRICH BOATS

TO CHICAGO

Sunday, Monday, Wednesday and Friday Nights

7:35 P. M. Grand Rapids Time

FROM CHICAGO

Tuesday, Thursday and Saturday Nights

7:45 P. M. Chicago Time

Monday Morning 8 A. M.

FARE \$3.95

Boat Car Leaves Grand Haven Electric Station 7:35 P. M.

Daily Service Effective June 15th Route Your Freight Shipments

THE GOODRICH WAY

"Operating Steamships Every Day in the Year," and

Grand Haven, Muskegon Electric Ry.

OVER NIGHT SERVICE.

City Ticket Office
127 Pearl St., N. W.
With Consolidated Railroad Ticket Offices

Citz. Phone 64509, Bell Phone M. 554.

W. S. NIXON,

City Passenger Agent.

Electric Railway Station
156 Ottawa Ave., N. W.
One Block East of Hotel Pantlind
L. A. GOODRICH,
Traffic Mgr.

go well, just as an egg goes bad before it reaches the hatching stage.

The genial host and hostess of the delightful Leland Tea Room, at Saugatuck, have erected an addition to the residence adjoining their grocery store and tea room and fitted up eighteen rooms—twelve with private bath—for the convenience of their guests who wish comfortable quarters near the tea room. The rooms all have outside frontage and have been nicely furnished. They are in charge of a housekeeper and the place will be known as Leland Lodge. A screened in front porch will add much to the comfort of guests. The original building was erected by S. A. Morrison sixty-five years ago and is ornate in construction and imposing in effect.

The iced tea and iced coffee served by the Winter Inn, at Greenville are a joke. They are utterly devoid of ice and are served to the customers lukewarm. Patrons who ask that ice be added to the drink are furnished a minute piece hardly large enough to cool a spoonful of liquid. Aside from this unfortunate feature, which Manager Welsh should speedily make right, the table is fully up to the average of hotels in cities the size of Greenville.

H. Fred DeGraff spent three days in St. Louis last week, getting new photos and prices from his house, the National Chair Co. Fred has added a side line—McClure Co., Indianapolis, manufacturer of upholstered rockers and living room suites.

There are two classes of employers. One backs up the man under him in public and tells him the truth regarding his faults in private; the second type censures the employee in the presence of his associates and of customers. The first class succeeds in instilling loyalty in a man and succeeds in creating in him a desire to do better. The second type of employer makes his employees shun his presence and makes them deceitful and resentful. Which type of man will have the co-operation of his employees and which will be the greatest success financially and otherwise? It is an easy question to answer.

We all make mistakes and probably will continue to do so. We should not harp upon them, mingling curses about hard luck with self pity. On the contrary we should view each error made as an important lesson, a guide to the future. We should benefit from our mistakes and utilize the experience gained to prevent a recurrence of the same mistakes.

Saul J. Benyas was born at Negaunee, April 7, 1893, being one of a family of nine children, all of whom are still living. His antecedents were Spanish, as his name would indicate. He remained in Negaunee until he was 10 years of age, during which time he completed the commercial course at the Negaunee high school. The family then removed to Petoskey, where Mr. Benyas sought and obtained employment in the Royal cigar store. He remained in this establishment five years, when he secured a position as traveling salesman for Rothenburg & Schloss, of Kansas City. He represented this house four years in Nebraska, when he followed his patron saint, Mr. McMahon, to the Worden Grocer Co., with whom he has been two and one-half years. He handles cigars exclusively and covers the trade of Eastern Michigan with great care and thoroughness. Mr. Benyas will be married July 2 to Miss Pearl Weber, of Detroit. The marriage will occur at the home of the bride, after which Mr. Benyas and his wife will take up their residence at the Hotel Durant, Flint, which will be his headquarters hereafter, instead of Detroit. Mr. Benyas is a Mason up to the 3rd degree, being affiliated with the Kansas City lodge. He is also an Elk, owing his affiliations to the Petoskey lodge. He is a base ball fan and a golf enthusiast. He attributes his success to hard work.

The Van Hardware & Plumbing Co. has engaged in business on Kalamazoo avenue, near Hall street. The

Michigan Hardware Co. furnished the stock.

V. C. Shrider, a former employee of the Standard Oil Company, who has been retired after twenty-seven years of service, wishes to inform his friends that he is going to represent the DeSoto Coal Co. in his old territory. This company was formed five years ago by Grand Rapids furniture manufacturers and is conducting a successful business. Mr. Shrider will cover the trade between Grand Rapids and Mackinaw City and expects to call on the customers he will establish for his new connection every thirty days.

Charles W. Garfield and wife and Ossian C. Simonds and wife sail from Montreal July 1 for a stay of two months in Europe. They have secured ample accommodations on the Antonia, of the Cunard line, and will touch at Southampton, but disembark at London. They will first go to Scotland and spend some time in the district where Mrs. Garfield was born and spent her girlhood. They also expect to visit the arboretums at Paris and Brussels, but will not undertake to visit any of the Mediterranean ports. On returning home, about Sept. 1, they will take a Cunard which will land them at Boston. Mr. Garfield and Mr. Simonds are both in need of the rest such a trip will afford them and they are both expected to return to their desks with renewed energy and a new lease of life.

John B. Olney.

Grand Rapids, Jan. 13—I wish to register a most emphatic protest against the criticism of Mr. Olney regarding the use of pay-as-you-enter toilets. I fail to see why hotels should make their offices a runway for people who never turn a cent into the hotel from one year's end to another. Take the Pantlind Hotel, for instance. The men and women who monopolize the public toilets at that hostelry number thousands every day. They wear out the rugs; take up space which belongs to guests of the hotel, utilize the towels and other accessories which cost the hotel thousands of dollars yearly, to the disgust of clean and decent people who are guests at the hotel and ought not to be compelled to touch elbows with cigarette smoking men and women whose painted faces indicate their occupation and station in life. I believe that all hotels which maintain paid toilet service should furnish their guests with slugs, but there is no more reason why they should supply free toilet privileges than that they should furnish free room and dining service.

Mr. Olney is to be congratulated over his very effective accomplishment in inducing Post Tavern to discontinue charging an extra fee for long distance telephone service. In adopting this policy, Post Tavern violated the law and laid itself open to prosecution. Of course, no one would be likely to make a complaint against the hotel, because the amount it filched from its guests in this manner was too small to bother with; but why the management resorted to so small a peculation is beyond comprehension.

E. A. Stowe.

Five Groceteras on the Rocks.

Hammond, Ind., June 13—A chain of five groceries in Hammond, Whiting, Gary, and East Chicago, established under the name of the National Stores Co. a year ago, after much stock in them had been sold to residents, went on the financial rocks today. United States Commissioner Charles Surprise was appointed receiver on petition of the John F. Zalla Co., of Chicago. Debts of the company will approximate \$100,000, it is alleged. The chain of stores is general over the country and a receiver in bankruptcy also has been appointed for the stores under jurisdiction of the United States District Court for the Eastern district of New York.

FORTY-ONE YEARS.

Career of William F. Griffith as Drug Salesman.

Lansing, June 13—When William F. Griffith, full of punch, optimism and honest purposes, checked out of the hotel Kerns Wednesday and hooked the old traveling bag with his good right arm, he had completed his 1025th commercial visit to Lansing. Mr. Griffith, representing the Farrand, Williams & Clark Co., Detroit, for forty-one years in Central Michigan territory, had ended his call on Lansing pharmacists which he has made regularly every two weeks for his company for nearly half a century.

But one wouldn't think Mr. Griffith, dean of Michigan travelers, had been so long in the business harness. There are no gall marks of cynicism about him, even though he has come in contact with so many different types of folks in his long career on the road. Rather the "vet" of the Farrand, Williams & Clark organization is an optimist, believes there is good in every person and that the world isn't such a bad old place regardless of railroad schedules in Michigan.

Mr. Griffith joined his house a number of years before his firm sent him forth with the old grip into the Michigan territory. The company at the time it acquired Mr. Griffith's services looked to some extent, but manufactured quite largely in addition to the jobbing line. Of recent years the company has concentrated on the jobbing end only.

Forty-one years ago, Mr. Griffith, thoroughly instructed, but a bit diffident because of lack of sales experience, packed a couple of clean shirts and some paper collars—they wore paper collars then—and took to the road. One of his first sales experiences was in Lansing. And this was also one of the first stops for him out of Detroit.

"Came to Lansing over the D. L. and N.," observed Mr. Griffith reminiscing Wednesday morning as he sat hashing over the older times at the Kerns with Arthur B. Casterlin. Mr. Casterlin, at the time of Mr. Griffith's first call in Lansing, was then learning the drug business and came to this city three years later from Mason to clerk in a local pharmacy. For thirty-eight years Mr. Griffith and Mr. Casterlin have had frequent visits, although the latter has retired and is a resident of the Kerns.

"The D. L. & N.," continued Mr. Griffith, "is, of course, a part of the Pere Marquette system now. Used to get in here and go to Greenville, then back over territory to Lowell where I caught the Detroit, Grand Haven & Milwaukee, which is now merged into the Grand Trunk system.

"Lansing, I found on my first visit, was a town of about 15,000, not any too lively as manufacturing goes, but enjoying a big rural business. The years—forty-one of them—have certainly brought changes to the Capital City. We never suspected that Lansing would ever become an automobile city.

"It took half a day to make the town forty-one years ago. Now I have to hustle to make the trade here in two days. There were but seven drug firms here forty-one years ago. As I remember I called on Frank Wells, near the Prudden block; Alsdorf & Son, a business still continued by the Robinson Drug Co.; Walker & Hewitt, A. A. & J. W. Hagadorn, and George L. Davis. Mr. Davis, a part of whose store was occupied by a notion business, died recently in Big Rapids, I believe.

"These stores were all located in what was then middle town. At what was known as North Lansing, Gardner & Robertson and Hedges & Reck, were doing business on East Franklin avenue. I see Frank L. Gardner occasionally and also Dr. E. L. Robertson, who were the firm members of the Gardner & Robertson Co. Hi Hedges, of the firm of Hedges & Reck, has passed to his reward, but John

Reck, I understand, is still living in Lansing.

"There were no street cars in Lansing at the time of that first visit or for a number of years after. Used to make the North side of the city with John Carr's bus. The bus rattled over some pretty rough roads in the spring, for there were no pavements on Washington avenue to the North side. Occasionally the bus became stuck in the mud and then the passengers had to take to the sidewalks. The sidewalks were of wood and not any too good at their best.

"Drugs we sold then were rather limited compared to the long list catalogued now. Had to tote a lot of fever and ague medicine on my territory at that time, as this remedy was a staple and in good demand. Nearly all druggists—we called them druggists then—manufactured their own pills, and the varieties were limited. But good old calomel was on duty then as it is now.

"Appendicitis was an unheard of disease and adenoids may have been a bumper crop, but the surgeons never collected on it. We knew about tonsils, but supposed they were necessary and that physicians would never look upon them as having any financial importance. Soothing syrup was in the usual demand but nobody knew about insecticides. When we had bugs we boiled our shirts, so to speak. In other words, scalding water was the acknowledged bug eradicator.

"Medicated liquor was quite in demand then. I reckon it is now. But of course we now have many cold remedies and liquor isn't the one single remedy any more. The old world has certainly changed in forty-one years, but the changes aren't so bad, at that."

When Mr. Griffith first registered in Lansing, it was at the old Hotel Hudson, conducted by Mrs. Casterlin's father. Mr. Griffith stopped at the Hudson until after it had abandoned the dining service and limited its accommodations to a number of rooms on the second floor, while the lower floors were remodeled into business homes and leased for commercial purposes.

When a fire destroyed the building and the site was purchased by the owners of the Arcade theater and business building, Mr. Griffith had to seek a new lodging place, so he registers regularly at the Kerns every two weeks. During the forty-one years Mr. Griffith has seen his trade every two weeks, his territory has never been changed and neither has he changed bosses. Vacations have been few and far between, although the house insisted on Mr. Griffith taking a rest a few winters ago and sent him to Florida, "everything paid."

Mr. Griffith lives in Howell. He was one of the organizers of the Michigan Knights of the Grip which finally merged into the U. C. T.

Retaliation.

In an Ohio town they tell of a young singer who had passed the evening at the house of the leader of the town's society. The youth had stayed quite late, but, as he rose to go, the lady stopped him with:

"Please don't go yet, Mr. Muggins. I want you to sing something for us."

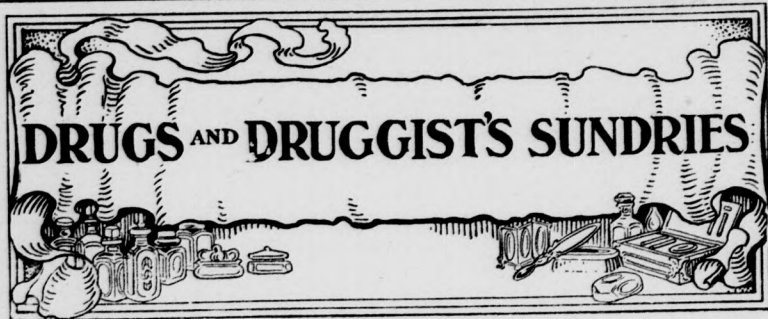
"Oh, you must excuse me tonight," said the singer. "It is late, and I am afraid I should disturb the neighbors."

"Never mind the neighbors," answered the lady quickly, "they poisoned our dog yesterday."

Boating, Bathing Fishing, Hunting

Birch Lodge

Bus meets all trains, Trout Lake, Mich.



Michigan Board of Pharmacy.

Members—James E. Way, Jackson; Chas. S. Koon, Muskegon; H. H. Hoffman, Sandusky; Oscar W. Gorenflo, Detroit; Jacob C. Dykema, Grand Rapids; J. A. Skinner, Cedar Springs.
President—James E. Way, Jackson.
Sec'y and Treas.—Charles S. Koon, Muskegon.
Director of Drugs and Drug Stores—H. H. Hoffman, Sandusky.
June Examination Session—Detroit, June 20, 21 and 22.

Mich. State Pharmaceutical Ass'n.

President—John G. Steketee, Grand Rapids.
Secretary—L. V. Middleton, Grand Rapids.
Treasurer—E. E. Faulkner, Middleville.

Official Report of the Ann Arbor Convention.

When President John Steketee called the M. S. P. A. convention to order last Tuesday afternoon, June 5, at Ann Arbor, it marked the opening of the best convention the Michigan State Pharmaceutical Association has ever held.

The meeting was started off with the reading of the communications, greetings, telegrams and credentials of visiting delegates.

This was followed by the reading of the President's address, which, with very good reason, was very optimistic. The Secretary's report which followed, was also optimistic in tone.

Reference to the attitude of the Attorney General of the State in refusing the druggists the use of wine for making official medicated wines provoked considerable discussion at this time, the matter being referred to the Resolutions Committee.

Following this discussion came a spirited discussion on the part of certain jobbers who are offering reduced prices to the retail drug trade in order that they can secure a volume of drug business that will enable them to handle liquor stocks under the guise of wholesale druggists. This was referred to the Resolutions Committee along with a request to draw up resolutions protesting the issuing of licenses to such firms.

Mr. Mann gave the report of the Prescott Memorial Fund. Secretary S. C. Henry not being able to attend, he forwarded his message to the convention and it was read at this time.

On Tuesday evening, both the ladies and the druggists went over to the Natural Science Auditorium, where Lieutenant-Colonel A. H. White gave a very fine talk on the Fixation of Nitrogen and Muscle Shoals Plant. This was illustrated with three reels of motion picture film. This film not only showed the plant in operation during the late war, but also the reactions as they took place in the manufacture of explosives. The paper was interesting to the ladies as well as the druggists.

Wednesday morning, Charles F. Koon, Secretary of the State Board

of Pharmacy gave his report, showing a very decided increase of applicants for examination for registration under the new State pharmacy law.

Prof. William A. Paton, of the Department of Economics gave a very good paper on "Taxation." Prof. Paton explained the inadvisability of the sales tax and subsequently a resolution was passed opposed to the sales tax.

At the noon-day luncheon on Wednesday, Prof. H. H. Bartlett delivered a most excellent paper on "Pharmacy in Sumatra." Prof. Bartlett has just returned from two years in Sumatra and was able to give this paper full justice. Taking the magician of Sumatra as the combined priest, medicine man, pharmacist and legal advisor, he explained in detail not only their superstitions, but the theory that made belief in these superstitions possible. The strange beliefs were not merely spoken upon and then the audience left to laugh at them, but the theory was explained from the viewpoint of the Batuk people so that one could understand why cannibalism, witchcraft and voodooism existed. To have missed this paper is surely a misfortune. Following this paper, W. A. McDonald gave a fine paper on the "Manufacture and Sale of Ice Cream."

Following the papers presented at the noonday luncheon, the ladies and the druggists were escorted through the library, museum and other buildings of the University. During this trip the camera man made his appearance and "snapped" the party.

The banquet was held in the Michigan Union at 6:30 Wednesday evening. A. E. Haalley acted as toastmaster, at the request of Mr. Steketee. This was a happy choice. President Marion L. Burton delivered the address of the evening, "The Marks of a Citizen." Following this address a dance was held in the ballroom of the Michigan Union.

The Thursday morning session was opened up with a paper on the "Future of the College of Pharmacy" by Dean Edward H. Kraus. Following this paper, H. H. Hoffman gave a report on the past year's activities in the Department of Drugs and Drug Stores.

The Resolutions Committee made a report favoring the refraining from patronizing the so-called "bootlegging" jobbing houses, protesting the giving of liquor permits to wholesale drug houses that were established as a mask for liquor traffic, protesting the action of the State Attorney General's ruling in denying the use of wine for manufacturing official wines and the action of some prosecuting attorneys for their action in conflict with instructions from the State in regard

to alcohol reports, and opposition to sales tax.

It was also resolved to follow the lead of several other states in making dues in the M. S. P. A. a part of the license fees for drug stores.

These were all passed upon favorably by the Association.

Mr. Webster and Mr. Lakey discussed the injustice of the present fire insurance ratings in regard to druggists. It is expected that this will be acted upon at an early date.

At the election of officers, the following men were elected for the year 1922-23:

President—George H. Grommet.
First Vice-President—Milo Bolender.

Second Vice-President—E. J. Torbeson.

Treasurer—Ellis E. Faulkner.
Secretary—Louis V. Middleton.

Members of the Executive Committee, three years—J. A. Skinner and D. D. Alton.

Member of the Executive Committee, one year—A. J. Miller.

Member of the Prescott Memorial Scholarship Association, Board of Trustees—C. Claude Drake.

It was found that C. A. Baxter, of Traverse City, drew a Gillett razor for coming the greatest distance and staying all three days. There were other contestants who had traveled farther, but they had not attended all sessions. John G. Steketee was also a fortunate winner of a Gillett razor, having brought the largest family.

At half past one the convention was officially adjourned but the exodus from Ann Arbor was slow. There were parties visiting the various buildings and little groups would leave at each train or in their machines. The magnitude of this great University—the University where they all had a desire to send their sons and daughters—seemed to hold them with its magnetism. It was a great convention.

The following appointments have been made by President George H. Grommet for the committees of the Michigan State Pharmaceutical Association for the year 1922-23:

Trades Interest Committee:

Chairman, C. E. Wilkinson, Lansing
John Weisell, Monroe
A. J. Filer, Detroit.
Earl DeKruif, Grand Rapids.
C. P. Jones, Battle Creek.

Membership Committee:

Chairman, Glenn Staines, Detroit.
C. A. Baxter, Traverse City.
O. W. Hendricks, Flint.
F. T. Gillespie, St. Joseph.
Paul Faulkner, Ann Arbor.
Nominating Committee:
Chairman, E. C. Varnum, Jonesville.
Mark Sugden, Ann Arbor.
C. A. Weaver, Detroit.
Henry Riechel, Grand Rapids.
George Fairman, Big Rapids.
Publicity Committee:
Chairman, R. T. Lakey, Detroit.
C. H. Jongejan.
Prof. Charles H. Stocking, Ann Arbor.
Charles F. Koon, Muskegon.
Charles Franz, Bay City.
L. V. Middleton, Sec'y.

Two Days Which Give June Her Greatest Glory.

Grant, June 13—Every important event in American history should be kept in memory by every citizen of the United States.

This beautiful month of June awakens many interesting memories of past victories in the military history of our country. It is the month of roses, weddings and rare things in general, and at the same time red with patriotic blood of the American soldier, the first of whom to distinguish himself at the birth morn of the Republic was the Minute Man of old Massachusetts colony whose deeds of war even months before the immortal Declaration of Independence rang down the ages as liberty's revolt against British tyranny.

The British army was beleaguered in Boston by these same minute men when first the torch of liberty began to sweep across the colonies like a prairie fire.

Lexington and Concord were of the past. Patriot blood had been shed long before the colonies had considered seriously a separation from the mother country. The clans of liberty, however, under Warren, Prescott, Putnam and others were gathering for a trial of strength against the redcoats of Britain.

On the night of June 16, 1777, a thousand men stole out of the American camp armed with pick and spade. At dawn the surprised British found that a redoubt had sprung up in the night on Breeds Hill (henceforth Bunker Hill) in Charlestown.

Boston was endangered and the insolent Yankee rebels must be dislodged at any cost.

Soon after noon 2,500 British regulars marched out to make an attack. Silently and in order these heroes of many European wars marched up the hill expecting to make short work of the rustics who had been unwise enough to think of opposing His Majesty's regular troops.
And it was some battle.

The Resorters Are Coming

They will want GOOD CANDY

There is none better than

Putnam's

OR

LOWNEY'S

so get stocked up early before the rush is on.

Putnam Factory,

Grand Rapids, Michigan

[illegible]

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

Campbell Beans
Barley
Split Peas
Hides
Twine-Cotton
Peanuts-Salted

DECLINED

Longhorn Cheese
Ideal Fruit Jars
Apples and Cherries--No. 10
Veal
Mutton

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton, 1.75
per doz. 1.75
X L, 3 doz., 12 oz. 4.05
Parsons, 3 doz., small 5.00
Parsons, 2 doz., med. 4.35
Parsons, 2 doz., lge. 6.70

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. 1.95
K. C., 20c. doz. 1.85
K. C., 25c. doz. 2.35
K. C., 5 lb., doz. 7.00
Queen Flake, 6 oz. 1.35
Queen Flake, 50s, kegs 11
Royal, 10c. doz. 95
Royal, 6 oz., doz. 2.70
Royal, 12 oz., doz. 5.20
Royal, 5 lb. 31.20
Rumford, 10c. doz. 95
Rumford, 8 oz., doz. 1.85
Rumford, 12 oz., doz. 2.40
Rumford, 5 lb., doz. 12.50
Ryzon, 4 oz., doz. 2.25
Ryzon, 8 oz., doz. 4.05
Ryzon, 16 oz., doz. 4.05
Ryzon, 5 lb. 18.00
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 2.20
Quaker Puffed Rice 5.45
Quaker Puffed Wheat 4.30
Quaker Bfst Biscuit 1.90
Ralston Purina 4.00
Ralston Bran 2.70
Ralston Food, large 3.60
Ralston Food, small 2.90
Saxon Wheat Food 4.80
Shred. Wheat Biscuit 3.85

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

No. 4, 4 String 4.00
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 1/2 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 5.75
Apple Sauce, No. 2 2.35
Apricots, No. 1 1.90@2.00
Apricots, No. 2 2.25
Apricots, No. 2 1/2 2.25@3.50
Apricots, No. 10 9.00@13.50
Blueberries, No. 2 2.50
Blueberries, No. 10 15.00
Cherries, No. 2 3.00@3.50
Cherries, No. 2 1/2 4.00@4.95
Cherries, No. 10 15.00
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. 2.90
Pineapple, 2, Brk slic. 2.25
Pineapple, 2 1/2, sliced 3.90
Pineapple, No. 2, crus. 2.25
Pineap., 10, cru. 7.00@10.00
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@3.45
Clams, Steamed, No. 1 1.75
Clams, Mince, 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. 1.45
Cove Oysters, 5 oz. 1.45
Lobsters, No. 1/2, Star 4.50
Lobster, No. 1/2, Star 2.75
Shrimp, No. 1, wet 1.75
Shrimp, No. 1, dry 1.75
Sard's, 1/4 Oil, k. 4.25@4.75
Sardines, 1/4 Oil, k'less 7.00
Sardines, 1/4, Smoked 7.25
Sardines, 1/4 Mus. 3.75@4.75
Salmon, Warrens, 1/2 2.75
Salmon, Warrens, 1 lb 4.00
Salmon, Red Alaska 2.85
Salmon, Med. Alaska 2.00
Salmon, Pink Alaska 1.45
Sardines, Im. 1/4, ea. 10@25
Sardines, Cal. 1 1/2 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 2.40
Bacon, Lge. Beechnut 4.25
Bacon, Large, Erie 2.25
Beef, No. 1, Corned 2.70
Beef, No. 1, Roast 2.70
Beef, No. 1/2, Rose Sil. 1.35
Beef, No. 1/2, Qua. sil. 1.90
Beef, No. 1, Qua. sil. 3.10
Beef, No. 1, B'nut sil. 3.70
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, 1/2s 3.50
Hamburg Steak 3.15
Onions, No. 1 1.40
Potted Beef, 4 oz. 1.40
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 80
Potted Ham, Gen. 1/2 2.15
Vienna Saus., No. 1/2 1.35
Veal Loaf, Medium 2.30

Derby Brands in Glass.

Ox Tongue, 2 lb. 18.00
Sliced Ox Tongue, 1/2 4.30
Calf Tongue, No. 1 5.50
Lamb Tongue, Wh. 1s 5.00
Lamb Tongue, sm. sil. 1.60
Lunch Tongue, No. 1 1.50
Lunch Tongue, No. 1/2 3.55
Deviled Ham, 1/2 3.00
Vienna Sausage, sm. 1.90
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 2.00

Baked Beans.

Beechnut, 16 oz. 1.35
Campbells 1.25
Climatic Gem, 18 oz. 95
Fremont, No. 2 1.15
Snider, No. 1 90
Snider, No. 2 1.30
Van Camp Small 1.10
Van Camp, Med. 1.65

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 3.90
No. 2 1/2, Lge. Gr. 3.75@4.50
Wax Beans, 2s 1.35@3.75
Green Beans, No. 10 6.00
Green Beans, No. 10 8.25
Lima Beans, No. 2 Gr. 2.00
Lima Beans, 2s, Soaked 95
Red Kid., No. 2 1.30@1.65
Beets, No. 2, wh. 1.60@2.40
Beets, No. 3, cut 1.25@1.75
Corn, No. 2, St. 1.10@1.85
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. 1.80
June 1.35
Peas, No. 2, Ex. Sift. 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
Sw't Potatoes, No. 2 1/2 2.15
Saurkraut, No. 3 1.85
Succotash, No. 2 1.60@2.35
Succotash, No. 2, glass 3.45
Spinach, No. 1 1.35
Spinach, No. 2 1.45@1.75
Spinach, No. 3 1.20@2.85
Spinach, No. 10 7.25
Spinach, 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
Fraziera, 14 oz. 2.25
Libby, 14 oz. 1.90
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. 2.25
Lilly Valley, 1/2 Pint 2.40

OYSTER COCKTAIL.

Sniders, 16 oz. 3.50
Sniders, 8 oz. 2.25

CHEESE.

Roquefort 85
Kraft small tins 1.40
Kraft American 2.75
Chili, small tins 1.40
Pimiento, small tins 1.25
Roquefort, small tins 2.25
Camembert, small tins 2.25
Brie 20
Wisconsin Flats 21
Wisconsin Daisy 21
Longhorn 21
Michigan Full Cream 20
New York full cream 23
Sap Sago 48

CHEWING GUM

Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beemans Pepsin 70
Beechmont 65
Doublemint 65
Juicy Fruit 65
Peppermint, Wrigleys 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, 1/2s 33
Baker, Premium, 1/4s 33
Baker, Premium, 1/2s 33
Baker, Premium, 1/4s 35
Hersheys, Premium, 1/4s 36
Hersheys, Premium, 1/2s 34
Runkle, Premium, 1/4s 37
Runkle, Premium, 1/2s 37
Vienna Sweet, 24s 1.75

COCOA

Baker's 1/4s 40
Baker's 1/2s 42
Bunte, 1/4s 43
Bunte, 1/2 lb. 35
Bunte, 1 lb. 32
Droste's Dutch, 1 lb. 9.00
Droste's Dutch, 1/2 lb. 4.75
Droste's Dutch, 1/4 lb. 2.00
Hersheys, 1/4s 23
Huyler 36
Lowney, 1/4s 40
Lowney, 1/2s 40
Lowney, 1/4s 38
Lowney, 5 lb. cans 31
Van Houten, 1/4s 75
Van Houten, 1/2s 75

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 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. 2.10
Braided, 50 ft. 3.25
Sash Cord 4.00

COFFEE ROASTED

Bulk
Rio 16 1/2
Santos 23@24
Maracaibo 26
Guatemala 26
Java and Mocha 39
Bogota 27
Peaberry 26

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

Coffee Extracts

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
Carolene, Tall, 4 doz. 3.40
Carolene, Baby 3.35

EVAPORATED MILK

Carnation, Tall, 4 doz. 4.50
Carnation, Baby, 8 doz 4.40
Every Day, Tall 4.50
Every Day, Baby 3.30
Goshen, Tall 4.25
Goshen, Gallon 4.25



Oatman's Dundee.

tall, 48s 4.50
Oatman's Dundee,
baby, 96s 4.40
Pet, Tall 4.50
Pet, Baby, 8 oz. 4.40
Silver Cow, Tall 4.50
Silver Cow, Baby 4.40
Van Camp, Tall 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
Epicure Panatela, 50 75.00
Perfecto, 50s 95.00

The La Azora Line.

Agreements, 50s 53.00
Washington, 50s 75.00
Biltmore, 50s, wood 95.00

Sanchez & Haya Line

Clear Havana Cigars made
in Tampa, Fla.
Specials, 50s 75.00
Diplomatics, 50s 95.00
Bishop, 50s 115.00
Rosa, 50s 125.00
Orig Favorita, 50 135.00
Original Queens, 50s 150.00
Worden Special, 25s 185.00

A. S. Valentine Brands.

Victory, 50, Wood 75.00
DeLux Inv., 50, Wd. 95.00
Royal, 25, Wood 112.00
Abram Clark, 50 wd 158.00

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

Ignacia Haya

Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s 115.00
Manhattan Club, 50 135.00
Bonita, 50 150.00
Queens, 25s 180.00
Perfecto, 25s 185.00
Corono, 25s 240.00

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.

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
Libra, 100s 35.00
New Pantella, 100 37.50

Cheroots

Old Virginia, 100s 23.50

Stogies

Home Run, 50, Tin 13.50
Havana, Gem, 100 wd 26.00
Dry Slitz, 100s 26.50

CIGARETTES.

One Eleven, 15 in pkg 96
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, 15 in pkg. 96
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 6.90
Piedmont, 10 & 20, Pl. 6.90
Spur, 20, Plain 7.20
Sweet Tips, 20, Plain 7.50
Idle Hour, 20, Plain 7.50
Omar, 20, Plain 9.20
Falks Havana, 20, Pl. 9.75
Richm'd S Cut, 20, pl. 10.00
Richm'd 1 Cut, 20 ck. 10.00
Fatima, 20, Plain 8.80
Helmar, 20, Plain 10.50
English Ovals, 20 Pl. 10.50
Turkish Trop., 10 ck 11.50
London Life, 10, cork 11.50
Helmar, 10, Plain 11.50
Herbert Tarryton, 20 12.25
Egyptian Str., 10 ck. 12.00
Murad, 20, Plain 15.00
Murad, 10, cork or pl. 16.00
Murad, 20, cork or pl. 16.00
Luxury 10, cork 16.00
Melachrino, No. 9, 10,
cork or plain 16.00
Melachrino, No. 9, 20,
cork or plain 16.00
Melach'o, No. 9, 10, St 16.50
Melach'o, No. 9, 20, St 16.50
Natural, 10 and 20 16.00
Markaroff, No. 15, 10,
cork 16.00
Pall Mall Rd., 20, pl. 21.00
Benson & Hedges, 10 20.00
Rameses, 10, Plain 17.50
Milo Violet 10, Gold 20.00
Deities, 10 21.00
Cordex, 10 22.00
Phillips Morris, 10 21.00
Brening Own, 10, Pl. 28.00
Ambassador, 10 30.00
Benson & Hedges
Tuberettes 55.00

CIGARETTE PAPERS.

Riz La Croix, Wh., dz. 46
Riz La Wheat Br., dz 46
Riz Tam Tam, pr doz. 42
Zig Zag, per 100 7.25

TOBACCO—FINE CUT.

Liggett & Myers Brands
Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., ds. 12.00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 3.50
Red Bell, 75c Pails ds. 7.40
Sterling, 10c, doz. 96
Sweet Burley, 10c, dz. 96
Sweet Burley, 45c foil 4.25
Swt. Burley, 95c Dru. 9.45
Sweet Cuba, 10c, dz. 96
Sweet Cuba, 45c, doz. 4.25
Sweet Cuba, 95c Pail 9.45
Sweet Orange, 10c, dz. 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. 3.50
Ojibwa, 90c, doz. 3.00
Sweet Mist, 10c, doz. 96
Uncle Daniel, 10c, doz. 96
Uncle Daniel, 16 oz. 10.30

John J. Bagley & Co. Brands.

Maple Dip, per plug 54

SMOKING TOBACCO.

American Tobacco Co. Brands.

Banner, L. C., 10c, dz. 96
Banner, L. C., 40c, dz. 3.84
Blue Boar, 25c Foll 2.28
Blue Boar, 30c Vac tin 2.76
Bob White, Gran., 10c 96
Bull Durham, 10c, dz. 96
Burr, Gran., 10c, dz. 96
Erie Bros., 10c, doz. 96
Giant, L. C., 10c, dz. 96
Giant, L. C., 30c, dz. 2.88
Giant, L. C., Pails, dz. 6.84
Garriack, 30c Foll, dz. 2.70
Imperial Cube Cut, 30c 2.88
Lucky Strike, R. Cut 1.58
Myrtle Navy Plug Cut 96
Myrtle Navy, 15c Pl. 1.44
Navy, G. & A., 10c 96
Nigger Hair, 10c, doz. 96
Nigger Hair, Pails, dz. 8.40
Nigger Head, P. C. 10c 96
Old English, C. C. 16c 1.58
Peerless, L. C., 10c, 96
Peerless

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

P. Lorillard's Brands.
Bechnut Scrap, doz. 96
Buzz, L. C., 10c, doz. 96
Buzz, L. C., 35c, doz. 3 30
Buzz, L. C., 80c, doz. 7 90
Chips, P. C., 10c, doz. 96
Honest Scrap, doz. 96
Open Book Scrap, doz. 96
Stag, Cut P., 10c, doz. 96
Union Leader, 10c tin 96
Union Leader, 50c tin 4 80
Union Leader, \$1 tin 9 60
Union Leader, 10c, doz. 96
Union Leader, 15c, 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, doz. 96
Union Workman Scrap, 10c, doz. 96
Way Up, 10c, doz. 96
Way Up, 8 oz., doz. 3 25
Way Up, 16 oz., doz. 7 10
Way Up, 16 oz. pails 7 40
Yankee Girl Scrap, 10c 96

Pinkerton Tobacco Co. Brands.
American Star, 10c, dz 96
Big 9, Clip, 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c, doz. 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
Cold Shore, 15c, doz. 1 44
Hazel Nut, 10c, doz. 96
Hazel Nut, 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, 10c, doz. 96
New Factory Pails, dz 7 60

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

J. J. Reynolds Tobacco Co. Brands.
George Washington, 10c, doz. 96
Old Rover, 10c, doz. 96
Our Advertiser, 10c, 96
Prince Albert, 10c, doz. 96
Prince Albert, 15c, dz. 1 53
Prince Albert, 8 oz. 6 72
Prince Albert, 8 oz. 8 88
Prince Albert, 16 oz. 12 96
Stud, Gran. 5c, doz. 48
Whale, 16 oz., doz. 4 80

Block 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 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
Tartan London Mix-
ture 50c, doz. 4 00
Vintage Blend, 25c dz. 2 30
Vintage Blend, 80 tins 7 50
Vintage Blend, \$1.55
tins, doz. 14 70

Superba Tobacco Co. Brands.
Sammy Boy Scrap, dz 96
Cigar Clippings
Havana Blossom, 10c 96
Havana Blossom, 40c 3 95
Knickerbocker, 6 oz. 3 00
Lieberman, 10c, doz. 96
W. O. W., 6 oz., doz. 3 00
Royal Major, 10c, doz. 96
Royal Major, 6 oz., dz. 3 00
Royal Major, 14 oz. dz. 7 20

Larus & Bro. Co.'s Brands.
Edgeworth Ready Rub-
bed, 17c tins 1 62
Edgeworth Ready Rub-
bed, 8 oz. tins, doz. 7 00
Edgeworth Ready Rub-
bed, 16 oz. tins, doz. 14 50
Edgeworth Sliced Plug,
17c tins, doz. 1 62
Edgeworth Sliced Plug,
35c tins, doz. 3 55

United States Tobacco Co. Brands.
Central Union, 15c, dz. 1 44
Shag, 15c Tins, doz. 1 44
Shag, 15c Papers, doz. 1 44
Dill's Best, 16c, doz. 1 52
Dill's Best, 17c, doz. 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, Assorted 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. P. Lozenges 15
A. A. P. Lozenges 15
A. A. P. Lozenges 16
A. A. P. Lozenges 17
Malted Milk Lozenges 20

Hard Goods. Pails
Lemon Drops 17
O. F. Horehound Dps 17
Anise Squares 17
Peanut Squares 18
Horehound Tablets 18

Pop Corn Goods.
Cracker Jack, Prize 3 75
Checkers, Prize 3 75

Cough Drops
Putnam's 1 30
Smith Bros. 1 50

Package Goods.
Creamery Marshmallows
4 oz. pkg., 12s, cart. 95
4 oz. pkg., 48s, case 3 75

Specialties.
Arcadian Bon Bons 18
Walnut Fudge 23
Pineapple Fudge 21
Italian Bon Bons 18
National Cream Mints 20
Silver King M. Mallows 35

CRISCO
36s, 24s and 12s.
Less than 5 case 20
Five cases 19 1/2
Ten cases 18 1/2
Twenty-five cases 18 1/2
6s and 4s.
Less than 5 cases 19 1/2
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, special-
ly print front cover is
furnished without charge.

CREAM OF TARTAR
6 lb. boxes 40

DRIED FRUITS
Apples
Evap'd Choice, blk. 20
Apricots
Evaporated, Slab 30
Evaporated, Fancy 36

Citron
10 lb. box 45

Currents
Package, 15 oz. 18 1/2
Boxes, Bulk, per lb. 18

Peaches
Evap. Fancy, Unpeeled 21

Peel
Lemon, American 26
Orange, American 27

Raisins
Seeded, bulk 16
Seeded, 15 oz. pkg. 18
Sultana Seedless 17
Seedless, 1 lb. pkg. 21

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 11
Cal. Limas 11 1/2
Brown, Swedish 08 1/2
Red Kidney 08 1/2

Farina
25 1 lb. packages 2 80
Bulk, per 100 lbs. 06 1/2

Hominy
Pearl, 100 lb. sack 2 50

Macaroni
Domestic, 20 lb. box 07 1/2
Domestic, broken bbls. 06 1/2
Armours, 2 doz. 1 60
Fould's, 2 doz., 8 oz. 1 80

Pearl Barley
Chester 4 75

Peas
Scotch lb. 07
Split, lb. 08 1/2

Sago
East India 06 1/2

Taploca
Pearl, 00 lb. sacks 07 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

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

Flats
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 1-6, per 1,000 1 90
Size 2-6, per 1,000 1 45
Size 3-6, per 1,000 1 65
Size 4-6, per 1,000 1 70
Size 5-6, per 1,000 2 45

Sinks
No. 1, per gross 65
No. 2, per gross 30
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
Turpeness
Pure Lemon

Per Doz.
7 Dram 1 35
1 1/2 Ounce 1 75
2 Ounce 2 75
2 1/2 Ounce 2 75
3 Ounce 3 25
4 Ounce 5 00
7 Dram, Assorted 1 35
1 1/2 Ounce, Assorted 1 75

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper
sack 3 00
Harvest Queen, 24 1/2
Light Loaf Spring
Wheat, 24 1/2
Roller Champion 24 1/2
Snow Flake, 24 1/2
Graham 25 lb. per cwt
Golden Granulated Meal,
25 lbs., per cwt., N
Rowena Pancake Com-
pound, 5 lb. sack
Buckwheel Compound,
5 lb. sack

Watson Higgins Milling Co.
New Perfection 1/8s 8 00

Meal
Gr. Grain M. Co.
Bolted 2 25
Golden Granulated 2 45

Wheat
No. 1 Red 1 05
No. 1 White 1 03

Oats
Carlots 44
Less than Carlots 50

Corn
Carlots 68
Less than Carlots 74

Hay
Carlots 22 00
Less than Carlots 24 00

Feed
Street Car Feed 30 00
No. 1 Corn & Oat Fd 30 00
Cracked Corn 30 00
Coarse Corn Meal 30 00

FRUIT JARS

Mason, pts., per gross 7 75
Mason, qts., pr gross 9 00
Mason, 1/2 gal., gross 12 00
Ideal Glass Top, pts. 9 00
Ideal Glass Top, qts. 10 80
Ideal Glass Top, 1/2
gallon 13 90

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 Acid'd, doz. 2 25
Minute, 3 doz. 4 05
Nelson's 1 50
Oxford 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 08
Green, No. 2 07
Cured, No. 1 09
Cured, No. 2 08
Calfskin, green, No. 1 12
Calfskin, green, No. 2 11 1/2
Calfskin, cured, No. 1 14
Calfskin, cured, No. 2 12 1/2
Horse, No. 1 3 00
Horse, No. 2 2 00

Pelts
Old Wool 50@1 00
Lambs 10@25
Shearlings 05@10

Tallow
Prime @5
No. 1 @4
No. 2 @3

Wool
Unwashed, medium @35
Unwashed, rejects @25
Fine @35

HORSE RADISH
Per doz., 7 oz. 1 25

JELLY AND PRESERVES
Pure, 30 lb. pails 2 60
Pure 7 oz. Asst., doz. 1 20
Buckeye, 22 oz., doz. 2 00
J. B., 15 oz., per doz. 1 80

JELLY GLASSES
8 oz., per doz. 34

MATCHES.
Blue Ribbon, 144 box. 7 55
Searchlight, 144 box. 8 00
Safe Home, 144 boxes 3 00
Old Pal, 144 boxes 8 00
Red Stick, 720 lb. bxs 5 50
Red Stick, 144 bxs 5 25

Safety Matches.
Red Top, 5 gro. case 5 25
Toyo, per gro. 95

MINCE MEAT.
None Such, 3 doz. 4 85
Quaker, 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
Dove, 36, 2 lb. Wh. L. 5 60
Dove, 24, 2 1/2 lb. Black 4 30
Dove, 24, 2 1/2 lb. Black 3 90
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 08
Peanuts, Vir. roasted 10
Peanuts, Jumbo raw 09
Peanuts, Jumbo, rstd 12
Pecans, 3 star 22
Pecans, Jumbo 80
Walnuts, Grenoble 34
Walnuts, Sorrento 35

Salted Peanuts
Fancy, No. 1 10 1/2
Jumbo 21

Shelled
Almonds 50
Peanuts, Spanish, 125 lb. bags 08 1/2
Filberts 80
Pecans 75
Walnuts 75

OLIVES.
Bulk, 2 gal. keg 3 50
Bulk, 3 gal. keg 5 25
Bulk, 5 gal. keg 8 00
Quart. jars, dozen 5 25
4 1/2 oz. Jar, plain, dz. 1 35
5 1/2 oz. Jar, plain, 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.
Bologna 12
Liver 12
Frankfort 16
Pork 18@20
Veal 11
Tongue 11
Headcheese 14

Smoked Meats
Hams, 14-16, lb. 26 @33
Hams, 16-8, lb. 28 @32
Ham, dried beef
sets 38 @39
California Hams 15 @16
Picnic Boiled
Hams 30 @32
Boiled Hams 44 @48
Minced Hams 14 @15
Bacon 22 @38

Beef
Boneless 23 00@24 00
Rump, new 23 00@24 00

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

Pig's Feet
1/4 bbls. 2 15
1/2 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 skein 1 75@2 00

Uncolored Oleomargarine
Solid Dairy 20@23
Country Rolls 22@24
Gem Nut 22

RICE
Fancy Head 6 1/2@8
Blue Rose 06 1/2
Broken 03 1/2

ROLLED OATS
Steel Cut, 100 lb. sks. 3 25
Silver Flake, 10 Fam. 1 90
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 65
Mothers 10s, Ill'num 3 35
Silver Flake, 18 Reg. 1 45
Sacks, 90 lb. Jute 2 75
Sacks, 90 lb. Cotton 2 85

SALAD DRESSING
Durkee's large, 1 doz. 6 75
Durkee's med., 2 doz. 7 35
Durkee's Picnic, 2 dz. 3 00
Snider's large, 1 doz 3 85
Snider's small 2 doz. 2 35

SALERATUS
Arm and Hammer 3 75

SAL SODA
Granulated, bbls. 2 00
Granulated, 100 lbs cs 2 25
Granulated, 36 2 1/2 lb.
packages 2 50

COD FISH.
Middles 16 1/2
Tablets, 1 lb. Pure 22
Tablets, 1/2 lb. Pure, 1
doz. 1 40
Wood boxes, Pure 24
Porter House, 1 lb. Tab. 19
Whole Cod 11

Holland Herring
Standards, kegs 90

Herring
K K K K, Norway 20 00
8 lb. pails 1 40
Cut Lunch 90

Lake Herring
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 12
Medium 10
Common 08

Top Steers & Heifers
Good Steers & Heifers 15
Med. Steers & Heifers 12
Com. Steers & Heifers 10

Cows.
Top 12
Good 11
Medium 10
Common 08

Top
Good 12
Medium 10
Common 08

Top
Good 12
Medium 10
Common 08

Top
Good 12
Medium 10
Common 08

Top
Good 12
Medium 10
Common 08

SALT	
Colonial 24 2 lb. ---	90
Med. No. 1, Bbls. ---	2 70
Med. No. 1, 100 lb. bbl	90
Farmer Spec., 70 lb.	92
Packers Meat, 56 lb.	55
Packers for ice cream	
100 lb., each ---	95
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	
Dr-Foot, doz. ---	2 00
Bixhys, 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 85	
654 Stove Enamel, dz. 2 85	
Vulcanol, No. 5, doz. 95	
Vulcanol, No. 10, doz. 1 35	
Stovoll, per doz. ---	3 00

SOAP.	
Am. Family, 100 box 5 75	
Export, 120 box ---	4 65
Flake White, 100 box 4 50	
Fels Naptha, 100 box 5 60	
Grdama White Na. 100s 4 85	
Rub No. More White	
Naptha, 100 box ---	5 00
Swift Classic, 100 box 4 90	
20 Mule Borax, 100 bx 7 55	
Wool, 100 box ---	6 50
Fairy, 100 box ---	7 85
Jap Rose, 100 box ---	7 85
Palm Olive, 144 box 11 00	
Lava, 100 box ---	4 75
Pummo, 100 box ---	4 85
Sweetheart, 100 box ---	5 70
Grandpa Tar, 50 sm. 2 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 00	
Star, 100 No. 11 cakes 5 25	
Star Nap. Pow. 60-16s 3 65	
Star Nap. Pw., 100-10s 3 85	
Star Nap. Pw., 24-60s 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 ---	3 80
Gold Dust, 100s ---	4 00
Gold Dust, 12 Large 3 20	
Golden Rod, 24 ---	4 25

Jinx, 3 doz. ---	4 50
La France Laun, 4 dz. 3 70	
Luster Box, 54 ---	3 75
Miracle Cm., 4 oz., 1 dz. 4 00	
Miracle C., 15 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. ---	3 85
Rub No More, 18 Lg. 25	
Spotless Cleanser, 48, 20 oz. ---	3 85
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 ---	@29
Pepper, White ---	@32
Pepper, Cayenne ---	@32
Paprika, Spanish ---	@42

Seasoning	
Chili Powder, 15c ---	1 35
Celery Salt, 3 oz. ---	95
Sage, 2 oz. ---	1 30
Onion Salt ---	1 35
Garlic ---	1 35
Ponelly, 3 1/2 oz. ---	3 25
Kitchen Bouquet ---	3 25
Laurel Leaves ---	2 00
Marjoram, 1 oz. ---	90
Savory, 1 oz. ---	90
Thyme, 1 oz. ---	90
Tumeric, 2 1/2 oz. ---	90

STARCH	
Corn	
Kingsford, 40 lbs. ---	11 1/4
Powdered, bags ---	03
Argo, 48 1 lb. pkgs. ---	3 75
Cream, 48-1 ---	4 80
Quaker, 40 1 ---	6
Gloss	
Argo, 48 1 lb. pkgs. ---	3 75
Argo, 12 3 lb. pkgs. ---	2 74
Argo, 8 5 lb. pkgs. ---	3 10
Silver Gloss, 48 1s ---	11 1/4
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 ---	9 40
24, 2 1/2 lb. cans ---	1 40
24, 1 1/2 lb. cans ---	7 00
5 gal. jacket cans, ea. 7 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 1/2 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 ---	6 00
Lea & Perrin, small ---	3 35
Pepper ---	1 60
Royal Mint ---	2 40
Tobacco ---	2 75
Sho You, 9 oz., doz. 2 70	
A-1, large ---	5 75
A-1, small ---	3 60
Capers ---	1 90

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 ---	40
Cotton, 3 ply balls ---	40
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 ---	75
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 35
9 lb. Cot. Mop Heads 1 50	
12 lb. Cot. Mop Heads 2 00	

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 in. ---	1 45
14 in. ---	1 85
16 in. ---	2 30

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

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

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

YEAST-COMPRESSED	
Fleischman, per doz. ---	28

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, June 7—On this day was held the order to show cause on the sale of the office furniture and fixtures of the Grand Rapids office in the matter of the Paul Nissen Corporation, Bankrupt No. 2077. The bankrupt was not present in person or represented. The trustee was present in person. The bidding was rather interesting and the property was finally struck off to Ver Wys & Co., of Grand Rapids, for \$185. An order confirming such sale was made. The special meeting of creditors was then adjourned no date.

On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of A. L. Pant & Son, a copartnership, and Alphonso L. Pant and Cliff Pant, individually, Bankrupt No. 2105. The matter has been referred to Benn M. Corwin, referee in bankruptcy. The bankrupts are residents of Lowell township, Kent county, and are farmers. The schedules of the partnership list assets in the sum of \$1,883 of which the sum of \$1,000 is claimed as exempt by the partners, and liabilities in the sum of \$6,256.42. The individual Alphonso L. Pant also claims an additional sum of \$200 as exempt to him personally. The individual Cliff Pant lists no assets other than those listed by the partnership, and claims additional household exemptions, and has liabilities in the sum of \$76. From the fact that all of the assets of the bankrupts are either claimed as exempt or are of doubtful value, the court has written for funds and when the same are furnished the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt are as follows:

Earl Pant, Grand Rapids ---	\$325.00
David Garfield, Lowell ---	60.00
International Harvester Co., Grand Rapids ---	110.00
M. W. Gee, Lowell ---	157.45
Lloyd Ellison, Belding ---	66.29
Ed Hoxley, Lowell ---	41.00
City State Bank, Lowell ---	18.00
Sam Wagner, Grand Rapids ---	224.00
Westfield & Fall River Lumber Co., Lowell ---	325.00
Mich. Stave Silo Co., Kalamazoo ---	1,098.00
Condon & Van Dyke, Lowell ---	200.00
William T. Condon, Lowell ---	187.00
Earl Thomas, Lowell ---	687.00
Frank Collin, Saranac ---	82.60
D. G. Look, Lowell ---	45.00
W. S. Winegar, Lowell ---	34.34
Sam Rice, Lowell ---	18.00
Frank Van Amberg, Alto ---	25.00
King Milling Co., Lowell ---	78.00
Sun Life Insurance Co., Grand Rapids ---	251.82
Fred O'Harrow, Lowell ---	75.30
L. F. Denny, Lowell ---	35.00
Saranac State Bank, Saranac ---	90.00
C. L. F. Williamson, Lowell ---	7.00
Geo. Rouse, Lowell ---	6.00
Harold Weeks, Lowell ---	14.64
W. H. Gage Muskegon Heights ---	600.00
State Savings Bank, Ionia ---	8.40
Geo. F. Wolf, Grand Rapids ---	152.50
Tom Watson & Son, Lowell ---	523.33
Geo. W. Stephens, Lowell ---	88.75
M. H. Lovely, Lowell ---	50.00
F. D. McKay, Lowell ---	239.00

of the bankrupt are of uncertain value the court has written for funds as indemnity for the expense of first meeting of creditors. When such funds have been furnished the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

William Corson, Middleville	\$ 51.29
Federal Electric Co., Chicago	147.00
Hawkes Tire & Rub. Co., Lansing	325.00
Tisch Auto Supply Co., Grand R.	154.00
Sun Oil Co., Grand Rapids	60.00
Citizens Telephone Co., Middleville	9.00
Thornapple Electric Co., Middleville	12.00
American Technical Society, Chicago	21.80
William Corson, Middleville	24.00
Cecil Knox, Middleville	4.00
Auburn Tire Co., Grand Rapids	64.00
Bert Kimmel, Middleville	4.48
Mrs. James Clark, Middleville	12.00
June 10. On this day were received the schedules in the matter of E. L. Wellman, Bankrupt No. 2099. The schedules of the bankrupt list assets in the sum of \$11,129.83, of which \$350 is claimed exempt to the bankrupt, and liabilities in the sum of \$21,812.00. The date of the first meeting of creditors has not been determined in this matter, and upon such determination note of the same will be made here. A list of the creditors of the bankrupt is as follows:	
City of Grand Rapids	\$ 71.00
John H. Laver, Lowell	3,060.00
New Era Canning Co., New Era	1.00
Peter Hage & Harry Koops,	
Byron Center	680.00
Old National Bank, Grand Rapids	2,000.00
Chas. H. Brown, Shiloh	2,000.00
Chas. H. Brown, Shiloh	2,000.00
Farmers & Merchants Bank,	
Lowell	7,000.00
August Waldo, Amble	7,000.00

The merchant who scorns the little economies will probably get in so deep that the larger economies cannot save him.

British Prices Also Rising.

When sterling exchange began to improve some months ago wholesale prices in Great Britain began to decline, a perfectly natural sequence. From October to May, the general trend of British prices was downward. During May, however, the movement was distinctly upward. This is especially significant for the reason that sterling exchange during this period was also tending towards greater firmness. Evidently the recent rise in prices is due to factors more directly connected with supply and demand than with changes in the external purchasing power of the pound. The advance was most pronounced in food-stuffs and textiles, and for the latter amounted to about 7 per cent. This reflects the higher prices in the world markets for raw wool and cotton, and has its counterpart in this country. The net rise in the index number was 87 points and textiles alone accounted for 69 points. In the case of food the rise was confined to cereals and meat, and this was partly offset by a drop in the prices of other food products.

The quitters never yet brought prosperity, but the fighters put pep into the faint-hearted.

KNOW YOUR CITY

NUMBER THREE

It has been generally supposed that Grand Rapids became the leading city in the manufacture of furniture because its supply of material was close at hand. It is true that in the early days tables and chairs were made from the wood then grown a comparatively short distance from Grand Rapids, but these pioneer manufacturers, however crude their first efforts, had the desire to produce the better things, and they materialized their visions by bringing to this city designs and designers in order to enlarge their productions and refine their works.

Not because certain woods grew in the vicinity of Grand Rapids did this city attain prominence in the furniture world. Furniture, such as is made here, possesses more than mere wood and cabinet making. It has been quite truthfully stated that furniture from the shops of Grand Rapids is made of brains. For indeed, behind the wood, behind the knowledge of fashioning it, there existed even in the early days, and does truthfully exist today, a desire on the part of the makers to achieve the beautiful, to correctly interpret the works of the old masters, to impart that refining touch of artistry, that indelible imprint of the skilled craftsman which at once enhances and glorifies the completed work.

The center of the furniture world has not always been in Grand Rapids. Originally in the east, it gradually moved west with the development of the country. Although the beginnings were small and inconspicuous, manufacturers here were well in advance of public taste, and did a great work in the education of public taste to a higher standard.

Today furniture sold in Grand Rapids is constructed of woods that come from all quarters of the globe. With a wealth of fine woods in this country, still from Cuba, Africa, South America, from Europe and the Orient come those materials from which are reconstructed those superb adaptations and replicas of the golden Italian Renaissance, the classic Louis XVI, the sturdy Jacobean, the quaint Queen Anne, the heavy French Empire, and our own delightful Colonial.

Although the home of fine furniture, Grand Rapids stands pre-eminent as the center of quantity production also, and because of the beautiful products from the quantity producing Grand Rapids factories thousands of persons in the United States have been enabled to buy worth while furniture at moderate prices, and the influence of this worthy furniture in the American home has elevated the plane of American home life.

Grand Rapids

"A good place to live"

No. 11

ADVERTISING CLUB OF GRAND RAPIDS

This advertisement produced for the Advertising Club by the following: Typography by The Schull Printing Company and Unseld Linotype Shop, Copy by A. G. Miller, Engraving by Newspaper Engraving Co., Electrotypes by Grand Rapids Electrotype Co.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

For Sale—Two eight-foot floor show cases, sliding doors with mirrors, glass shelves. H. H. Colby, St. Johns, Mich. 800

Wanted—Experienced trimmer and shoe man. Steady position. Young man preferred. Sam Marks' Sons Munising, Mich. 801

320 acres good land Otsego county, Mich. Only \$640. Clear title. Box 364, La Crosse Wisconsin. 802

Bell Phone 596 Citiz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

Wanted—Laundry in town 2,000, center 10,000 people. Electric current. Write No. 786, care Michigan Tradesman. 786

FOR RENT—Established boot and shoe location, in center of business district, in town of 10,000. Address BRADLEY BROS., WABASH, IND. 794

CROMWELL INDIANA, WANTS A SHIRT, overall, dress or apron factory. Write J. C. KIMMELL, Cromwell, Ind. 795

For Sale—The entire stock and fixtures of the little store known as the Style Shop, milliners and ladies ready to wear. The only store of its kind in a town of 1,000 inhabitants and large farming country trade. Reason, poor health. Write Mrs. Grace Clark, Schoolcraft, Mich. 796

FOR SALE or EXCHANGE—Eighty-six acres, nicely located, best of land, close in, for grocery or clean general stock in live farmers' town in Southern Michigan. I also have prospect for a hardware or good general stock, a cash buyer. Loder Real Estate Agency, Homer, Mich. 797

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.

A Real Opening—For a sales manager in the automobile truck line. Only a high grade man wanted. Act quick. Address No. 792, with full references, care Michigan Tradesman. 792

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.

ATTENTION MERCHANTS—When in need of duplicating books, coupon books, or counter pads, drop us a card. We can supply either blank or printed. Prices on application. Tradesman Company, Grand Rapids.

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

For Sale—Cash registers and store fixtures. Agency for Standard computing scales. Dickery Dick, Muskegon, Mich. 643

Will Trade for Merchandise—Forty-acre farm close to Jackson. Near car line. Address A. Immerman, Jackson, Mich. 765

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit. 566

Rare Business Opportunity—I want to hear from party looking for the very best location for drug store in Southern Michigan. Finest and only vacant room in place, and very best location. Famous manufacturing town, finest farming section in Michigan. Reasonable rent. For particulars, address R. H. Hill, Fayetteville Arkansas. 798

For Sale—An established manufacturing business. Only one of its kind in Western Michigan. Has shown a profit each year since established. A good chance for a salesman to get into business. Owner wishes to retire, ill health. Address No. 791, care Michigan Tradesman. 791

One rotten egg in a dozen does not spoil the eleven but cuts out your profit

IT IS the same way with your valuable papers—which should be in a safe place—when you have a fire and your books, inventory, record of daily sales and record of purchases are not in a fire proof safe. It is like a rotten egg in a dozen; in fact, it is a rotten egg in your business, because, ten to one, you don't get the money you are entitled to and you cannot reasonably expect it either.

Prevent this possible loss. Buy a reliable safe to store away your books and valuable papers every night. Now, while you read this advertisement is the time to act. It is a warning to you for you don't know what is going to happen. Don't delay. Do it right now.

We sell the best safes on the market, in all styles and sizes at reasonable prices. COME IN OR WRITE. You will never regret it.

GRAND RAPIDS SAFE CO.
Corner Ionia and Louis Sts. Grand Rapids, Mich.

REDUCTION OF OVERHEAD.

A glance at current methods shows the contrast between conditions now and as they were during the hectic period of the war and shortly thereafter. Then quantity production, at whatever cost, was the goal. Everything else was subordinated to this one object. No matter how wasteful in point of money any plan might be, it was pursued provided enough products were turned out. So it came about that mines, mills and factories which could not be run in normal times were worked to capacity while the urge was on, and did so at a profit. Deflation and readjustment have changed all this. Economies have had to be put in operation to keep down overhead to the lowest point possible. This has led to the discarding of both rule-of-thumb methods and the so-called efficiency systems. The latter, which were exploited as a panacea for industrial ills, card-indexed persons like so many cog wheels and failed to take the human factor into account. Their main advantage was that they gave lazy or incompetent overseers a pretext for neglecting their work. But it imbued the worker with the objectionable notion that he was being exploited to the utmost and did much to destroy the feeling of good-will which means so much. The tendency now is toward more of the personal supervision by competent overseers, with a knowledge of human nature and a spirit of justice, who keep themselves in touch with employees. When fairly tried, a system of this kind has been most potent in reducing overhead.

PROBLEMS STILL WITH US.

Practically everybody believes that living costs are still too high. Certainly every one does when he speaks as a consumer. Manufacturers are trying to do their part in reducing them by bringing down operating expenses. Distributors generally hope to see prices go lower in order to stimulate a greater volume of sales. Yet, contrary to the general desire, the cost of living is showing some tendency now to go up. It is possible that this is only a short upward swing in a major upward movement, as some economists suggest. Recent index numbers point to higher costs for clothing, while the movement in the grain markets indicates a slight decline in the price of bread-stuffs. This may for the time being arrest the tendency of prices to "get back into line" if the movement continues for any length of time. About the only conclusion to be drawn from these latest developments is that there is still some "readjusting" to be done before everybody will be happy. The problem of prices, wages, and purchasing power is still with us.

The Emergency Tariff Act placed a duty of 35 cents a bushel on wheat. In formulating a permanent tariff bill the House fixed the rate at 25 cents, the same as had been imposed by the Payne-Aldrich bill of 1909. The Senate has raised this to 30 cents. This measure is directed straight at Canada,

which supplies 95 per cent. of our imports. Such imports, however, are of no importance for the reason that we normally export about five times as much wheat as we import. In 1920, for example, we imported about 35,000,000 bushels and exported 218,000,000 bushels. A prohibitive duty on the relatively small amount imported will have the effect of diverting it to some European market to compete there with American wheat. But it may also have the effect of diverting a portion of Canada's trade from this country to Europe. Canada, like every other country, is most likely to buy from those to whom she sells. What little excuse there really is for imposing prohibitive duties on wheat is indicated by the fact that American wheat is now being sold in Italy at much less than what the Italian Government is paying for its national grain, and this, too, in face of the unfavorable exchange rates on Italy, which are supposed to be an impediment to exports from the United States. A duty on wheat brings neither revenue to the Treasury nor protection to a country which is the largest wheat producer in the world.

Senseless and Wicked Ostracism of Colored People.

Grant, June 13—A person with the slightest trace of negro blood is a negro, regardless of how closely he resembles a Caucasian.

This was the decision handed down by the Arkansas Supreme Court affirming the Montgomery Circuit Court in an appeal of Jefferson Black, whose children were excluded from attending one of the white schools on the ground that they were negroes.

The school director filed evidence that the great grandmother of the children had been a negro slave.

And there you are, right here in this twentieth century, fellow Americans, drawing the color line so closely as to exclude even the grandchildren of that race whose presence here caused the great Civil War from attendance at a "white school!"

I want to ask right here where these over nice people, who are so over scrupulous in their associations with other folks, think the Lord Almighty comes in? Will they stand on the border of Heaven, when they cross the great divide, scrutinizing the people the Lord has allowed to enter there, with a view to taking their abode in the bottomless pit rather than associate with the colored brother?

In defense of his case Black claimed that the children had a faint trace of Cherokee Indian blood on their mother's side. Had he been able to make the court believe this, then the children would have been admitted to the white school.

Why the infinitesimal speck of color should outbalance all the white blood is past understanding, and it seems like straining at a gnat to swallow a camel for the court to make such an unrighteous and hideous decision in the face of common sense and common decency to say nothing of the humanity of the case.

One drop of negro blood overbalances a thousand white drops! Isn't that a proud and sensible position for a court of justice to assume? What an insult to the white race! The acknowledgement that this single drop contaminates—dominates, we will say—all the rest is so monstrous as to seem idiotic.

It is from this land of hateful prejudice and unjust court decisions that comes the loudest scream for fair elections and absolute abstention from the use of money to carry on a campaign for senatorial selection.

Race prejudice that steeps the courts in infamous decisions like the one quoted is a cancer on the American

body politic. It is made a social crime for a person to live if he or she is black of skin.

How true it is that "man's inhumanity to man makes countless thousands mourn." It is this bitter, insane prejudice that leads to the lynchings and burnings throughout the South and which has blackened the fair name of the lower half of the American Union.

Mere suspicion of crime is sufficient to arouse the mob spirit and lead to outrages that send a shudder throughout Christendom. Talk about the Armenian massacres by the hideous Turk. Whatever excuse there may be for such work over there, there is none here for lynchings and murders of innocent people at the hands of a mob.

Even women and children gather about to witness the burning of a negro. Is it not a shock to the finer sense of womanhood to contemplate the degradation to which the womanhood of those lynching states have fallen under the schooling of just such decisions by the courts of last resort as is here recorded?

The writer of this had occasion some years ago to board a train at Washington, D. C., for Grand Rapids, passing through West Virginia. At a small station among the mountains two well-gowned young colored girls boarded the train. Perfectly ladylike they were, and yet, no sooner had these two young women entered the coach than several young white men, who occupied the center of the car, began making disparaging remarks.

It made my blood boil to hear these white bores insult those unprotected colored girls without a protest from any member of the train crew. The Jim Crow car was the place for "niggers"; "ought to be made to ride on the cowcatcher," and like remarks, interspersed with ribald laughter, assailed the ears of these gentlewomen until they quitted the car at their station.

That experience made me, a white Northerner, blush for my kind. Right here at home this vindictive prejudice exists in considerable measure. A colored ball team visited Grandville one day a year ago and defeated the local team in good measure. The epithets hurled from the rosy lips of our maidens there was a revelation to me, for I thought the old time prejudice had long ago subsided among our own people.

Several women and children accompanied the ball boys from your city, and were referred to as "niggers" by some of the refined ladies of the little suburban town.

There must be something wrong with our educational system when such senseless and wicked ostracism of colored people holds sway right here in good old Michigan.

Old Timer.

Metallic Trimmings With Highly Glossed Surfaces.

The vogue for glossed surfaces that has played such a large part in millinery this season is to be continued into fall, according to the bulletin of the Retail Millinery Association of America. This assertion is based on the first importation of fall models to reach this market from Paris. Cired, lacquered and metallic surfaces dominate the trimmings on them.

"Light as a feather," is the way the bulletin describes the new aluminum, steel and old gold novelty trimmings which are being sent to this country from the other side. They will be used to liven the velvets and plushes which Paris has decreed for fall. Among the trimmings included in the advance showings are velvet petals edged with tinsel braid, which are used to accentuate thick silver tinsel

bandeau seen one one model; roses and leaves of aluminum tinsel, buttons and cabochons of the same material arranged to simulate bugs and birds, and steel tinsel quills. Dragon flies and bugs of silver tinsel, and also in color are included in the new season's trimmings as well. One-half inch semi-circular flanges of hollow celluloid spangles are ruched together on one model to make a prominent part of it.

Must Brand Cheese in Wisconsin.

After July 1 all cheese coming into Wisconsin from other states must be marked to show that it is not Wisconsin-made, according to General Order 18, issued by the Wisconsin Department of Markets. The purpose of the order is to identify out-of-the-state cheese, inasmuch as all Badger cheese is required to bear the State's official statement of grades, whereas cheese not made in Wisconsin is not entitled to the Wisconsin certification of quality. The Department of Markets has also ordered that after July 1, all Swiss, brick and limburger cheese must show the date of removal from the press, together with the designation of "M," if such cheese was removed from the press in the morning, and the letter "E" if in the evening. The marks appear upon the cheese itself or upon the wrapper or container. The name and address of the packer constitute a sufficient statement showing that the cheese was made outside of the State, according to the ruling of the department.

Avoid Superstition and Skepticism.

Saginaw, June 13—Dr. Henry van Dyke, speaking to a crowd of university students recently, told them this was a nervous age—a period of exaggeration also.

"There is too great a tendency on the part of some toward superstition," said Dr. van Dyke. "The reverse side of this false coin is the skepticism toward which the other part tends."

The quiet moderation in all things that the ancient philosopher urged is indeed absent to-day. One sees that in Congress, where denunciation holds the floor. It is visible, too, in such efforts as that at the Genoa Conference, where the hope was held out for a time of curing all the ills of the world at one dose. People are nervously keyed up to expect great things, and when failure comes their superstitious belief that things will be easily set right is apt to turn to disbelief in all men and all things.

This is a time for faith—faith in one's self and one's fellows, neither over confidence nor doubt. The rewards of industry, thrift, thought and honesty are as sure to-day as ever they were. Quack remedies, social economic or political, have not gained any new efficacy.

Mankind is more intelligent to-day than at any other age of the world. Its problems now are no harder than those surmounted by past generations, and should be more easily solved, if the matter is approached in the proper manner. Superstitious reverence of institutions may hamper settlement, just as may undue skepticism. The thing is for mankind to adjust itself to its new environment coolly, reasonably and without prejudice or exaggeration.

A. M. Clark.

The Bard's Lament.

I wish I had a rime for moon,
Another one for river,
I've used up June and spoon and loon,
And quiver, also shiver;
So what is left but common coon
And unromantic liver?



When Cars Pass You On the Road

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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.

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on one or all of these dates. Make Money. Have a Good Time.
During this clearance week you will find

Broken Lots, Odd Sizes,

Special Bargains and other buying opportunities that will pay you well for your time.

We want to clean up as much as possible before July 1st and the offerings of our members for Clearance Week will make it well worth your while to co-operate.

And when you are here

don't forget that there is something doing all the time in the amusement line. Ramona, The Empress, the Majestic Gardens and other theatres are open with fine attractions.

Central League Championship Baseball at least four days of Clearance Week.

Plan To Come. It Will Pay You.

Wholesale Department
Grand Rapids Association of Commerce