

THE CONQUEROR

It is easy to laugh when the skies are blue
And the sun is shining bright;
Yes, easy to laugh when your friends are true
And there's happiness in sight;
But when hope has fled and the skies are gray,
And the friends of the past have turned away,
Ah, then, indeed, it's a hero's feat
To conjure a smile in the face of defeat.

It is easy to laugh when the storm is o'er
And your ship is safe in port;
Yes, easy to laugh when you're on the shore
Secure from the tempest's sport;
But when wild waves wash o'er the storm-swept deck
And your gallant ship is a battered wreck,
Ah, that is the time when it's well worth while
To look in the face of defeat with a smile.

It is easy to laugh when the battle's fought
And you know that the victory's won;
Yes, easy to laugh when the prize you sought
Is yours when the race is run;
But here's to the man who can laugh when the blast
Of adversity blows; he will conquer at last,
For the hardest man in the world to beat
Is the man who can laugh in the face of defeat.

Emil Carl Aurin.

OELERICH & BERRY CO.



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



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

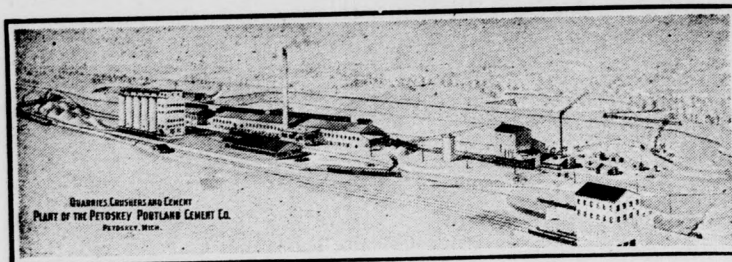


Old Manse Syrup

It always pays to
BUY THE BEST

Distributed by
ALL MICHIGAN JOBBERS

Packed by
OELERICH & BERRY CO. CHICAGO, ILL.



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

Citizens Long Distance Service



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

19,800 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

Tell Your Customers

"Keep your Yeast in the Ice-Box"

Do your customers sometimes forget their daily quotas of Yeast? Remove this tax on their memories by encouraging them to buy in quantities of six or more cakes.

Supply your customers with Fleischmann's Yeast fresh and tempting. They will find no difficulty in keeping it so for several days in their own refrigerators.

The Fleischmann Company



Profits! Profits! Profits!

Never lose sight of the importance of watching your profits; even your volume is of secondary importance—what you *make, net*, is paramount.

Sugar represents about 14% of your gross sales, your profit on sugar has always been small, you can double, yes, *quadruple* your net sugar profits, if you will devote just a little time to the exploitation of

Franklin Sugar in Packages

No overweight, no waste, no bags, no twine, and a big saving in labor. Call your customers' attention to its cleanliness and you have made a sale—at a profit.

Our new products are ready sellers and steady repeaters

Tea Sugar Cinnamon & Sugar
Sugar Honey Golden Syrup

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, JULY 19, 1922

Number 2026

MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By
TRADESMAN COMPANY
Grand Rapids
E. A. STOWE, Editor.

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in advance.
Four dollars per year, if not paid in
advance.

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issues a month or more old, 15 cents;
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.

WILL THEY ATONE?

The stock selling career of Colfax Gibbs in this State continues to be the subject of animated discussion among bankers, brokers and business men generally. Frequent references are made to men and families who have been impoverished by the activity of Gibbs and his rapacious associates. One case is cited where an old gentleman who was ruined by the operations of the gang has gone crazy and devotes his entire time to cursing Gibbs and one of his employers.

The country bankers who aided in the Gibbs career of rapine and plunder are skating on thin ice these days, uncertain as to when their connection with the swindles will be unmasked and their true character revealed. The list of these men in the possession of the Tradesman is constantly increasing and the volume of their stealings is rapidly climbing to unexpected proportions. Those who wish to secure immunity from exposure and disgrace can do so by returning their ill gotten gains to the victims from which the money was filched. They all claim to be penitent for their nefarious actions. The Tradesman holds with Bulwar-Ly ton that there is a "future in store for any man who has the courage to repent and the energy to atone," but repentance without atonement means nothing to the Tradesman, which started this crusade against dishonest methods in stock selling not so much to punish the rascals who committed such flagrant crimes as to prevent a repetition of such iniquitous practices in the future. That is so far as the Tradesman can go at this time, because the injury has been done, the losses have been determined and in some cases assumed by the innocent purchasers of worthless or near worthless securities. The seal of public disapproval and contempt against crafty bankers must be so thoroughly established in the minds of people generally that bankers will never again permit themselves to engage in crim-

inal actions by conspiring with common criminals to defraud their customers, friends and acquaintances.

It is reported that when Colfax Gibbs had completed the financing of his last proposition in this city he called a final meeting of his stock salesmen and gave them a dinner. In congratulating them on their success, he is reported to have remarked: "You are the finest bunch of crooks ever assembled in one room. I am the boss crook of the lot. Heretofore I have worked for others. From now on I am going to work for myself. I have a \$5,000,000 oil proposition before the Illinois Securities Commission. As soon as it is approved I want you all to come over to Illinois and work for me on that deal. I will make it very interesting for you."

APOLOGY TO MR. SHERWOOD.

During the fifty years I have pursued the occupation of a writer for the press I have been a persistent and consistent devotee at the shrine of truth and exactness of statement. Like all men of my profession I have sometimes been led into making mistakes. If it were otherwise, I would be too good for this world. I lay no claim to superior wisdom or knowledge and am, therefore, very human.

A mistake I greatly deplore occurred last week when I gave publicity to a report which came to me through a well-known attorney of this city, that Colfax Gibbs had presented B. P. Sherwood, President of the Grand Haven State Bank, with an automobile. It subsequently transpired that the recipient of the gift was a man named Harbeck, who had "grubstaked" Gibbs when he started on his career as a promoter some years ago. Mr. Sherwood naturally resented the publication of the unfounded report and called at the office to protest against the publication and to request a correction of same at my hands, which, of course, I am very glad to give him. Mr. Sherwood stands well in his home town and the high esteem in which he is held by the bankers of Michigan found expression at the last meeting of the Michigan Bankers Association in his election as Vice-President of that organization. In view of these facts, I am glad to accord Mr. Sherwood the correction he craves and to express regret that the circumstance should have occurred.

E. A. Stowe.

NATIONAL IDEALS.

Dean Russell, of Columbia University, speaking recently on the necessity and difficulty of educating the led majority in a democracy, cited the importance of a National ideal. Nearly every one will agree with that offhand, but dissension enters when we set out

to choose the particular ideal for nationalization. The Dean admitted the difficulty when he expressed abhorrence for the "Deutschtum" ideal, in which the German people were sedulously trained in the school of brutality, and bestiality for forty years with such lamentable results. Equal attention to a better ideal would produce, he fancied, infinitely better results.

Perhaps so; yet a nation too much in love with its own dreams usually ends by being a menace to its neighbors and a nuisance in a practical world. Russia in revolution is as little tolerant of the ideals of other states as Prussia was before defeat taught her a lesson. The militant communism of the one is as much a threat to the world to-day as the arrogant and blood thirsty imperialism of the other was a threat to the world of yesterday.

Obviously a National ideal, once full blown, bears seeds; and no matter how lovely the natives fancy that growth to be, the neighbors across the boundary may hold it noxious growth when the seeds are carried over and bear fruit on their side of the fence. What we call Americanism is at no premium in Canada or Mexico, we may be sure. Of course, if a National ideal could be roused to full strength and then imprisoned at home, that would be a different matter; but let the thing be ever so slightly overdone and your ideal goes ravaging where it is not wanted.

RESENTFUL AND AMUSED.

Retailers and manufacturers are partly resentful and partly amused by the oft-repeated statement in connection with the wool duty that any advance in the price of clothing that exceeds the exact amount of the duty on wool represents profiteering by manufacturers or distributors. It is pointed out that under the emergency act the duty of 45 cents a pound on scoured wool will add about \$1.80 to the cost of the raw material in a suit of clothes. But when the wool merchant invests this extra sum in a shipment of wool from South America he is entitled to a fair return on it as well as on the rest of his capital investment. He will therefore add somewhat more than \$1.80 when he sells the wool to a spinner. The latter in turn must thereby increase his outlay for raw material and is entitled to a fair return on the extra investment. This is repeated all along the line until the clothing reaches the consumer, who will consequently have to bear more than the \$1.80 which the emergency act impose on the raw material. If this is profiteering, then everybody who invests a dollar in a legitimate enterprise in expectation of a fair return is a profiteer.

THE LOWER RAIL RATES.

One effect of the strike of the railway shopmen of which little note seems as yet to have been taken will probably receive more attention when the railway earnings statements for July begin to be published. The strike was called just as the reduction in freight rates, averaging about 10 per cent. for the whole country, became effective, and it will add a confusing element to the situation that will render it difficult to estimate the effects of the rate cut during the first month in which it has been in operation. Moreover, the disturbance to traffic following the strikes will prevent those industries which expected to profit most by lower rates from enjoying the full benefits of the reductions. The steel industry and a number of others handling bulky freight on which transportation costs amounted to a large percentage of the market price, were looking to a scaling down of freight rates as a means of enabling them to market their products more cheaply. For the current month, at least they will hardly be able to realize this expectation. The steel industry is now worried over the prospects of a car shortage when once the labor difficulties are settled. It appears, then, that the roads and the industries of the country will have to wait some weeks longer before they can determine the real effects of the rail rate reductions.

CHIEF NEED OF COUNTRY.

When profits are low money is cheap. When profits begin to grow borrowers can afford to pay more for funds and they will accordingly bid up the interest rates to a point corresponding with the greater earning power of capital. This fact is to be considered in connection with the recent cheapening of money. It also gives point to Judge Gary's recent statement to the effect that greater output did not necessarily mean greater profits. The present money rate is paving the way for profits, but as profits come back in normal fashion the money rates will begin to harden. Business is now at the stage of the cycle when money is cheap and speculation is vigorous. Such a period always precedes industrial revival, and this revival is already in full blast in some lines. The present softness of money rates and the slack demand for banking accommodations, however, show that the full force of the business revival is yet to come. As satisfactory as progress has been during the current year, there are evidently better things still in store. The chief need of the country just now is a little more patience. Prosperity will not be driven in with a whip.

Items From the Cloverland of Michigan.

Sault Ste. Marie, July 18—M. S. McGuire, of the firm of McGuire & Garfield, general merchants at DeTour, has purchased the interest held by J. A. Garfield in the firm and will conduct the business in the name of the McGuire Co.

Mr. Garfield has been called West to take charge of his brother's business and regrets very much to leave DeTour, where he has made many friends during his several years of residence there. For several years he was principal of the DeTour school. He was an excellent business man and the business of McGuire & Garfield has been one of success and a credit to the village of DeTour. Mr. McGuire, the present owner is also a hustling young business man with much experience and will continue serving the public the same as heretofore.

Plans for a community building took direct form last week at St. Ignace, when Dr. Caroline Connors presented the Women's Civic League with a site on State street. Present buildings on the site will be remodeled into a large hall for conventions and dances. Mrs. Connors has also presented the city with a free camp site for autos, both of which are valuable assets to St. Ignace.

The only nation the National administration does not seem to have some control over is procrastination.

Barney Chudacoff has sold his interest in the Standard Grocery Co., Manistique, to Sam Hankin, who will continue the business in the same location. Mr. Chudacoff has purchased the grocery business of Emeril Trudeau, on Deer street, and took possession on Wednesday. Mr. Chudacoff is an experienced grocery man, while Mr. Trudeau is retiring from the business.

Thirty days' service of the new straw hat has probably made it look like last year's. Time to get ready for the left over sales.

Joseph Leighton, formerly in the jewelry business here, but now located at Lansing, paid the Soo a visit last week, renewing old acquaintances who were pleased to hear that Joe is progressing in his new field.

That business is good at the Soo is evident by the success of the Anchor Mission campaign which is on for a five day drive for the erection of a new modern home for the homeless orphans. The campaign is meeting with the best of success. Business men in general are more than pleased with the project. It is a worthy cause and has the support of the entire business community. It speaks well for our city to be successful with the drive at this time.

You can tell by the way a lot of folks act that they think the biblical injunction "Be ye also perfect" was meant for somebody else.

The Soo Auto Club sent a large delegation to St. Ignace on Sunday to meet the Pikers, who are on their last lap before crossing the Straits.

The many friends of J. P. Connolly were grieved to hear of his sudden demise last Thursday morning. Death was due to heart trouble. Mr. Connolly was a public spirited man who took an active interest in the city. He served as councilman for a number of years and helped to draw the new charter for the civic form of government. In appreciation of his many services to the community, flags on all public places were placed at half mast. Mr. Connolly was 47 years of age at the time of his death. He was born in Chicago and later with his parents he moved to Minneapolis, where he resided for a time. He spent the greater part of his life in the Soo. Mr. Connolly is survived by his wife and four children. His mother, a brother and a sister also survive him. The family has the sympathy of the entire community.

The Log Cabin, one of the Soo's

popular cafes, is again reopened and is now running full blast and enjoying a large tourist trade who are attracted by the unique arrangement of the dining rooms and the good meals.

The city bathing beach is again being put into commission for the season. After a few improvements it will be ready for bathers.

Thos. A. Leigh, in charge of the shipping department at the Cornwell Co. and high officer of the local Orange lodge, led the lodges comprising eleven coaches from the Canadian Soo to Echo Bay, Ont. Mr. Leigh states that their programme was carried on in spite of the rain, and that there wasn't a dry moment during the entire celebration.

S. Chapin, the well-known real estate dealer, accompanied by his wife, returned last week from a two weeks' motor trip on which they visited Milwaukee, Chicago and Lower Michigan cities.

"No big man is as big as a small man is small."

Herb E. Fletcher, Cashier at the Soo Savings Bank, left last week for Rochester, Minn., where he was called by the serious illness of E. L. Stanley, former Cashier of the Sault Savings Bank. Mr. Stanley's condition is critical and physicians give little encouragement for his recovery.

The best test of whether it was a good speech or a bag of wind is whether after it is over you can remember anything the speaker said except the funny story.

The Alcott Beach, the Soo's new summer resort, is now open to the public. Many new improvements have been made and it is the intention of the proprietors to build a rink of adequate size on the grounds which in summer months could be used as a roller rink and dance hall. The beach, which is sandy and sloping, is an ideal place for bathing. A dock is to be built for bathing and a dock is to be built for the landing of small boats. It is located on the St. Mary's River one mile East of Brimley. The beach grounds stretch from the water front back as far as the State Park and is only a short distance from the Roosevelt Highway which goes through Brimley. Sunday was a banner day for the new resort which promises to be a successful venture.

"If a stingy man succeeds he is thrifty, if he fails he is a tightwad."

Alex Bush, the old reliable merchant at Stalwart, was a business visitor this week. He reports the roads into Rosedale are in good condition.

William G. Tapert.

Cotton Statistics and Cotton Goods.

Cotton quotations continued to be somewhat erratic during the past week values being apparently determined by good weather and bad in the growing districts and by various reports concerning the activity of the boll weevil. There seems, also, to be considerable propaganda, so much in evidence last year, for the purpose of having the notion prevail that a small crop is inevitable, and which had much to do with the ridiculous reports then made by the Department of Agriculture. In connection with this matter, it is interesting to note that the Department's estimate of 11,065,000 bales of cotton yield from 34,852,000 acres allows only 158½ pounds to the acre, which is much below anything that ever occurred, excepting last year's yield. The latter was the lowest ever known, it averaging only 124.5 pounds to the acre. The ten year average for the period 1911-1920 was 177.6 pounds. With so low a yield allowed for this year, there are yet all kinds of possibilities in store to keep the speculators busy guessing—and betting. The cotton consumption for June, as

reported by the Census Bureau was 507,869 bales, an increase of about 11,000 bales over the previous month. The exports were 491,079 bales, also an increase over May. Supplies in consuming storage decreased 712,435 bales in June.

The goods market is not distinguished by activity this week. Prices remain firm, however, and even second-hands show no disposition to cut under mill figures. The knitters had their openings last week for Spring on balbriggans and bathing suits and, later, on ribbed underwear. The prices made are a little higher than last year. Some buying resulted, but the bulk of the purchases still remains to be made. There will be more of it during the present week when the situation on ribbed goods is clarified. Real buying in hosiery is hardly expected to start until next month.

Michigan Leads in Bean Acreage and Production.

Figures on the 1922 bean acreage in the six leading states, based on information from secretaries of state associations and others, have just been given out by the Michigan Bean Jobbers' Association, which has applied the Government figures on production per acre on the 1921 crop. The result is as follows:

	Acres	Bu. Per Acre	Bushels
New York	84,000	16.	1,344,000
Michigan	430,000	11.3	5,085,000
California	310,000	13.3	4,123,000
Colorado	100,000	9.9	990,000
New Mexico	120,000	7.9	948,000
Arizona	10,000	8.5	85,000
Total	1,074,000		12,485,000

If estimated acreage, which is 303,000 in excess of that in 1921, is fairly accurate the 1922 production will not exceed the average consumption of the past four years, even if imports equal those in 1921 and none of the 1922 crop is exported.

The figures would lead us to believe that there is no good reason why the 1922 crop should not be marketed at prices which would yield a fair return to the growers, the elevator, the jobber and distributors if sound business principles are used and the price is not so high as to cause large imports from foreign countries.

During the past four years the market has been handicapped by the carryover of old crop beans, and this has probably tended to restrict consumption, owing to poor cooking quality of old stock. We shall not have this condition to face in the coming year.

The Michigan Bean Jobbers' Association gives the National advertising done by several of the leading canners credit for contributing largely to bringing consumption of beans back to normal. The Michigan Bean Jobbers' Association declares that the 1921 bean crop and carryover from previous years will be marketed by Sept. 15.

Butternut—Taylor & Smith have sold their hardware stock to P. Rogers and John Fay, who will continue the business under the style of the Butternut Hardware. The new owners have been engaged in the coal business here for the past eleven years.

Largest Furniture Market Ever Recorded.

Grand Rapids, July 18—The close of the midsummer furniture market made a record in point of attendance, the official list being 2507, beating by 252 the midsummer market of 1921, which up to that time was the largest in point of number of buyers.

The last week of the market was a disappointment to some, especially to the salesmen who travel Michigan, because for some reason or other the Michigan buyers did not come out strongly. The report of business by the various exhibitors varied widely. Some report the best season they ever had and away over all expectations. Others declared that the sales during the present market had been only fair, but they are expecting to get a large volume of business from the salesmen who go out on the road. There was, however, a general feeling of optimism throughout the market among the dealers as well as manufacturers. Those who had done the largest business were, of course, well pleased. It will be necessary in some cases to hold the salesmen off from the road until they get caught up. Those whose business had been but fair were satisfied in their own minds that the salesmen are going to bring in all the orders the plants can handle as soon as business opens up for the fall.

Among the dealers from all over the United States the prospects are for a much better business. Many large orders were placed holding for confirmation, principally on account of the unsettled condition due to the railroad and coal strikes.

The date set for the midsummer market of 1923 seemed to meet with general approbation among the salesmen and manufacturers. The dates are early enough so that those from the East who want to complete their buying before July 4 will have ample opportunity to do so and there will also be plenty of time for those who wish to come after the 4th. There were some who thought that the market might start as early as June 10; others wanted the start as late as June 25, so a happy compromise was met on the date set for the opening, June 20, and the closing July 14, which seemed to satisfy all.

The January market, 1923, will open as usual Jan. 2 and run for three weeks.

John D. Martin.

Fraudulent Checks on Three Banks.

"Look out for bad checks on the C. C. Peck & Company Bank of Goodells," is a warning issued. The night of July 7, when the bank was entered two pads of blank checks were stolen. It is suspected that the thieves may try to forge the names of Goodells residents to the checks and pass them.

Recently there have been cashed checks drawn on the First National Bank, Rochester, Mich., signed "Eastman Bros. & Co.," payable to C. A. Hart, and the checks have all been drawn for \$4.85 but one for \$5.20. They have been paid through the banks at Kingston, Silverwood, Reese, Clifford, Montrose and other Thumb towns. The bank has never had such an account on their books and the checks have been presented on an average of one or two a day. The checks all bear the endorsement of C. A. Hart, and in most instances appear to have been endorsed by an individual aside from the payee.

Fraudulent checks drawn on the Pontiac Commercial & Savings Bank, signed by James A. Black & Sons, ranging in amounts from \$4.85 to \$5.20, are being floated through Bangor, Three Rivers, Kalamazoo, Grand Rapids and Lansing.

OLD TIME POLITICAL METHODS.

Grandville, July 18—This is an off year in politics.

Considerable heat has been manifested, however, in some quarters; reminding one of the times long gone by when political campaigns were hotly contested up to the morning of election.

In those days we had no booth system of voting. Every man had a chance to note how his neighbor voted, and the purchase of ballots was a comparatively easy matter. To-day, although it may be as easy as formerly to buy votes, there is not the certainty of getting what is purchased as under the old system.

Friendships of a lifetime were frequently sundered because of the bitterness of political strife. In Civil War days there was reason for this because of the fact that neighbor was embittered against neighbor when men were outspoken against the Government, openly denouncing public officials, berating efforts at saving the Union, sneering when a soldier fell, as deserving such a fate.

The songs of that time expressed the views of extreme partisanship. I remember one which ran something like this:

All day long before the front
They had borne the battle's brunt,
Swift advance and sudden rally
Through the Shenandoah Valley.

With their bridles in their clasp
And their sabers in their grasp,
Waited they with hearts enlarging
For the wild delight of charging.

Waited they while that yell
Rang from Rebel glade and dell;
Rebel throats with loud acclaim
Cheering George McClellan's name.

This was at the second running of Lincoln, General McClellan being the Democratic candidate running on a platform which declared the war was a failure and that Lincoln was a usurper.

It was quite generally known that "Little Mac," as his admirers chose to dub him, was the choice of the Confederates, who believed they would attain their independence should the disgruntled former commander of the Army of the Potomac defeat the Emancipator.

Lincoln was elected, however, and the war was prosecuted to a victorious conclusion. The cartoons of the time reflected public sentiment then as in more modern times. One of these represented General McClellan astride the bowsprit of a river gunboat viewing one of the battles of the Peninsular campaign through a telescope, the lettering beneath referring to the "Gunboat General."

During the first Lincoln and Douglas campaign innumerable songs and cartoons figured in the public press and on the billboards of the towns. Here is a verse of one of the popular campaign songs:

March forth to the battle all fearless and calm,
With the strength of your spirit throw into your arm.
With ballots for bullets let this be your cry,
With Lincoln and Hamlin we'll conquer or die.

I quote from memory and may not hit the exact form, but am sure I have the ideas correct as to meaning. There were marching clubs of "Wideawakes" and "Douglas Rangers" galore. Even the North woods were impregnated with the campaign enthusiasm. At different points along the main traveled roads of the State huge mass meetings were held.

Lincoln's early schooling in the seminary of hard knocks was usually emphasized by the raising of a pole, surmounted by a beetle and wedge, emblematic of the rail splitter in his early manhood days. Douglas was the "Little Giant," Lincoln "Honest old Abe," to the flocking, shouting thousands who made the welkin ring at these countryside meetings.

Farmers with their families often traveled dozens of miles to be in at the "doings." Fife and drum and sometimes the fiddle and dulcimer furnished music for the occasion.

I recall another verse of a song given out during the campaign between Lincoln and McClellan which ran as follows:

Fellow citizens and soldiers I've a word or two to say,
There's no use to dodge the question nor to flout the facts away.
If we are not all rebels we'll by the Union stand;
Then stand by the Union, boys, and be on the right side.
A coward or a traitor then who prates of compromise;
The only compromise we'll have is at the cannon's mouth.
The only terms of peace we'll give submission by the South.

Patriotism ran rampant throughout the North at such time.

Present day campaign methods are indeed tame in comparison. One would hardly expect any such demonstrations to-day. What is the use of getting excited over politics anyhow? All of which may be true, but if more attention was paid to elections, or rather to selecting the best of our citizenship to represent us in the halls of legislation, there would be more satisfactory results and the country would be much better off in every particular.

In the olden time a public office was looked upon with a reverent regard and the rights of the common man looked after by those entrusted with such positions in a manner which did credit to the head and heart of the peoples' servants.
Old Timer.

Will You Let Them Forget?

The biggest thing your advertising will do is to make folks think kindly of you and what you have to sell. For most people buy on the strength of what is told them by someone in whom they have confidence.

The next biggest thing your advertising will do is to keep folks thinking kindly of you and what you have to sell, even if they aren't in a buying mood. For new men with new ideas are coming up over the horizon in an endless throng.

People are less likely to forget you and your products when they are buying than when they are retrenching. During the Liberty Bond days nearly everyone knew at least two verses of "The Star-Spangled Banner;" but try them out to-day and see. People are quick to forget songs, salesmen and sermons.

So, of all times, right now is the one in which to advertise. Keep reminding the people that you are still in business; where you are in business; and what you have to offer to the world.

It is not necessary to climb to the house tops and shout. It is not necessary to spread your message over a full newspaper page. In the long run temperate advertising pays best of all. Make your advertising truly representative of you and your product. Cut the cloth to fit the garment. But do not let your customers forget you and your store.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers

MOVEMENT OF MERCHANTS.

Crystal Falls—A. Sackin Co., boots and shoes, have retired from business.

LeRoy—A. C. Webster succeeds George Sanders in the grocery business.

Detroit—C. Ardziejewski, shoe dealer, has filed a petition in bankruptcy.

Ironia—Chrysler & McQuillan succeed S. Howocks & Son in the grocery business.

Sturgis—Yoder & Aulstadt succeed G. W. Hollman in the egg and cold storage business.

Saginaw—M. J. Farrell, grocer at 121 Elm street, died at his home, July 16, aged 55 years.

Bay City—The Cass Bean & Grain Co. has increased its capital stock from \$60,000 to \$100,000.

Detroit—Augustus R. Kiefer, boots and shoes, is reported to have filed a petition in bankruptcy.

Battle Creek—The Nort-Fischer Lumber Co. is succeeded by the Merchant Lumber & Supply Co.

Marlette—Robert Griffith, dealer in boots and shoes, has filed a petition in bankruptcy, it is reported.

Tustin—Peter E. Torbeson, of Cadillac, has been given a five-year lease of the drug store in I. O. O. F. building.

Springwells—The Wayne County & Home Bank of Springwells, has been incorporated with an authorized capital stock of \$100,000.

Detroit—Epp's, conducting shoe stores in Detroit, Lansing and Toledo, Ohio, is reported to have filed a petition in bankruptcy.

Kalamazoo—R. V. Hammer has engaged in business at 109 North Michigan avenue under the style of the Hammer Electric Co.

Union City—S. H. Benn has sold the Home Laundry to A. Shellenberger, who will continue the business under the same style.

Sturgis—G. W. Hollman, in the egg and cold storage business here for a quarter century, has sold out to Yoder & Aulstadt, on side parties.

St. Johns—A. C. Martin, landlord of the Steel hotel, has purchased the property and will modernize and improve it as business permits.

Fremont—L. J. Shalda has engaged in the drug business here. The stock, fixtures and fountain were supplied by the Hazeltine & Perkins Drug Co.

Vicksburg—The Vicksburg Lumber Co. has been incorporated with an authorized capital stock of \$25,000 all of which has been subscribed and paid in in cash.

Detroit—Crowley Bros., 206 West Jefferson avenue, wholesale dealer in dry goods, men's furnishings, etc., has increased its capital stock from \$500,000 to \$1,000,000.

Ypsilanti—Miniss & Cotton, boot and shoe dealers, have dissolved partnership. Ray E. Cotton will continue the business, having taken over the interest of his partner.

Hol—Frank Wrook has taken over the interest of his partner in the grocery and meat business of Wrook & Fleming and will continue the business under his own name.

DeWitt—Fred Tucker has sold his interest in Tucker Bros. stock of general merchandise to his brother, Earl

J. Tucker, who will continue the business under his own name.

Grand Ledge—Frank Field has sold his store building and stock of groceries to Anna G. Curtiss and Edith Kitson, who will continue the business under the style of Curtiss & Kitson.

Traverse City—The Universal Airway Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$2,500 in cash and \$7,500 in property.

Kalamazoo—Eugene A. Brown, cigar dealer at 1315 Portage street, has purchased the entire business block, a portion of which he now occupies. One store in the block is occupied by the Hickok Grocery Co.

Muskegon—The Simonson Lumber & Machinery Co., 202 Terrace street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$1,000 in cash and \$4,000 in property.

Birmingham—Birmingham is to have a new shoe store in the west half of what was formerly the First National Bank building, but now owned by Charles J. Shain. Philip J. Williams, of Detroit, will open the new store.

Breckenridge—Arthur & Estelle Hunn, who conduct department stores here and at Wheeler, will erect a modern fire-proof building on the site of the store they now occupy here as soon as it can be removed to another location.

Lansing—The Lansing Furniture Co., 402-4 South Washington avenue, has been incorporated to conduct a retail business with an authorized capital stock of \$30,000, \$15,000 of which has been subscribed and paid in in cash.

Pompeii—Smith G. Young has been named receiver for the George L. Jessup Co., grain and produce dealers. George L. Jessup, who founded the business thirty years ago will manage the business under the directions of the receiver.

Pontiac—About 200 persons, Monday evening, attended a "booster dinner," given by local merchants, at the Board of Commerce, with a view of rousing interest in an "Oakland Day," to be held later, as a compliment to the Oakland Motor Car Co.

Lansing—James O'Connor, who conducts a men's and children's clothing and furnishings store at 200-204 North Washington avenue, will remodel his store building about August 1, installing plate glass on the south side of the building and enlarging the interior.

Flint—The Armstrong-Elston-Goodrich Co., 925-27 North Saginaw street, has been incorporated to deal in autos, parts and accessories for motor driven vehicles, with an authorized capital stock of \$30,000, all of which has been subscribed and \$10,600 paid in in cash.

Ann Arbor—The Ann Arbor Lumber Co., Ltd., has been incorporated to conduct a retail and wholesale business in lumber and builders' supplies, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—Geist Bros., 421 Macomb street, have merged their undertaking business into a stock company under the style of Geist Bros., Inc., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$339.50 in cash and \$4,660.50 in property.

Saginaw—The D. A. Bentley Co., wholesale produce, etc., 129 North Water street, will close up its affairs and retire from business according to a vote of the stockholders. The company will keep its store open until the stock on hand and that contracted for has been closed out.

Owosso—John R. Kelly has merged his plumbing, sheet metal work and mill supply business into a stock company under the style of the John R. Kelly Co., with an authorized capital stock of \$100 common and 13,490 shares at \$10 per share, all of which has been subscribed and paid in.

Sagola—Christian Bartles, 19 years old, employed as a meat cutter at the Northern Lumber Co. store here was drowned Sunday in Sawyer lake. While in swimming with several friends he was seized with cramps. A companion tried to rescue him but was forced to give up to save his own life.

Detroit—The Shop of Durst, 2625 Woodward avenue, was sold recently to Sam Pathe, who will continue in business at the same location under the name of The Boot Shop. Mr. Pathe is a well known shoe man of Youngstown, Ohio, where he conducts another store of the same name. He will divide his time between the two stores.

Detroit—Adolph Wiskotchel, formerly with Thomas J. Jackson, Inc., left July 1 for his home in Maple City, where he will spend the summer, assuming charge of an orchard of 1,200 cherry trees and will superintend the picking, packing and shipping of the fruit. He will return in the fall to Detroit, but has no plans for the future.

Detroit—Employees of the J. L. Hudson Co. are elated over the new business hours for July and August. In keeping with the Hudson policy, adopted two years ago, the store will be closed at 1 o'clock on Saturdays, and at 5 o'clock on the other days of the week. The new schedule came effective July 8, and will continue in force until August 1.

Detroit—The men's store of Thos. J. Jackson, located at 1404 Washington Boulevard, is to be discontinued after August 1. It is planned to concentrate on the rapidly growing women's trade in the store at 41 East Adams street. The regular clientele of the Jackson Co. was circularized with a clever letter which created much favorable comment, and is believed to be responsible for the disposal of over half of the men's stock at good prices.

Detroit—The plans for the new store and office building erected on the site of the old Pullman Cafe, for the S. S. Kresge Co., have been materially revised since work on preparing the site was first started. It was originally intended to erect a six-story fireproof block, it is now announced that four more stories will

be added, making ten floors in all. A. E. Burns & Co., shoe retailers at present located in the Holden building, a block west of the new structure, have leased one-half of the ground floor space, and the entire basement, 60x60 feet, for a period of ten years at a rental said to aggregate \$250,000. The management hopes to be at home in its new location about Sept. 1.

Manufacturing Matters.

Lansing—The Peez-Cronan Oil Co. has changed its name to the Peez Oil Corporation.

Adrian—The Clough & Warren Co. has changed its name to the Warren Manufacturing Co.

Tecumseh—The Purity Bakery has installed a new 200-loaf oven and other modern equipment.

Detroit—The Ajax Bolt & Screw Co., 1571 Wellington avenue, has increased its capital stock from \$25,000 to \$200,000.

River Rouge—The John R. Hein Co. succeeds the Rouge Manufacturing Co. in its doors, sash and interior finish manufacturing business.

Kalamazoo—The Roamer Motor Car Co. has changed its capitalization from \$2,000,000 to \$500,000 preferred and 1,000,000 shares no par value.

Lansing—The Gauss Baking Co. has filed notices of dissolution with the Secretary of State. It has merged its business with that of the Lawrence Baking Co.

Redford—The Redford Sash & Door Co. has been incorporated with an authorized capital stock of \$9,000, \$5,000 of which has been subscribed and paid in in property.

Detroit—The Liberty Dairy Co., 6206 Grand avenue, has been incorporated with an authorized capital stock of \$100,000, \$25,000 of which has been subscribed and paid in in cash.

Lansing—The Lansing Furniture Co. has been incorporated with an authorized capital stock of \$30,000 to conduct a retail business at 402-404 South Washington avenue, about Sept. 1.

Jackson—The Hi-Power Tool Corporation, 314 North Jackson street, has been incorporated with an authorized capital stock of \$75,000, \$12,500 of which has been subscribed and paid in in cash.

Adrian—The Manophone Corporation has increased its capital stock from \$250,000 to \$400,000 and 25,000 shares no par value. It has also changed its name to the Clough & Warren Co.

Detroit—The Safe-T-Latch Co., 104 Monroe avenue, has been incorporated with an authorized capital stock of \$15,000, of which amount \$12,500 has been subscribed \$3,630 paid in in cash and \$5,750 in property.

Albion—The Albion Novelty Co. has been incorporated to manufacture wire novelties, appliances, etc., with an authorized capital stock of \$7,500, of which \$3,850 has been subscribed and paid in in property.

Merrill—The Pierce-Bautin Motors, Inc., has been organized to manufacture and sell gasoline engines, marine engines, etc., with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Essential Features of the Grocery Staples.

Sugar—The market is strong, with an advancing tendency. New York refiners have advanced their prices on granulated to 6.60@6.70c. Local jobbers hold granulated at 7.20c.

Tea—the demand has been quiet during the week. Nothing is showing any thing like a boom except possibly Java and Ceylon teas, which are inclined to be scarce and therefore in good demand. New crops are awaited with interest and business pending their arrival will be more or less routine. The markets of this country are comparatively low compared with outside markets and the general situation is healthy.

Coffee—The past week has been a dull one in the coffee market. Jobbing business in roasted coffees has been of a routine character, there having been nothing to cause it to be otherwise. Business has been done right along every day at about unchanged prices. In the primary market for green coffee there has been some disposition to shade Rios, although Santos 4s have already advanced very slightly.

Canned Fruits—Reports from Northern Michigan are to the effect that serious damage to the cherry crop has been done by "shot hole fungus" which attacks the trees and so ruins the flavor of the fruit so that it cannot be used. The Michigan crop gave promise of being the finest for many years, and if this trouble had not come suddenly, causing the trees and leaves to wither and the fruit to turn bitter, the output would have been large. As it now is about 25 per cent. of the cherry crop is ruined. The objections of jobbers to the opening prices of California fruits do not deter them from confirming their contracts to a larger extent than was anticipated at the time prices were named. The free sale of Delmonte brand has spread to the other established packs and more confidence is expressed by brokers at the prospects of added sales this week. The whole line is not selling in customary volume, but in view of the asking prices of all packers the reluctance of buyers to freely anticipate their future requirements business so far has been fair. The spot market in all fruits is firm. The buyer of California packs or Hawaiian sliced pineapple cannot be too particular as to brand because there is so little room for choice. All fruits are held firm by second hands. Apples are moving steadily, but are not relatively as firm as other items.

Canned Vegetables—In canned vegetables the pea situation is the outstanding feature. The almost total failure of the Southern crop and its unusually free movement directly into consumption to fill out the shortage of old crop was followed by a scant pack in Indiana and a light production in Ohio. The Michigan crop has been seriously injured by the "aphis," a bug which attacks the vines and prevents the pods from filling. The Borsch spraying machine has been used with much success to destroy the bugs, and where the process has been used in time the crop has been saved. New York and Wisconsin have been more

favorably situated, but if canners' predictions prove to be correct there will be no large pack in either State of Alaskas or sweets to counterbalance the shortages of the other sections. In other words, canners think that the 1922 pea pack, following the total clearance of 1921 goods, will result in only a light surplus over jobbing contracts after canners have completed their contracts. Larger siftings in the standard grades promise to be the scarcest article. Weather conditions have favored the pack of fancy and the shortage will be in standards. In consequence canners in New York and Wisconsin are either withdrawing their offerings until their sweet pack is over or they are boosting their prices. Jobbers are slow to respond to the advanced quotations, but there is some booking in both States. Peas are moving into consumption as new pack is about the only thing available. There is an unusually good call for No. 10s this season. Tomatoes in the South seem to be at the turning point, with the prospects of higher rather than lower prices in new goods. Early packing is under way, but prices are higher than on the later and more desirable runs and many buyers do not care to contract for Nos. 2s or 3s, but will continue to pay a premium for old tomatoes in those sizes. No. 1s are in better demand because old stock is exhausted. There are very few 1921 No. 10s available in the country or in jobbing centers, and unlabelled No. 2s and No. 3s or straight or mixed cans are within small compass. Old tomatoes are more or less in hand-to-mouth demand, but rule steady. Corn is the dullest vegetable. It remains weak on standards and steady on fancy, with nearly all trading concentrated in spot offerings. New pack asparagus now arriving is quickly placed at considerable advances over original opening as the market is firm because of the anticipated short deliveries, which, however, as yet have not been definitely specified by canners.

Canned Fish—Demand for canned fish is dull. Tuna is scarce, but not very active. Salmon continues quiet at ruling quotations. Nobody seems inclined to speculate in it and the business is routine. Sardines dull, both spot and futures, at unchanged prices.

Dried Fruit—The Sun Maid Raisin Growers some time ago announced no change in its quotations on old crop raisins until August 1, when a revised price list is expected as a means to clean up or reduce as far as possible the unsold portion of the 1921 crop now held on the Coast and throughout the country. The prospect of a change in Coast values has naturally caused jobbers to avoid securing a surplus at going values just prior to any revision in quotations. As a result sales at primary points for prompt shipment for several weeks have been light and in the meantime the jobbing trade has been using raisins here and in other nearby markets. There has been a demand for bargain priced stock and this has resulted in a fair movement of late as some weak sellers have been inclined to liquidate even though they were forced to take loss-

es. Thompsons, bulk and in packages, are the strongest item in the list, but seeded still remain more or less neglected. The trading in Thompsons has improved spot prices and these may govern the association in determining its revised prices, but the trade is more or less of the opinion that the best interests of the raisin business will be served by maintaining the market at a figure which will move the old crop and pave the way for a combined free outlet for new raisins in the legitimate trade channels. The jobber is of the opinion that growers have had too much money for their grapes and a lower range is necessary to again popularize raisins. New packs of dried fruits last week made very little progress in the way of future sales. While the large packers of peaches have not only maintained their prices, some of them have been firm enough to limit the percentage of the better grades. A few independents, however, have offered concessions. There is no keen interest in futures any more than in other fruits. Prunes were firm all week on new packs with no changes in prices reported in California or the Northwest. Jobbers are postponing buying until the California Prune & Apricot Growers announces its opening prices about Aug. 10. Old crop Brooklyn plant have been sold and deliveries are being completed. The warm weather has curtailed the movement on spot in all lines and more than ever caused hand-to-mouth purchasing. Old apricots are almost exhausted and new crop while firm is not selling freely.

Syrup and Molasses—Compound syrup is fairly active for the season, but the aggregate business would not be very large. Prices remain unchanged. Sugar syrup is wanted to some extent, with a small export demand. Prices show no change for the week. Molasses is quiet, with prices fairly sustained.

Cheese—The market is quiet at prices ranging about 1/2c per pound advance over a week ago, due to the demand for speculation. The quality is the best of the year and the make is about on a par with a year ago. After the demand for speculation has been satisfied the market is likely to ease up a little.

Provisions—There is a fair consumptive demand for everything in the smoked meat line at prices ranging about 1/2@1c per pound over a week ago. Pure lard is in good demand at about 1c per pound advance over last week. Lard substitutes are dull and selling about 1/4c decline. Barreled pork, dried beef and canned meats are unchanged, with a light demand.

Salt Fish—The situation in mackerel is about unchanged from a week ago, in fact, from a month ago. The demand for mackerel is small at the moment, but the market is steady to firm on account of scarcity. Increased supplies are expected within a few weeks.

"Cleanliness is next to godliness," yet a merchant can scour a cutlery case until it sparkles like a diamond, and just one scowling face behind it will absorb its luster and make it look like a blank wall.

Low Point in Prices of Flour Soon Here.

Written for the Tradesman.

The movement of new crop wheat in the United States has been retarded considerably by wet weather. Some of the wheat has been in the shock nearly two weeks. However, the weather is clearing and, undoubtedly, threshing can be resumed from the field and a heavier volume of wheat moved to market from now on.

Sales of wheat for export for July shipment have been reasonably heavy and the retarded movement has placed the seller in a very unenviable position. This has been particularly true of the seller of hard wheat and the pinch resulting from the rather heavy sale and slow movement has caused considerable firmness in both wheat and flour markets, which, it is predicted, will be relieved as soon as a normal new crop movement is possible.

On the other hand, threshing returns are not as satisfactory, so far as yield is concerned, as had been expected, although the quality of the wheat as a general proposition is excellent both in Kansas and the Soft Wheat territories.

The world demand for American wheat is expected to steadily increase during the next few months. The reports from abroad emphasize the shortage in the wheat crop of England and, in fact, all European countries. The Argentine crop was below normal and forecasts for the Australian crop indicate an unusually small production there, while Russia is importing wheat and other cereals and will be in a position to export no grain whatever on this crop; in fact, it is doubtful if the Russian production gets back to normal within two or three years.

Because of this situation, North America will have to be depended upon by European countries for wheat until next February anyway. Officers of the Department of Agriculture of the United States Government are of the opinion that prices will not decline a great deal, but, on the other hand will probably be somewhat higher later in the crop year.

The general impression of the grain trade seems to be that the low point in the price of both wheat and flour will be reached along the latter part of August or the fore part of September, or at the time the Canadian and Northwestern crops come on the market.

However, the immediate future will probably offer no particular inducement to buy heavily for future delivery, although the trade can well afford to purchase in sufficient volume to amply care for their trade requirements, which, undoubtedly, will be considerably heavier than a year ago, as the volume of flour business being transacted is continually growing. There is a much better demand for flour, comparatively speaking, now than a year ago this time, and this improved demand is going to be a factor in helping to maintain the price of wheat and flour.

Lloyd E. Smith.

Actomists Are Better Than Optimists or Pessimists.*

Allow me to state at the beginning, that I am not like the old maid who was giving advice to a mother how to raise children, when she herself was long on theory but barren of practice for I have had real practice and experience on the farm, in the lumber woods, in the sawmill, on the gravel train, in the foundry, on the road as a salesman to both the retail trade and to jobbers; as a retailer, as a jobber and as a manufacturer, and I have found in all these occupations that in order to prosper one has to plow, harrow, sow and cultivate if he wants to harvest.

I was raised on a farm on top of the Green Mountains in Vermont, composed largely of stones and swamps, on which we could raise grass, potatoes and oats—the first and last we fed to the stock, and sold what potatoes we did not need to eat. We boys used to be discussing what kind of boots we would have for winter, when father would break into the conversation and say—"We will discuss booting after digging," which meant that after we got our potatoes dug, if we had any to sell, we could figure up what amount of money we would have to buy things to wear and to eat.

So, too, the discussing of what dividends can be paid in business comes after the plowing, harrowing, seeding, cultivating and digging has been done.

I am president of four corporations and treasurer of another; I am not five hoops, I am the stick, that keeps five hoops rolling.

I drive my horse, I drive my car, I drive my businesses; so they are all in high, and coming as fast as the Income Tax and Free Trade laws permit.

When a boy, I was poor and picked berries and sold them for money to buy my clothes with; one year I heard there were no berries in the Buswell pasture, but I didn't believe it, so took my milk-pail and went to see and came home with a pail full.

Many business institutions heard there were no business berries in the 1921 field and stayed cooped up at home; but I sent my boys out to see, and they came home with milk-pails full; and they are out now in the 1922 field, and are getting pails full; and the more there are that stay at home because they think there ain't any business berries the better it is for us—my businesses are going bully!

The kind of berries I picked in the Buswell pasture were small, wild berries that would have gone to waste if I had not picked them. We now have the fine, large, luscious home-grown kind, because they are cultivated.

Mr. Dealer, if you want a goodly income, a fine harvest, you must cultivate the field where you do your picking.

I dislike the word profit; I like to use in its stead the words—pay for service.

If I were going into the retail hardware business I would have a sign

*Address delivered before the National Retail Hardware Association, in Chicago, by Horatio S. Earle.

under the name of Earle & Co., which would read, "We have come here to render service, and will do our best to satisfy everybody. We have a stenographer who will write your letters, a Notary Public that will help you swear legally to, on, or about, the papers that you have to make out and our telephone is as ready to serve you as it is to serve us. Feel at home at our store."

What would I be doing?

I would be cultivating the human berry bushes in my store field; and by this cultivation a fine crop of money-berries would be produced, a portion of which would come to Earle & Co. for service.

When I sold a man a Little Giant scythe for two dollars that I paid one thirty-three for, instead of taking sixty-seven cents in profit, I would take sixty-seven cents for the service rendered in getting for him the best scythe on earth while he was planting corn or milking.

Take the community into partnership, consider every person in the community a stockholder in your company, and you a stockholder in every institution in the community from the largest industry to the smallest home.

You ask what I would do in dull times; I would never have any, for as the farmer doesn't harvest all of the time, I would not, but as he plows, harrows, seeds, and cultivates for his harvest so would I, when I wasn't harvesting in dollars for service, I would be advertising or something else that needed to be done to properly cultivate my community berry field.

Some years ago I took a boat from Digby, Nova Scotia, to go across the Bay of Fundy to St. Johns, New Brunswick. You perhaps know that the Bay of Fundy beats the rest of the world for two things—the Bay of Fundy fog banks and the highest tide, the first the most dense and the last the highest in the world, rising sometimes 47 feet, and an average of 27 feet.

This day was as fine a day as I ever saw, sun shining and we were enjoying our ride, when all of a sudden it was as dark on that boat as the darkest night. The lights were turned on, and yet you could hardly see your hand before your face; we were in a Bay of Fundy fog bank, and the mist fairly saturated our clothes as much as a rain storm.

We had pessimists on board the boat that were sure we would have a collision and all go to the bottom of the Bay of Fundy.

We had optimists on board, and they gathered in groups and sang hymns and prayed.

But besides the fog mist, pessimists and optimists, we had another kind of mists; we had a captain on the bridge and a pilot in the wheel house who had a chart, which was their plan, and a compass which was their director and they proceeded slowly and carefully according to the plan and constantly blew their horn advertising the fact that they were coming—they, gentlemen, were actomists.

Men—if you are actomists and have a plan and a directing compass human head, and constantly blow your advertising horn, notifying the people

in your berry patch that your boat is afloat, you will be able to sail through any dull-time fog or depressed-business fog that you will ever encounter.

A pessimist sees no good in anything that is.

An optimist sees good in everything that ain't.

The pessimist will advise you to make no investments so you will not make a dollar.

The optimist will advise you to invest in anything and everything, and you'll lose a'l you have.

The actomist sees the businesses he has built, the bank balances he has, the bonds he owns, the churches he has helped, the philanthropies he has contributed to, the home he enjoys, the family he has reared; and some day he will hear—"Well done, good and faithful actomist, enter thou into the joy of thy Lord."

Moral—Be a cultivating actomist in your berry patch and you will get your share of the pay-for-service berries.

Apply all of your energy to going ahead, don't be like the mule that was being led by a bundle of hay, which bundle of hay managed to keep so far away that the mule could not get any hay without jumping. As he was born a kicker instead of a jumper he lingered in a weary way behind that bundle of hay until one day he died starved to death within jumping distance of a bundle of hay.

Many a man is being led by a bundle of prosperity, but like the mule, born a kicker instead of a jumper, he lingers behind until he starves to death within jumping distance of that bundle of prosperity.

There isn't a bundle of hay or prosperity in the linger district, but there is one at the far end of every jump—moral, jump and get yours.

You may think that the National Retail Hardware Association is the best organization on earth, but it isn't. In fact, the best organization is not a human being organization, but an insect organization—it is the honey bee colony, presided over by a woman actomist and she is some boss. What she says, goes!

The bees don't steal their living, nor sell at a profit; they collect pay for their services when they are doing the work of pollenizing the fruit tree and vine flowers, which produce three times as much as they would if the bees did not render the service.

They also collect three times as much as they need to live on through the winter, and give two-thirds of the tenement in which they live without a word about the high cost of living, profiteering or high rents.

And remember, each bee works for the colony, not for his own selfish self.

There is another insect, industrious and intelligent, but was never known to work in an association or partnership with a brother insect; has been known to look over the hotel register to see what rooms were to be occupied never works in the day time, always at night and under cover, he steals his living and poisons the ones he steals it from; you know that this individual insect is the bed bug.

Now the retail hardware dealer that

imitates the honey bee in doing good and collecting pay for services rendered to his community colony will be successful, but the bed bug kind of a dealer will not be, and eventually he will shut up shop and get a job with some department store.

Plans For Trade Co-operation.

The California Sunmaid Raisin Co. is making elaborate plans for the coming year. The directors at a meeting last week authorized the expenditure of \$2,500,000 to aid in moving the 1922-23 crop.

This is, perhaps, the largest advertising appropriation ever applied to the movement of a food product anywhere and certainly in the history of raisins. And yet it is no larger per ton of anticipated output than last year. More significant, however, from the standpoint of the grocery trade is the fact that a very considerable part of it is to be applied to dealer service—that is, to aid the trade in expanding the use of raisins and in keeping stocks moving actively—and it is to be expanded in all recognized media in this country, Canada and the British Isles.

From other quarters the Tradesman learns that the company is desirous of creating a better condition of trade co-operation than has been noticeable in the past and will seek in every way to inspire the grocers of the country with a realization of the growing importance of raisins as a profitable part of their stock. Some of the policies which have in the past been more or less criticized by the distributive trade are to be modified and the company hopes to find the grocers in turn ready to lend a hand in moving raisins more freely and assist the company in providing an outlet for the increasing tonnage of raisin grapes.

Change in Officers and Manager.

At a recent meeting of the directors of the Turtle Lake Lumber Co., the following officers were elected:

President—Henry Idema.

Vice-President—Heber W. Curtis.

Secretary-Treasurer—Geo. Daniels.

Manager—Robert Duncan.

Mr. Duncan succeeds W. E. Vogel-sang, who has acted as Manager of the corporation ever since the death of Walter C. Winchester. Mr. Vogel-sang has entered into a new business corporation to be known as the Wiedman-Vogelsang Lumber Co., which will act as sales agent for the Wiedman Lumber Co., of Trout Creek, and the Bergland Lumber Co., at Bergland. The officers of the new corporation are as follows:

President—J. S. Weidman, Jr.

Vice-President—W. E. Vogelsang.

Secretary—R. M. Weidman.

Treasurer—R. M. Weidman.

General Manager—W. E. Vogel-sang.

The company has an office at 205 Grand Rapids National Bank building.

Mr. Vogelsang has sold his \$30,000 stock in the Turtle Lake Lumber Co. to Heber W. Curtis, which gives the latter a total holding of \$60,000, which is more than any other stockholder holds except the Winchester estate.

The largest rewards go to those who take the greatest risks.

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, July 13.—In the matter of John Mulholland, Bankrupt No. 2103, an order for distribution and the payment of a first dividend of 5 per cent. to creditors whose claims have been allowed has been ordered paid.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Adoloh L. Swangren, Bankrupt No. 1977. Although this is an involuntary bankruptcy, the schedules were filed promptly after the adjudication. The matter has been referred to Benn M. Corwin as referee in bankruptcy and who also was appointed receiver. A custodian has been appointed and an appraisal has been taken under the direction of the receiver. The bankrupt is a resident of White Cloud and is the owner and operator of a canning factory at that place. The bankrupt lists assets in the sum of \$14,307, of which \$500 is claimed as exempt to the bankrupt, and liabilities in the sum of \$22,999.46. The first meeting of creditors has been called for July 24, and at that time the assets of the bankrupt will be sold, an offer in the sum of \$1,500 having been made, and the petition of a creditor being on file petitioning the court for the sale of the property at that time. Any one interested in the stock may see the inventory and appraisal at the office of the referee, 315 Houseman building, Grand Rapids. A list of the creditors of the bankrupt is as follows:

Village of White Cloud, taxes \$ 130.27
Wilcox Township tax, White Cloud 89.88

The following creditors hold securities of various kinds:

Louis W. Fuller, White Cloud	\$1,200.00
Newaygo County Bank, White Cloud	7,503.14
E. V. Swangren, Maywood, Ill.	2,892.21
T. L. Swangren, Maywood, Ill.	2,159.00
Jos. Schendelen, Melrose Park, Ill.	1,250.00
Victor Nelson, Maywood, Ill.	750.00
C. G. Nelson, Maywood, Ill.	350.00
Robert Nelson, Rice, Minn.	200.00
Herman Sorling, Maywood, Ill.	300.00
Mrs. E. Snowden, Manley, Ia.	1,000.00
Henrietta Schmitter, Manley, Ia.	180.00
Langeland Mfg. Co., Muskegon	175.00
C. E. Morris, Midland	100.00
National Cannery Association, Washington	331.14
J. M. Paver Co., Chicago	100.00
Peerless Husker Co., Buffalo	700.00
W. R. Roach & Co., Grand Rapids	123.20

The following are unsecured claims:	
American Can Co., Chicago	334.00
Cady & Knapp, Detroit	208.34
Dunkley Co., Kalamazoo	306.65
Andrew Krys, White Cloud	74.12
G. Rosenberg, White Cloud	31.00
Taylor Typewriter Store, Grand Rapids	61.21
Eagle, White Cloud	93.81
C. B. Shackelford & Son, Omaha	61.88
Western Cannery Association, Chillicothe, Ohio	50.00
Michigan Cannery Association, Grand Rapids	10.00
J. H. Allen & Co., St. Paul	308.86
Berdan Co., Toledo	2.26
Joyce Lauchlin Co., Peoria	49.91
Muskogee Wholesale Grocer Co., Muskogee, Okla.	20.23
Poehler Mercantile Co., Emporia	25.50
Paxton & Gallagher Co., Omaha	491.25
Winfield Wholesale Grocer Co., Winfield, Kas.	177.56
D. Forbes, White Cloud	18.34
G. W. Fries, White Cloud	15.16
Grand Rapids Live Stock Co., White Cloud	58.42
William Guard, Ramona	29.00
M. Homert, Fremont	26.39
Glenn Hull, White Cloud	80.12
John Johnson, White Cloud	10.46
Joseph Kazunas, White Cloud	12.09
A. McGowan, White Cloud	9.96
Frank Samson, White Cloud	3.91
G. W. Stock, White Cloud	2.38
L. Teesdale, White Cloud	31.75
Dick Van Wyke, Fremont	10.09
M. E. Brohman, Brohman	12.47
John Grover, Brohman	156.42
T. B. Mantz, White Cloud	21.45
John Kalsbeek, Grand Rapids	25.78
Thomas Lockwood, Brohman	53.69
F. M. Lord, Brohman	560.66
W. E. Rattan, Brohman	46.20

July 13. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Albert J. Martin, Bankrupt No. 2108. The matter has been referred to Benn M. Corwin as referee in bankruptcy, and who is also appointed receiver. A custodian has been appointed and has taken charge of the property. The bankrupt is a resident of the city of Grand Rapids and has conducted a local tire service and sales business. The schedules of the bankrupt list assets in the sum of \$3,110 of which \$2,100 is claimed as exempt to the bankrupt, and liabilities in the sum of \$3,711.49. The first meeting of creditors in this matter has been called for July 27. A list of creditors of the bankrupt is as follows:

City of Grand Rapids	\$ 54.82
Becker Auto Co., Grand Rapids	139.07
Barkwell Buick Sales Co., G. R.	45.00
G. R. Electric Co., Grand Rapids	89.86
Firestone Tire Co., Grand Rapids	503.45
Herald, Grand Rapids	17.22
G. R. Insurance Agency, Grand R.	20.20
Kelly-Springfield Tire Co., Grd. R.	107.00
Co-operative Oil Co., Grand Rapids	20.00

Mills-Broderick Printing Co., Grand Rapids	24.50
National Tire & Reliner Co., G. R.	34.05
Racine Tire & Rubber Co., G. R.	43.42
Peoples Savings Bank, Grand R.	480.00
David Wolf, Grand Rapids	125.00
Tisch Auto Supply Co., Grand R.	35.71
Weatherly Co., Grand Rapids	21.49
Valvoline Oil Co., Grand Rapids	50.00
M. R. Rubber Co., Grand Rapids	69.00
Valley City Motor Car Co., G. R.	10.00
Norwalk Tire Co., Norwalk, Conn.	1,370.00
Michelin Tire Co., Grand Rapids	131.71
G. R. Tire & Rubber Corporation, Grand Rapids	169.00
B. F. Goodrich Rubber Co., Grand Rapids	24.34
Chattel Loan Co., Grand Rapids	20.41
G. R. Gas Co., Grand Rapids	20.41
Citizens Tel. Co., Grand Rapids	5.40
Consumers Power Co., Grand R.	13.49
Brown & Sehler Co., Grand Rapids	9.60
Quality Garage, Grand Rapids	12.75
Decker, Davies & Jean, G. Rap.	15.00

In the matter of Tracey E. Laubscher, Bankrupt No. 1986, the trustee has filed his first and second reports and accounts and a special meeting has been called for July 22. The object of this meeting is for the purpose of passing upon bills and for the declaration and payment of a first dividend to creditors.

In the matter of the Paul Nissen Corporation, Bankrupt No. 1977, a special meeting of creditors has been called for July 26 for the purpose of passing the report and account of the trustee and the declaration and payment of a first dividend.

In the matter of Henry Woodhuis, Bankrupt No. 2071, the trustee has filed his final report and account and a final meeting of creditors will be held at the office of the referee July 26, for the purpose of passing upon the final report and account of the trustee and the declaration and payment of a final dividend to creditors in the matter.

In the matter of Abraham Morrison, Bankrupt No. 2076, a special meeting of creditors has been called for July 28 for the purpose of passing upon the first and second reports and accounts of the trustee, allowing claims filed since the first meeting and the declaration and payment of a first dividend to creditors.

Corporations Wound Up.

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

Wayne Development Co., Detroit.
Reliance Contracting Co., Detroit.
Charles J. Esterling Printing Co., Detroit.
Knight Co., Detroit.
Blashfield Furnace Co., Jackson.
West Indies Molasses Co., Jackson.
Portland Silo Co., Portland.
Mio Milling & Manufacturing Co., Battle Creek.
Audits-Systems Co., Detroit.
King's Mill Elevator Co., King's Mill.
Reed & Buecho, Flushing.
Colony Homes Co., Detroit.
Cody Cafeteria Co., Grand Rapids.
Lake Oakland Hotel Co., Pontiac.
Quinn Manufacturing Co., Kalamazoo.
Stickley Brothers Co., Grand Rapids.
Detroit Emery Wheel Co., Detroit.
Newman & Snell Building Co., Niles.
G. R. Title & Realty Co., Grand Rapids.
Pine Bluff Spoke Co., Pine Bluff, Ark.-Flint.
Independent Realty Co., Grand Ledge.
Haehnle Bottling Co., Jackson.
Auto Road Map Co., Battle Creek.
Cleerman's Land & Lumber Co., Brampton.
Michigan Light Co., Jackson.
Mabley Land Contract Co., Detroit.
Thumb Construction Co., Sandusky.
Romeo Milling and Elevator Co., Romeo.
Noble & Co., Detroit.
Railway Men's Union Co-operative Association, Grayling.
Lansing Eagles Building Association, Lansing.
F. L. McWethy Co., Marshall.
Glendale Realty Co., Detroit.
Finn Realty Co., Detroit.
Universal Aviation Co., Detroit.
Sam L. Hirsch Realty Co., Muskegon Heights.
Fremont Manufacturing Co., Fremont.
Neighborhood Threshing Co., Lake.
Motorists' Service Station, Detroit.
Charles A. Cullen Co., Detroit.
International Purchasing & Engineering Co., Detroit.
Peninsular Stamping Co., Detroit.

Little Current Lumber Co., Bay City.
Schau Cone Tire Co., Kalamazoo.
Hardwood Boat Co., Saginaw.
Lansing Cooperage Co., Lansing.
Alkman Bakery Co., Port Huron.
Crown Land Co., Petoskey.
Frankenmuth Beverage Co., Frankenmuth.
Simplicity Wheel Co., Grand Rapids.
Benzonia-Beulah Building Co., Beulah.
Turner Electrical Construction Co., Detroit.
Schulte-Mulleavy Sales Co., Detroit.
Cadillac Tire & Rubber Co., Detroit.
Detroit Motion Picture Operators' School, Detroit.
Glasgow Farms Co., Jackson.
Kalamazoo Regalia Co., Kalamazoo.
Owosso Sales & Service Co., Owosso.
A. T. Van Alstyne Co., Grand Rapids.
Crapo Building, Bay City.
Great Lakes Realty & Building Co., Detroit.
Alma Land Contract Co., Alma.
Ackvel Products Co., Detroit.
Gerondale Drug Co., Detroit.
J. Traurig & Co., Detroit.
Gleaner Warehouse, Charlevoix.
Breitung Mineral Security Co., Ltd., Marquette.
Breitung Development Co., Ltd., Marquette.
Enterprise Co., Ltd., Marquette.
Miners' Development Co., Ltd., Marquette.
Miners' Negotiation Co., Ltd., Marquette.
Continental Building Co., Detroit.
Ferguson Supply Co., Ltd., Grand Rapids.
Russel Co., Detroit.
Bay City Market Co., Bay City.
Army and Navy Club, Detroit.
Cadillac Handle Co., Cadillac.
Eyster & Howarth Land Co., Royal Oak.
Conrad Iron Works, Inc., Boyne City.
O. B. Cook & Co., Detroit.
F. L. Reeg Co., Detroit.
Mercantile Realty Co., Bay City.
Doetsch Brothers, Detroit.
Bonbright & Co., Detroit.
A. E. Dibble Building Co., Detroit.
West's Drug Stores, Grand Rapids.

The mule's idea of criticism is to shut both eyes and kick. Don't be a mule.

GREAT NORTHERN 7% BONDS

Issue price April 1, 1921.. \$96.50. Present Market about.. \$110. Profit.. \$13.50.

X..... OIL STOCK

Issue price April 1, 1921.. \$100. Market Today.. \$00. Loss.. \$100.

While High Grade Bonds Were Below Par the Public Chased Wildcat Schemes

GREAT Northern is typical of scores of safe, sound securities available last year at par or below, and which today have a market value that nets their owners a tidy profit.

Yet while these A1 securities were being offered, great sections of the American public were listening to the wily tales of get-rich-quick artists, and sunk \$750,000,000 in fake schemes.

Will this happen again in 1922? Will the people of Grand Rapids and Western Michigan lose millions more of savings, on top of the \$25,000,000 lost in 1921?

Not if they heed one simple rule:

Investigate before investing. Get the facts before the other fellow gets your money.

This Investment House will help you get all the facts about the security you are considering. If the facts indicate it is a desirable investment, we will recommend it, regardless of whom you intend to buy it. If investigation shows it unsound, we will try to show you why you should not risk your money. You can still go ahead and invest as you please, but at least you will know the facts.

You may wonder why we offer this free service, and how we profit, if you buy the security elsewhere. Because when you invest wisely, you will invest again. If you lose all, you may spread ill will against all investments.

Every Michigan dollar soundly invested helps every reputable investment banker in the state. Every dollar spent on a worthless security is a drag on the prosperity of the state and nation.

PERKINS, EVERETT & GEISTERT

CITY 4334.

BELL M. 290.

BONDS

STOCKS

205-219 MICHIGAN TRUST BLDG. GRAND RAPIDS, MICH.

GET THE FACTS BEFORE THE OTHER FELLOW GETS YOUR MONEY

COMING LABOR SHORTAGE.

The National Industrial Conference Board predicts a steadily increasing shortage of labor as business activity gains headway. It regards the restriction of immigration, which Congress has extended for two more years, as a large factor in the situation. The number of immigrants entering the country last year was considerably under the quota permitted by the law, for the reason that many nationalities failed to send their allotment and the quotas of other countries were filled early in the year. While the total number admissible during the current fiscal year is about 356,000, up to April 30 only about 232,000 had entered, and 174,000 had meanwhile left the country. Next year 356,000 will be admissible, compared with an average of 925,000 in the five years preceding the war. The arrivals next year are expected to be slightly in excess of those of the past year, but it is not likely that they will come up to the full quota. The most practicable remedy for the labor shortage appears to consist in a better utilization of existing resources, especially by increasing efficiency. Very little constructive work of this nature is being done. A few factories have established emergency training courses, but the usual expedient is to draw off the labor from a competitor by bidding up wages. This device, it is pointed out, is no solution, but paves the way for a restoration of the vicious circle of pyramiding wages on prices.

There is one section of the country in which there has been considerable industrial development and which has recently reversed its attitude towards the encouragement of immigration as a stimulus to its further progress. This is the textile districts of the Carolinas and Georgia. It will be recalled that nearly twenty years ago the State of South Carolina, through its own agents, brought a shipload of Belgian weavers to Charleston for the purpose of distributing these skilled workers through its mills and thus making possible the manufacture of finer grades of cotton goods than could then be produced in its plants. The experiment was not successful, but the Southern mill owners have had ambitions to compete in larger measure with those of New England. The troubles of the New England mills with their labor during the past five months have helped the business of the Southern mills, where the labor has proved more tractable when wage reductions were made effective. Their recent experiences appear to have convinced the Southern operators that the native-born labor, drawn from the Appalachian hills, is to be preferred to the foreign, and there is little prospect of the South Carolina experiment being repeated.

UPWARD SWING OF PRICES.

The present upward movement of prices should continue for some time, according to the Harvard Economic Service, which bases this conclusion upon the customary sequence of fundamental economic movements and

the duration of former periods of price advances. Declining money rates and rising security prices are forerunners of higher commodity prices, and while there has recently been some reaction in the securities market, this is regarded as only a temporary lull. Money rates meanwhile continue easy. The Economic Service catalogues the present movement as one of the major upward swings and cites the fact that the average duration of four such movements in the last twenty years has been fourteen months. The present movement has been under way for only four months, and its continuance for some months is therefore expected. It should not be inferred from the foregoing, as some of the headline writers in the daily papers have done, that the rise will go on for another ten months. No prediction of this kind was intended. According to the previous behavior of the business cycle, the downward swing of prices that began in 1920 should have reached its end in April, 1921, but we now know from the Bureau of Labor Statistics that prices touched a low point in June, remained there in July, took a slight rise in August, and then slowly sagged once more until the low point was again reached in January, 1922. In other words, the course of deflation varied considerably from the "average" movement in earlier periods, and similar variation may be expected during the present upward swing.

MORE LABELING CASES.

"Sheffield" cutlery that has not been within 3,000 miles of Sheffield, England, has been banned by the Federal Trade Commission, which has issued one of its "cease and desist" orders against the producers. This action is along the line already marked out in the cases affecting the branding of knit goods of mixed wool and cotton as "merino" and the placing of a Rochester label on clothing not made in Rochester, N. Y. The use of labels in this way can have but one obvious purpose. The producers who use them evidently do not mislead the jobbers or retailers to whom they sell their goods, but the consumer who knows nothing of what is behind the label is likely to take it at its full value. Moreover, such practices place competitors who adhere to literal accuracy in their labels or brands at a considerable disadvantage. It is at this point that the Government intervenes, through the power given to the Federal Trade Commission to prevent unfair competition.

If any dry goods dealer on the subscription list of the Tradesman feels that he has been dealt fairly with by the pattern company he does business with, the Tradesman would be glad to be made acquainted with the circumstance and the name of the pattern company. So many complaints have come to the Tradesman of late regarding the unfairness and dishonesty practiced by different pattern companies that knowledge of the existence of an honest one—if such there is—would be welcome received.

CANCEL TWO DEBTS.

Now that France has sent a representative to this country to discuss the payment of the debt France owes this country, we should undertake to be reasonable in the premises. It is absurd to want to be paid and yet not in the only way we can be paid, if indeed there is any way. France got no gold from us and has none to give back. She got money's worth in goods, and if it were not for our tariff wall she might be able to sell some goods here and let us take the proceeds, but this would not suit us at all. Everybody here wants to see American goods go to France, at least to the extent that French goods come here. No French goods, not even wines, are wanted here merely to settle old debts.

Unreasonable, too, or worse, is our failure to appreciate what France did and suffered while we were making money out of the war. Our cowardly attitude toward Germany gave us the opportunity to accumulate most of the loose gold in the world, to pay off our debts, and to become the only great creditor nation on this planet.

Our soldiers and sailors saved the world from military domination, but our people must save it again, this time in the industrial, commercial and financial sense. From 1914 to 1917 was much too long to allow Western Europe to struggle alone against the German hordes. From 1918 to 1922 is much too long for us to sit tight on our money bags while our friends suffer from industrial stagnation.

The world needs a fair chance to make a fresh start. First, there should be some canceling of war debts. No better beginning could be made than our own wiping out of what France and Belgium owe us. These countries borrowed money to spend here, paying our citizens enormous war-time profits. The goods they bought were destroyed in fighting against our enemies, for it must be remembered that our Government began to help only after we had declared war, whereas we were bound by the ties of honor to defend Belgium from the invasion of brutal Germany. We ought never to have considered our loans as ordinary loans. They should have been contributions in a common cause, for although we were in the war we were not ready to fight.

Cancelling war debts is right policy now either from the moral or the economic standpoint. The debts of Western Europe are real only as long as we fail to appreciate the value to us of the holding of the enemy in check with sacrifices of blood until we were forced by shame and remorse to go to the rescue. If our friends had failed, we might even now be still trying to resist a victorious Germany. Cancellation should be considered as the giving of compensation for services rendered.

PASSING OF BAD CHECKS.

Whether it is due to the heat or to the desire to get some vacation materials free, the fact remains that something akin to an epidemic of bad check passing is now going on here. In one instance, in which the offender

has apparently been caught, a local store lost three suits of clothes and several pairs of shoes. The specific charge on which this offender was arrested was that he had forged checks under several Italian names. A certain woman recently drew a check for \$27.50 in payment for a hat delivered to her home. The check was returned by the bank with the notation, "Signature does not agree with the one on file."

A man about 23 years of age recently ordered some merchandise from a local store. As he did not have enough cash with him to pay for the goods, they were delivered to him C. O. D. Contrary to orders, the delivery man took a check for the goods. It later proved to be no good. The Tradesman warns merchants to be on guard against a young man who may try to cash checks or charge merchandise to the account of a local refrigerator concern, of which he represents himself to be the general manager.

PRINTING PRESS MONEY.

The plan of the American Bankers' Association to initiate a campaign of education to counteract the weird money theories which have recently gained a country-wide hearing through the activities of such leaders as Henry Ford and Thomas A. Edison is most timely. Henry Ford has gained more monetary vagaries than most business men suppose, and certainly far more than is conducive to the country's welfare. The prestige and the popularity of the men who have led the attack upon our present currency system have offset the lack of merit in their views of the money situation, and there are many who are unable to see that a mechanical genius is not necessarily an economic wizard. Agitation for "printing press" money has not assumed threatening proportions, but it has special dangers when linked with propositions to build a network of good roads over the United States or to pay the ex-soldiers' bonus. Closely related to this fiat money propaganda are the efforts to distort the Federal Reserve Board into a machine for monetary inflation. The committee will also give its attention to an educational campaign in that direction.

STATE SUPERVISION.

In this brief for the State in the case in which a penalty of \$2,400 was imposed on the Michigan Inspection Bureau last week for alleged violations of the Anti-Discrimination Fire Insurance Act. Col. Samuel D. Pepper, Deputy Attorney-General, used these words:

"We suggest that the Anti-Discrimination Act be amended to fix the responsibility of rate making and rate bureaus, to compel them to incorporate or otherwise become a legal entity, to be licensed annually, and to submit all rates and ratings to the State Commissioner of Insurance for approval before publication."

These recommendations meet the approval of Gov. Groesbeck, and at next winter's Legislative session, a bill will be introduced providing for these amendments.

he can't reach

Domino Package Sugars



Sugar attracts flies and insects. If there is only one loose grain of sugar in a room, a fly will find it.

You know what this means during hot, insect weather. You do not want fly-specked or exposed sugar in your store any more than your customers want it in their homes.

Sell Domino Package Sugars, securely protected in sturdy cartons and strong cotton bags. They're *always clean*—a constant source of convenience and a sure source of satisfaction.

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown; Golden Syrup; Cinnamon and Sugar; Tea Sugar; Kookie-Top Krystals; Sugar-Honey; Molasses

Going Into Every Home

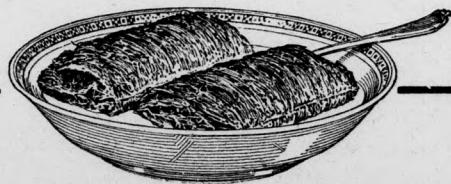
We are taking a health message into the homes of all your customers—a message regarding the cleanest, purest, most healthful and most nourishing cereal food in the world. Our message enters the home in the newspaper, also in the form of a free sample package—a most effective and convincing argument for

Shredded Wheat

This Company has spent twenty-five years and many millions of dollars in developing a pure, clean, wholesome whole wheat food and in creating a world-wide demand for it. Our far-reaching sampling campaign combined with other advertising means increased sales of our product. We solicit your friendly co-operation.

MADE ONLY BY

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



What is the Price?

A natural question, and one which must be answered before the sale is made.

Where the selling price is not established through advertising the burden is yours.

When the manufacturer advertises the price he assumes the burden for you.

He makes selling easy.

He insures your profit.

Consistent advertising of

K C Baking Powder

Same price for over 30 years

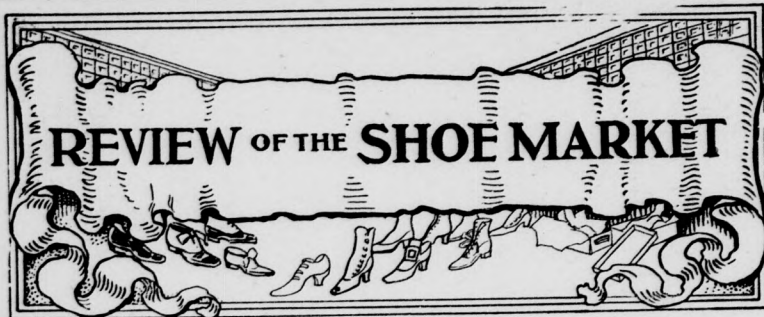
25 ounces for **25¢**

price shown in the advertising and on the package tells the story for you.

It Protects Your Profits

Millions of pounds used
by the government.

Let us show you how to increase your baking powder profits by selling K C
Jaques Manufacturing Co., Chicago



Duplication of Sizes Is a Common Error.

One of the most urgent needs in the average small shoe stock is greater care in watching sizes and seeing to it that when stock is replenished, fitting sizes are ordered and not the full run of sizes.

In the exclusive shoe store and in the shoe department of the department, dry goods or general store where there is a buyer or manager who looks after this department and none other, there is little need of this caution. Where the shoe end of the stock of the store is not so administered a word of caution is timely.

Shoe travelers are authority for the statement that one of the chief reasons why shoe stocks in the smaller stores are not greater sources of profit lies in the fact that stock is more of a morgue than a going, thriving, profit producing section.

While some of this is of course to be attributed to unwise picking of styles, in the main the trouble lies with carelessness in filling in. Too often sight is lost of the fact that the bulk of one's business is on a certain few sizes with the result that replenishing orders are placed for a full run, resulting in a doubling of investment in slow selling footwear.

It is so true as to be axiomatic that no merchant should place replenishment orders without first making a careful inventory of sizes and widths of the style in question remaining in hand.

Nor is this the only place where greater care should be exercised by the average merchant with whom shoes are but one of many lines. At least two other opportunities for exercise of improved buying care and judgment are open and need attention.

In the first place every merchant should know, not guess, what sizes are the sellers in his store. That there is a wide difference in different stores is certain. Keeping a careful record of sales by sizes covering a period of a few weeks will give a merchant a very excellent idea of the rapidity with which the various sizes sell. Obviously if the bulk of his sales of women's shoes are in the range from 4 to 6 he wants to be mighty sparing in his specifications of larger and smaller sizes in placing his orders. Yet how many there are who order blindly as is attested by accumulations of end sizes in the average small shoe stock.

Again, too many merchants have gotten into the habit of specifying D and E widths on women's shoes and E and EE on men's, not appar-

ently realizing that many of their customers are going out of town to buy shoes mainly because their feet require narrower widths in shoes than are available in their home stores. If merchants would only work a little more closely with the shoe travelers and learn from them the proper and down-to-date method of fitting shoes, "long and narrow," there would be fewer sales by out of town merchants and fewer cases of foot trouble caused by short fitting among those who do not patronize their home stores.

One student of this whole matter of proper specifying of sizes has estimated that if the end sizes in shoe stores and departments throughout the country could be merchandised in a special month given over to that purpose, the sum received would more than pay for the erection and equipment of a dozen large shoe factories.

The Facts You Need.

No retail merchant can get an adequate rate of turn-over unless he keeps adequate records. He cannot keep his stock down to a point which spells profit if he insists on buying by guesswork, no matter how long the experience on which the guesswork is based. A perpetual stock inventory is important because shoes are a seasonable commodity, subject to style changes and price fluctuations that make quick turn-over vital. This stock record should show how many pairs of each size of each style are sold each day, and how many remain in stock; cost and selling price of each style; and number of pairs, by size and style received each day; and those ordered but not delivered. Equally important with the perpetual inventory is the daily statement, showing the key number and the lot number of each pair sold, the cost and the selling prices. A careful record of daily profits should be kept. Given new profits, the merchant can tell how much business he must do each day to break even. Records are the foundation of successful merchandising and also the cornerstone of credit; banks are coming more and more to the attitude, "no statement, no loan," in dealing with business men.

His Job.

"Old Aaron Utterly has a beard six feet three inches long," stated the proprietor of the Handy Store at Periwinkle.

"Ah!" said the drummer. "And what is his business?"

"Raising a beard six feet three inches long."

The "Bertsch" shoes are shoes your customers want. Reasonably priced ---quick sellers---they will give you a larger volume of sales with increased profit, and the unusual value will mark you as the leading shoe merchant in your city.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.

MR. MERCHANT—DON'T LET YOUR STOCK GET TOO LOW. KEEP YOUR SIZES UP.

FOR THE MAN WHO WORKS—

ROUGE REX SHOES

FOR THE MAN WHO CARES—

MORE MILEAGE SHOES

HIRTH-KRAUSE CO.

Grand Rapids, Mich.



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

Home Case

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.

"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

Germany's Deliberate Financial Debauchery.

The best index to a nation's financial and economic stability is the exchange rate on its currency. German marks, commanding 24 cents before the war, are this week selling at one-fifth a cent, and point to lower figures. In the brief downward course of the German mark since the war's close is a laconic story; it traces the moral and financial degradation of a large nation. Of immediate interest are facts as to why Germany stands on the brink of total financial collapse, and what will be the effect on Germany and the rest of the world when and if the collapse occurs?

During the autumn of 1870, while the Franco-Prussian war was still in progress, Parisians were eating anything they could get, dogs, rats, cats. The market price for rats was two francs apiece. The winter was the coldest on record and coal and firewood were exhausted. Trees in the public parks were cut down and fires built in the streets for the people. Such conditions could not continue, and France gave in. There followed the armistice of Versailles, and Bismarck's extraordinarily severe terms of peace. France was obliged to cede Alsace and a large part of Lorraine to Germany, pay an indemnity of five thousand million francs (\$1,000,000,000) within three years, and support a German army of occupation until the instalments of the war indemnity were paid. The world doubted France's ability to meet this enormous indemnity. What happened? Six months before the allotted time France had paid its whole indebtedness and the last German soldier was off her soil. This through pathetic sacrifices of the French people, and in spite of severe civil disorders coming in the wake of the war.

In 1919, following the Treaty of Versailles, we find the situation reversed, and Germany the loser, with an indemnity to meet. What course does Germany adopt? Perhaps this can be told in the words of Clarence W. Barron, regarded both here and abroad as America's leading economist:

In Germany the intention was deliberate to debase the currency and destroy property and savings to prevent payment to France. Rathenau in effect privately declared: "We will kill the treaty of Versailles by fulfilling it. We will put our paper mark over the world, subsidize our labor, take orders over the world with which nobody can compete. We will inundate the world with German goods and the Allies will arrest the treaty because they cannot endure its fulfillment through our German paper mark."

Germany has lost not only her financial fibre, but her moral fibre. She has lost her national spirit and her patriotism. Germany, you know, is a very young nation, scarcely a century old.

She lost the war; then attempted to win the peace with the paper mark. She would not permit her railroads or postoffices or government functions to pay the Allies.

They told the world they could not

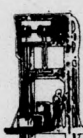
pay except by loans and credits, but they made no effort to establish a credit in character, or will to pay as a basis for loans. Everybody in Europe knows the Germans will never pay anything if they can avoid it. That is why France must keep 500,000 men under arms, with 200,000 more on leave and 200,000 more subject to call, with arms and supplies for 1,000,000 more. She must hold that position in order to make Germany pay.

Hence the deluge. With cheap money at home German leaders are manufacturing at a low cost and selling abroad, and leaving to their credit abroad the gold realized from their exports. We again quote Mr. Barron:

Now the men who have benefitted by the war, the great industrial leaders and industrial robbers of Germany, are trading on that gold exchange and they do not want a financial reconstruction of Germany or restored value in the German mark. With the paper mark they are paying German labor less than half what it received before the war measured in gold, and they are using up the goods and supplies of Germany, as well as the labor of Germany. And the fruit from this paper paid and cheated labor, and government stolen supplies are sold to other countries for gold. Raw materials are bought with this gold to be brought into Germany and worked by this low-paid German labor. But the big profit remains in gold in the foreign country and with the cheap mark and government subsidy to labor in Germany these gold credits in foreign countries are increased. These exploiters of German labor want nothing but inflation. Deflation would stop their profits. It is the German government and the German exploiter and the German employer that is bankrupting Germany.

What will be the outcome? At the recent economic conference American bankers, cognizant of the true situation in Germany, refused to loan to that country. Because of the present fall in marks German living costs within three months will more than double. This will lead to a food crisis, because of inadequate machinery to scale wages and prices to so large and sudden a rise, and then will come the financial and political crisis. If Germans in this hour of trial will bring back their foreign gold and feed the people the catastrophe will be averted. If these millions in gold do not come back, and it is not believed they will, then the collapse will take place and Germany will have to be rebuilt on a new economic foundation.

If a salesman's thinking is not right his merchandising cannot be right.



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This is the NU-WAY suspender, thousands of pairs of which are sold each week.

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

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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.

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Full Text of Finding of Anti-Discrimination Commission.

It affords the Tradesman much pleasure to be able to present to its readers the full text of the finding of the Anti-Discrimination Commission, in which it condemned, fined and suspended the Michigan Rating Bureau:

The complaint of the Commission of Insurance having been filed with this Commission on or about April 7, 1922, in which it is charged that the Michigan Inspection Bureau, its manager, George W. Cleveland, and the Michigan Advisory Board, so-called, have made and published certain rates of insurance upon Michigan risks for fire insurance which are alleged to be discriminatory and in violation of the provisions of Chapter 4, Part 1, Act No. 256, of the Public Acts of 1917; and the said complaint having been brought on for hearing before this Commission at sessions held at the Capitol on April 24 and 25, and on May 15 and 16, 1922; and the said Michigan Inspection Bureau, the said George W. Cleveland, and the said Advisory Board having been duly cited to appear as required by said statute; and proofs having been taken at said open sessions of this Commission bearing upon the complaint; and the arguments of counsel for the State and the respective defendants having been received and considered; the Commission therefore publishes its findings and orders in the premises as follows:

The Michigan Inspection Bureau is a voluntary association composed of certain fire insurance companies doing business in this State whose representatives by agreement have for many years maintained said Bureau for the purpose of inspecting fire insurance risks within this State and of determining the rates to be applied by the members of said Bureau upon insurance policies taken out upon the said risks; that the said Bureau is organized with a manager and a number of inspectors, so-called, together with a certain clerical force, and maintains its principal offices in Detroit, with branch offices in several other cities within this State; that George W. Cleveland, is and has been the manager of said Bureau for the past three or more years; that the immediate supervision of the work and policy of said Bureau is committed to an Advisory Board composed of R. B. Ives, Neal Bassett, George H. Bell, W. L. Lerch, E. J. Booth, and B. L. Hewitt, all but the last named of whom reside without this State; that practically all of the so-called stock and old-line fire insurance companies, whether domestic or foreign, authorized to write fire insurance in this State, are members of said Bureau, and have adopted the rates made and published by said Bureau.

The specific complaints made in this proceeding, of which this Commission can take cognizance, are contained on pages 21 and 22 of the printed complaint, under the title "Discriminations," but this Commission has also taken into consideration the information in the nature of complaint contained in the entire communication received from the Commissioner of Insurance, as bearing upon the specific question as to whether the charges of

unlawful discriminations have been made by the Michigan Inspection Bureau and its manager and Advisory, for the reason, as it appears to us, that the charges made as to excessive rates are so closely related to the question of discriminations as to be inseparable. We, therefore, deem all of the proofs offered by the State as competent and material, whether given under the heading of excessive charges or under the heading of discriminations. The statute pertaining to the powers of this Commission enables us to act either upon the complaint of others or upon our own information, and we therefore treat the proofs offered as belonging to both categories, and as being properly produced.

No proofs were offered by the respondents for the reasons stated by their counsel at the close of the hearings.

It is claimed that the Michigan Inspection Bureau has made and published rates which are discriminatory in the following group of risks:

Michigan Malleable Iron Company, of Detroit.

Ryan-Bohn Foundry Company, of Lansing.

Lansing Foundry Company, of Lansing.

Gerson & Carey Co., of Lansing.

The proofs show that these four concerns operate foundries and that the occupations are substantially the same. With the exception of the Ryan-Bohn Co., each plant has substantially the same protection against fire. They are located in cities having the same class of fire protection; the Ryan-Bohn foundry being located without the city limits of Lansing, and at the time the rates were published for it, the plant had no protection from the Lansing fire department. Both buildings and the contents belonging to each of these plants have been rated by the Michigan Inspection Bureau and the rates published are on file in the office of the Commissioner of Insurance, copies of which were introduced in these hearings.

The proofs show that these four properties should all have the same classification, both as to buildings and contents, under the Dean schedule, so-called. The classifications made and published by the Bureau on these risks however, show that the Gerson & Carey buildings are classed as C-1 and the contents as D-O; the Michigan Malleable Iron Co.'s buildings as C-1 and contents as D-1; the Ryan-Bohn Foundry Co.'s buildings as C-2 and contents as D-2; the Lansing Foundry Co.'s buildings as C-2 and contents as D-1½. We find that each of these properties, both as to buildings and contents, should have been given and are entitled to have, the same basis classifications as were given the Gerson & Carey properties—on the buildings the classification of C-1 and on the contents D-O.

We further find from the proofs that the Michigan Inspection Bureau, through its manager, George W. Cleveland, and the Michigan Advisory Board, have been and are guilty of publishing rates on the said properties that are discriminatory within the meaning of Section 12 of Chapter 4, Part 1 of Act 256, of the Public Acts of 1917, as a result of the classifications given, as aforesaid, and to the following extent:

That the rate published for the Ger-

A Trustee For Insurance Money

Widows and orphaned girls made beneficiaries of insurance policies are often marked by sharpers as "easy prospects" for their gilt and tinsel propositions.

Women, inexperienced in handling large sums of money, are too often deceived by these smooth-tongued swindlers into buying worthless securities. A comfortable income then suddenly melts into poverty.

Insurance money managed by this institution as trustee is fully safeguarded.

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

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Satisfied Customers

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and service.

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Grandville Avenue and Cordella Street
Bridge, Lexington and Stocking
West Leonard and Turner Avenue
Bridge Street and Mt. Vernon Avenue
Division Avenue and Franklin Street

son & Carey property, based upon the classification of the buildings as C-1 and of the contents as D-O, is correct; and that so much of the rates pertaining to all of the other three properties as are in excess of the rates published for the Gerson & Carey properties, and due to the excessive classifications as stated, have been unlawfully made and published by the Michigan Inspection Bureau; and

1. We therefore order that the said discriminations be removed forthwith.

It is further claimed that the Michigan Inspection Bureau has made and published rates which are discriminatory in the following group of risks:

Lansing Stamping Co., of Lansing,
Ferro Stamping Co., of Detroit,
Motors Metal Manufacturing Co.,
of Detroit.

Detroit Pressed Steel Co., of Detroit
Brown-Hutchinson Iron Works, of
Detroit.

The proofs show that these five companies are all engaged in the same or similar occupations—metal workers; that their properties have the same protection against fire and ought to have been given and are entitled to, the same basis classifications, both as to buildings and contents; that the classifications given and published by the Bureau for the properties of these five concerns are as follows:

Lansing Stamping Co.'s buildings C-1, contents D-2; Ferro Stamping Co.'s buildings C-2, contents D-2; Motors Metal Manufacturing Co.'s buildings C-1(contents D-2; Detroit Pressed Steel Co.'s buildings C-1, contents D-1; Brown-Hutchinson Iron Works, buildings C-1, contents D-1½.

We find that the classifications given and published for the Detroit Pressed Steel Co.'s properties, both as to buildings and contents, are correct, and that the properties of the other four companies in this group are entitled to the same classifications as the Detroit Pressed Steel Co.

We further find from the proofs that the Michigan Inspection Bureau, through its manager, George W. Cleveland, and the Michigan Advisory Board, have been and are guilty of publishing rates on the said properties which are discriminatory within the meaning of Section 12 of Chapter 4, Part 1 of Act No. 256, of the Public Acts of 1917, as a result of the classifications given as aforesaid, and to the following extent:

That the rate published for the Detroit Pressed Steel Co.'s property, based upon the classification of its buildings as C-1 and of the contents as D-1, is correct; and that so much of the rates pertaining to all of the other four properties as are in excess of the rate published for the Detroit Pressed Steel Co.'s properties, and due to the excessive classifications as stated, have been unlawfully made and published by the Michigan Inspection Bureau; and

2. We, therefore, order that the said discriminations be removed forthwith.

It is further claimed that the Michigan Inspection Bureau has made and published rates that are discriminatory in the following group of cases:

The four separate mills of the Detroit Copper & Brass Rolling Mill's, of Detroit—tube mill, rolling mill, wire mill and rolling mill.

The proofs show that these four mills are separate risks belonging to the same company and are all engaged in occupations of a similar nature, that

is, the primary fabrication of brass and copper products; that these several properties have the same protection against fire, and ought to have been given and are entitled to, the same classifications, both as to buildings and as to contents; that the classifications given and published by the Bureau for each of these separate properties are as follows: the two rolling mills, buildings C-1, contents D-O; the tube mill, buildings C-1, contents D-1½; the wire mill, buildings C-1, contents D-1.

We find that the classifications given and published for the two rolling mills of this company, both as to buildings and contents, are correct, and that the other two properties of this company in this group are entitled to the same classifications as the two rolling mills.

We further find from the proofs that the Michigan Inspection Bureau, through its manager, George W. Cleveland, and the Michigan Advisory Board, have been and are guilty of publishing rates on said properties which are discriminatory within the meaning of Section 12 of Chapter 4, Part 1 of Act 256, of the Public Acts of 1917, as a result of the classifications given, as aforesaid, and to the following extent:

That the rate published for the two rolling mills of the Detroit Copper & Brass Co., based upon the classification of the buildings as C-1, and of the contents as D-O, is correct; and that so much of the rates pertaining to the tube mill and the wire mill as are in excess of the rates published for the two rolling mills of this plant, and due to the excessive classifications as stated, have been unlawfully made and published by the Michigan Inspection Bureau; and

3. We, therefore, order that the

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Some of our Trusteeships have been in operation upwards of twenty years. And they still function perfectly. Others there are which contemplate paying allowances well into the next decade.

Let us take counsel with you on the matter. Our Trust Officers are available today.

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Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over

\$1,450,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

said discriminations be removed forthwith.

It is further claimed that the Michigan Inspection Bureau has made and published rates that are discriminatory in the application of like charges and credits in the following cases: In the buildings known as the Stroh building, the Kresge building, and the Palmer building, all in Detroit, charges appear in the schedule ratings for "iron and glass walls," while no charge is made for these items in the schedule ratings published for the Empire building and the Union Trust building, also located in Detroit. We find from the testimony that these five buildings all contain similar glass windows on the ground floor or first story, and that under the Dean schedule, as filed by the Michigan Inspection Bureau, these windows should all be classed alike and that they are windows and not walls. We therefore find that the charge in the schedules for the Stroh, the Kresge and the Palmer buildings are improperly made and that the Bureau has discriminated in its published schedules against the properties known as the Stroh, the Empire and the Kresge buildings, in respect of such charges; and

4. We therefore order that such discriminations be removed forthwith.

In all of the above instances of discriminations, rates have been published that necessarily involve misapplications of the rules and interpretations of the Dean schedule, so-called, and each discrimination involves an excessive rate for any insurance taken out by the owners of the properties discriminated against. The matter of an excessive rate, as distinguished from a discriminatory rate, is, we think, a question for the Commissioner of Insurance to deal with, under the powers given him by Chapter 4, Part 1, Act 256, of the Public Acts of 1917. We also here point out that a rate charged for insurance necessarily involves the contract between the insurance company and the assured, and that the insurance companies are not parties to these proceedings, so that this Commission is without authority to order the insurance companies, in these proceedings, to rectify or adjust the rates charged. In many of the cases involved in these proceedings, the proofs indicate that charges have been made in the Bureau ratings for items that indicate extreme and unwarranted technical construction of the rules of the Dean schedule, aside from the basis classifications, and we are impressed from the number of these instances that the Michigan Inspection Bureau has been pursuing a policy of deliberately misapplying the schedule by the use of these technicalities, the net result of which tends to raise the average rates for fire insurance throughout the State without technically increasing the basis rates or ratings.

The manager of the Michigan Inspection Bureau, George W. Cleveland, and the members of the Michigan Advisory Board, as heretofore named, will be held by this Commission personally responsible for the compliance on the part of the Michigan Inspection Bureau with the orders made herein with respect to the terms of this order.

The Commission further finds that the said Michigan Inspection Bureau, through its manager, agents, and the Michigan Advisory Board, has violated the proviso of said Chapter 4, Part 1, Act No. 256, of the Public Acts of 1917, in each and every instance of discrimination as specified in these findings and order; that the total number of said violations, as found, is twelve; and we therefore, under the plenary authority of Section 13 of said Chapter, impose a penalty of \$200 upon and to be paid by said Michigan Inspection Bureau for each such violation, in the total sum of \$2400 and the authority of the said Michigan Inspection Bureau, its officers and agents, to transact any business in

this State is hereby suspended until there shall have been paid to the Commissioner of Insurance for the use and benefit of this State, or on behalf of said Michigan Inspection Bureau, the said sum of \$2,400.

Merlin Wiley, Attorney General.
H. A. McPherson, Banking Commissioner.

L. T. Hands, Commissioner of Insurance.

New Armored Car Provided By Local Bank.

The new armored car which the Grand Rapids National Bank has in its service is the subject of keen interest. It is the first automobile of the kind to be used in Grand Rapids and has but very recently been adopted by the larger financial institutions in the great cities to foil the daring holdup man. The era of lawlessness following the kaiser's war resulted in such daring daylight robberies from bank messengers and guards that the practice of entrusting currency and valuable securities to armed guards carrying bags has been largely abandoned and the armored car is now recognized as the safest means of conveyance yet devised. These cars are usually manned by a crew of men trained in the use of the rifle or revolver. They are of the type drawn upon to recruit such organizations as the Northwest Mounted Police of Canada and the Pennsylvania State Constabulary. When delivering currency or bullion from the car at the curb to the bank or express office, at least one man is always free of all encumbrance, so that he may use his gun in the fraction of a second if danger threatens; in fact, they are instructed to keep one hand upon the stock of the revolver at such times.

The local car is constructed of twelve-gauge armor plate steel which is bullet-proof. Between the outside casing and the inside sheet of steel there is a space packed hard with cotton, giving added protection. The glass for windows in the car is non-shattering bullet-proof glass, seven-eighths of an inch in thickness. The guard rides inside the car with the valuables and not on the seat with the driver. Small openings of a particular design and conveniently placed permit the guard to discharge his piece at hold-up men, while it is impossible to penetrate the car through such openings from the outside. A ventilating system provides for the comfort of the guard when long trips are taken.

The Grand Rapids National car is especially designed to ensure the safe carriage of money and securities from the bank to the postoffice, the express offices, and to the bank's nine branches which it is conducting in widely scattered sections of the city. It is also used extensively in carrying pay-rolls to many factories which the bank is serving.

Jacob VanderKooi, as guard, and Frank Weatherwax, as driver, who constitute the crew of the local car, are armed with automatic pistols.

The body of the car was constructed by the Hayes-Ionia Service Co. at its local shops from specifications furnished by the Bank's officers. The body rests on a ford chassis.

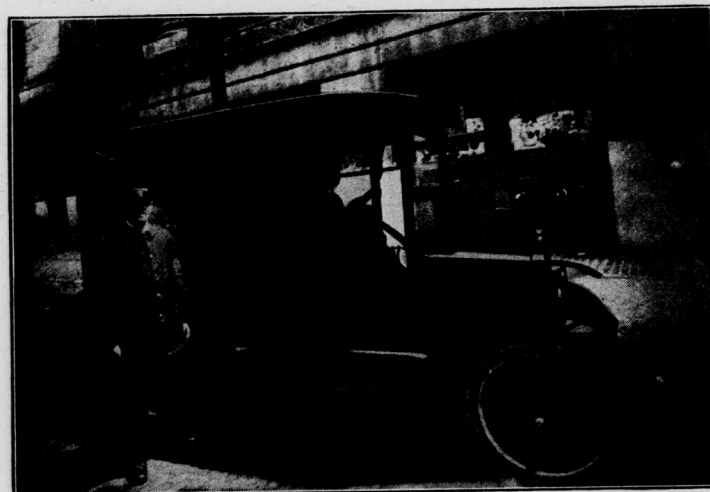
While Grand Rapids has been comparatively free from highway robbery of the type herein suggested, the pros-

perity of the city, which is the subject of wide comment may attract undesirable visitors, and the Bank feels, as a matter of justice to its customers, that no element of protection should be neglected.

The Wrong Kind.

First Black Lady: Dat baby of youm am de puffec image of his daddy.

Second Black Lady: He suah am. He am a reg'ar carbon copy.



Fourth National Bank

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United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$600,000

WM. H. ANDERSON, President
J. CLINTON BISHOP, Cashier
HARRY C. LUNDBERG, Ass't Cashier
LAVANT Z. CAUKIN, Vice President
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We own and offer a comprehensive list of carefully selected Government, Municipal, Railroad and Public Utility Bonds, which we recommend for investment.

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

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FIRE

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LANSING, MICHIGAN

Representing One of the

Strongest Mutual Fire Ins. Groups In United States

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\$22,610,000.00 Cash Assets
\$10,157,000.00 Cash Surplus to Policyholders
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Paid in 1921

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

Strength, Service, Savings

ROBERT HENKEL, President
Detroit

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

GEO. A. MINSKEY, Manager

120 Ottawa St., Lansing, Mich.

Officially Sanctioned Highway Robbery.

Ann Arbor, July 18—One-half of every dollar paid by taxpayers for road building and highway maintenance is stolen or wasted. Any man who cares to do so can verify this statement.

As you ride along a so-called "good road" you may see a large truck hauling and dumping gravel on a pile by the roadside. Later you see a truck or a man with horses and wagon re-loading that gravel and distributing it upon the road. Then men with garden rakes rake the larger stones into a pile to be re-loaded onto another wagon and hauled away.

Had the gravel been screened at the pit and the stones left behind a considerable expense would have been saved.

Wherever you see a gang of men at work building or repairing roads you will usually see only about one-third of them at work at the same time. And when they do move it is not more than half speed of an honest, industrious worker.

In spring you may see gangs of men cleaning out the gutters or ditches at the sides of the road. In one day a dozen men may possibly clear up a mile or more—about as much as four honest laborers would do in the same time. Instead of the boss or superintendent dropping off four men at each quarter mile and then, when they have completed their sections, pick them up and carry all forward to new sections, the whole ten to twenty men walk the whole distance of the day's work, more than half the time carrying their tools past completed work.

Many other instances could be mentioned to show how men receiving good wages are stealing the taxpayers' money. The contractors must needs estimate the amount of work which a given number of men will perform in building or repair work and allow for all this slackerism. If there be no graft or rake off or dishonest commission elsewhere in the performance of work for the public, this submission to or countenancing idling by laborers makes such contractors partners in robbing taxpayers.

Not lack of funds in the State treasury, but lack of honest, faithful work on the part of county road commissioners, engineers, superintendents and others is sufficient reason for stopping all State road building until such time as it shall be performed honestly and with regard to giving taxpayers an equivalent for their money.

He who sees an idler—a tax paid laborer—on the highway or on the city street, should have power to make complaint and cause his arrest. Or else the proved slackerism of laborers should constitute a ground for amercing their employers—the contractors—an equitable sum. County boards of supervisors or other officials who allow this waste of the people's

money are giving sanction to highway robbery.

The passing of Harlan H. Johnson, for thirteen years managing editor of the Ann Arbor Times-News, may be regarded as a distinct public loss. The quantity and quality of his work here, as well as in Ohio in previous newspaper connections, should have entitled him to a period of rest in this life—a period of restful activity after the stress and strain of life's midday.

It seems that his devotion to his vocation outweighed his regard for his own ease, comfort and health so that at the age of 47 his sudden taking off seems like a personal sacrifice to public service. None could meet or know him without being impressed with his kindness, friendliness and unflinching courtesy. The high grade of the editorial department of the Times-News after the new management gave it editorial features, must constitute a monument to the work and character of Harlan Johnson.

Soo Stock Agents Alarmed Over Situation.

The Sau't Insurance Agency, at the Soo, is circulating a pamphlet among the insurers of that city which is as full of falsehood as it is possible to crowd into twenty-four pages. It purports to be an attack on mutual fire insurance, but as it was printed in 1914 and is made up of exploded falsehoods now nearly twenty years old, it will do the cause of mutual insurance more good than harm. The Soo concern must be mighty hard up for defense weapons to promulgate such stuff, knowing, as it must, that it is based on ideas long ago conceded to be untenable by conservative insurance men. Mutual insurance must be making strong inroads in the Soo to induce the agents of stock company extortion to resort to such tactics.

Careless Neighbors.

If your careless neighbors knowingly harbor a defective chimney, a rubbish filled basement, a laden attic, defective electric wiring, stoves installed so as to endanger woodwork, or are careless in using gasoline or storing of oils, oily waste and rags, then he is not interested in the safety of his own property and family and the lives of the firemen. It is therefore your duty to warn him and to notify the proper authorities. Such a man needs discipline, not sympathy in case he has a fire.

How do you buy your seasonable goods—by guess or after a careful examination of your last year's records?

FINNISH MUTUAL FIRE INSURANCE CO. ORGANIZED IN 1889.

Assets.		Liabilities.	
Cash, Bonds & Mortgages	\$261,267.87	Reserve for Losses and	
Uncollected Premiums and		Unearned Premiums	\$ 52,788.67
Interest	7,432.58	Surplus Over Liabilities	215,911.70

FACTS TO BE CONSIDERED.

THIS COMPANY HAS HAD THIRTY-TWO YEARS OF SUCCESSFUL UNDERWRITING EXPERIENCE.
THIS COMPANY HAS THE LARGEST SURPLUS IN PROPORTION TO INSURANCE CARRIED OF ANY COMPANY IN THE STATE.
THIS COMPANY HAS RETURNED NEARLY TWICE AS MUCH IN DIVIDENDS SINCE ORGANIZATION AS IT HAS PAID IN LOSSES.
THIS COMPANY HAS RETURNED A DIVIDEND OF NOT LESS THAN 50% FOR THE PAST 27 YEARS.
THIS COMPANY WRITES ON APPROVED MERCANTILE, DWELLING AND CHURCH RISKS.

DIVIDENDS 50%

If you want to cut your insurance costs in half, write

I. W. FRIMODIG, Gen'l. Mgr., **C. N. BRISTOL, State Agent,**
CALUMET, MICH. FREMONT, MICH.

Michigan Shoe Dealers Mutual Fire Ins. Co.

LANSING, MICHIGAN

PLAN OF BUSINESS

CLASSES INSURED General Mercantile Business.
POLICIES Michigan Standard Policy, with Mutual Conditions added—approved by Michigan Insurance Department.
RATES Full Michigan Inspection Bureau Tariff.
DIVIDENDS Payable at end of policy year—current dividends 30%.
CONTINGENT LIABILITY Limited to one additional annual premium.

OUR SERVICE

Insurance to Fit Your Individual Needs
Fire Prevention Engineers at your service without additional cost

OUR SLOGAN

BETTER CARE **FEWER FIRES** **LOWER COST**

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management

Careful Underwriting **Selected Risks**
Conservative but enjoying a healthy growth.
Dividend to Policy Holders 30%.

Affiliated with the

Michigan Retail Dry Goods Association

OFFICE 319-320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies
that you are buying.

The Net Cost is **30% Less**

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

WM. N. SENF, Secretary-Treas.

SAFETY

SAVING

SERVICE

CLASS MUTUAL AGENCY

"The Agency of Personal Service"

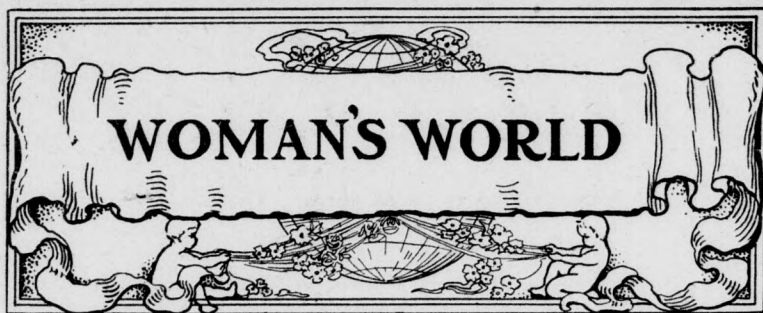
COMPANIES REPRESENTED AND DIVIDENDS ALLOWED.

Minnesota Hardware Mutual	55%	Shoe Dealers Mutual	30%
Wisconsin Hardware Mutual	50%	Central Manufacturers' Mutual	30%
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.



Even Arithmetic Can Be Made Fun.

"Oh, dear! I think I'd like school if it weren't for arithmetic." Harry looked up from his book with a face of complete disgust and weariness.

"What have you got to do with arithmetic now?" asked his Uncle Jim. "I thought school was over for the summer." He winked knowingly over the top of his newspaper at me.

"Plenty to do with it," the boy replied. "I just skinned through on examination, and I promised my next teacher that I'd review the whole business this summer. I don't see the use of arithmetic, anyway. I know how to count and figure out things with money. What have I got to do with all this business of quarts and gallons and capacity of pipes? I'm not ever going to be a plumber."

"You were interested enough in the building of the new reservoir," said Uncle Jim. "I'll bet you neglected your work to-day so as to be up there and see the masons."

"Well, that is interesting," exclaimed Harry. "I like to see things built."

"How big is the reservoir?" Uncle Jim asked.

"I don't know. You must know; they're building it on the top of your hill, for your house and barn and cattle and everything."

"I do know. But I thought if you found it so interesting you'd have found out about the capacity."

"Speaking of capacity," Uncle Jim went on, "do you know you left the water running in the barn when you came in?"

"Did I? I'm sorry. Anyway, it was only a little trickle. It wouldn't run two quarts all night."

"Oh, wouldn't it? It was a stream as big as a lead pencil. Have you any idea how much water you can waste with a stream that size running all night?"

"Not much."

"Well, you ask Katie for a quart measure, and take my watch, and let me know how much water you get with a stream that size in just one minute."

The boy ran off, and presently came back with the answer:

"Just a quart a minute. I told you it wasn't much."

"Not much? Sit down and figure out what that means in twelve hours."

"Let's see. Sixty minutes in an hour . . . sixty quarts . . . 720 quarts. Gee, that is a good deal!"

"Yes, and how many gallons is that?"

"Four quarts to a gallon—180 gallons."

"Well, just that 'trickle,' as you call it, would empty that big tank behind the barn in a couple of days. That is why we are building the reservoir up there on the hill. We had to do a lot of figuring to know just how big to make it. I wish that when you are up there to-morrow you would find out just how long and wide and deep it is, and from that get the cubic contents. Then we'll find out just how many gallons it holds and how long it would take that little trickle of yours to empty it."

"Well, that will be fun," said Harry. "I wish our teachers would give us interesting things like that to do."

Harry went off to bed, and Uncle Jim said to me: "I've got to rack my brains and brush up my mathematics. I'm going to show that boy some of the uses of arithmetic before he goes home. I told his father when he came up here that I'd help him review his arithmetic. There's a field out back of the woods, and I'm going to set him to mapping it and estimating the size and area, and doing all sorts of things about it that will utilize every bit of knowledge he has got. He is tired of books."

"I remember in the early days of the war when soldiers were guarding the New York water supply," I said, "seeing a public school teacher utilize the situation by having her pupils figure out how long the water in the Croton Lake would last the city, and other things requiring close figuring related to the thing they were most interested in. She had them look up all the data regarding population, per capita consumption, and so on. They were greatly interested."

During the next week Harry and Uncle Jim were out in the field back

of the woods measuring angles, lengths of fence and stone walls, calculating area, and in the evenings working hard over the results. Uncle Jim found ways to bring in fractions, decimals, ratios, every sort of calculation that was included in the arithmetic Harry had to review.

The day I left, Harry was figuring out how many gallons of paint would

be needed for the big new barn, which was so high, so long and wide, and required thus-and-so much paint per square yard of area. Arithmetic had become the most interesting thing in the world to Harry. And Harry had become the most interesting thing in the world to Uncle Jim.

Prudence Bradish.

(Copyrighted, 1922).

avored



Carnation Milk is equally popular on both sides of the grocer's counter. Its purity, economy and convenience appeal to the most exacting housewife; its steadily repeating sale insures a volume business for the grocer. Keep your shelves well stocked with Carnation Milk. The demand has increased steadily for more than twenty years. Stock turnovers are frequent. *It pays to be the Carnation Milkman!* Ask your jobber.

CARNATION MILK PRODUCTS COMPANY

733 Consumers Building, Chicago
833 Stuart Building, Seattle

Carnation Milk

"From Contented Cows"



The label is red and white

RYZON

BAKING POWDER

Not merely baking powder but increased leavening power. The special process of manufacture is the reason.

RYZON is an improvement over old-fashioned powders. It has more raising power, is a slow, steady raiser. It retains its full strength to the last spoonful.

Order from your jobber today.

REG. U.S.

PAT. OFF.

WRITE for information regarding a sound investment paying good dividends.

At the present time we have one which should appeal particularly to conservative investors.

F. A. SAWALL COMPANY

313-314-315 Murray Building

Grand Rapids, Michigan



Matronly Hats For Fall.

Pressed fabrics—both satins and velvets—panne velvet, hatters' plush, embossed plush and Lyons velvet are the materia's that will figure principally in hats to be offered this Fall for women of the matronly type, according to the current bulletin of the Retail Millinery Association of America. Giving other details about this class of hats, the bulletin goes on:

"Blonde," as Paris names our pebble shade, is to be a decided feature, with black popular as a matter of course. 'Nigger' brown and reseda green will be the other preponderant colors. Navy will not be so strong. For adornment plumage and metallic rims will be used, the former including untreated ostrich, coque, pompons and burnt ostrich. Toques, turbans and cloches will be popular shapes, but it is the tricorne that promises to show the greatest strength in matronly headgear.

"One of the most charming models lately imported is the inspiration of Vasselin Villetard. A shape of smoked gray panne velvet shows a narrow, slightly rolling brim that is turned up on the left and down on the right. The high crown is smoothly fitted and has a round tip inset. Coque feathers of the same gray shade are clustered in a tall 'fancy' and placed at the right of the hat.

"Tete de negre moire grosgrain is chosen by Marie Lancet for making another matronly hat. The high crown of this model is inset with a tip of brick red suede that is handpainted in an Egyptian design and embroidered in silver tinsel. This tip is bordered by a piping of brown velvet, a second piping marking the edge of the crown and the head size as well. The brim is slightly on the order of a rolling cloche at the right, but turns up on the left almost as high as the crown and takes a facing of suede which matches that of the tip. A mass of fluffy uncurled ostrich tips is placed at the right side of the hat, toward the back,

the colors of the feathers including brick, smoke, brown, blue and jade."

Skirt Length Problem.

The question of skirt lengths is uppermost in the minds of retail buyers who are now going to market to purchase Fall dresses, suits and separate skirts. This is particularly true in the case of dresses, inasmuch as they constitute the largest portion of the women's ready-to-wear garment business from the standpoint of the number of articles sold. Commenting on what might be considered the proper skirt length for Fall, Executive Director David N. Mosessohn, of the Associated Dress Industries of America recently remarked that it is safe to regard the skirt which comes within 8 inches of the ground as the length that will be worn by the majority of women who want to be in style and at the same time want to avoid being extreme.

"As is usual with all styles," he continued, "there are many women who overdo. Some dresses are seen on the street already which might be called ankle length, but they are not generally accepted as good style. With the continuance of the straight-line effect, the extremely long skirt will necessarily have to follow the old hobble style, which was obnoxious to all women. It was not only uncomfortable, but unsightly. The straight-line silhouette does not permit of the flare necessary in the long skirt, unless it is especially well draped, and this can be done only in the higher priced garments. Buyers will be safe in confining their orders to conservative lengths. The woman or girl who still wants a short skirt can have it by raising the hem to any length she desires."

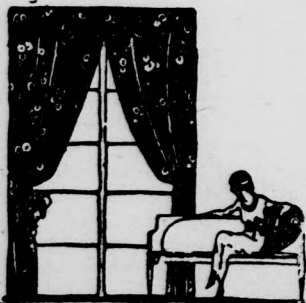
A cranky salesman may fill a prospective customer's order for a hammer, but the man with a cheerful smile and a helpful suggestion will sell him everything that goes to make and furnish a house.

Herpolsheimer Co.
WESTERN MICHIGAN'S GREATEST STORE

MANUFACTURERS AND JOBBERS
OF BEST GRADE

**Window Shades, Rugs
Linoleum, Carpets
Curtain Rods
Brass Fixtures**

OUR AIM IS TO GIVE PROMPT SERVICE
AND QUALITY MERCHANDISE.
Samples of shade cloth and estimates furnished upon request.



DuroBelle

HUMAN HAIR NETS

Have you our new three gross Metal Cabinet? It's a beauty and real salesman, working for you every day. Get one through your jobber, and display it prominently. Sales and profits will then take care of themselves.

NATIONAL TRADING COMPANY

630 SO. WABASH AVE.

CHICAGO, ILL.

FALL MERCHANDISE

We are receiving shipments daily of

NEW FALL MERCHANDISE

Percales, Gingham, Plain and Fancy Outings, Dress Goods of all kind, Hosiery, Gloves, Underwear. Good assortment in every department.

If you are coming to Grand Rapids, be sure to look at our lines.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

CITY DAY

Remember that EVERY WEDNESDAY is CITY DAY just as it used to be. BARGAINS in ALL DEPARTMENTS.

We are just getting in a lot of new merchandise particularly for fall and revived CITY DAY in order to encourage merchants to again come into the House and finding out what we have.

During the remainder of July when we are cleaning up merchandise we particularly call your attention to the fact that if you want any merchandise quick, you are at liberty to telephone us at our expense for anything you want and we will ship the merchandise to you the day the order is received.

Get out our July Circular and send us your mail orders. We appreciate this business.

GRAND RAPIDS DRY GOODS CO. WHOLESALE ONLY

Tom Wye BATHING
SUITS

STILL GOING STRONG

Stock on the floor sufficient for a short time only.

\$30.00 for the heavy \$36.00 suits. \$24.00 for the medium \$28.50 suits.
To clean up.

Daniel T. Patton & Company

Grand Rapids, Michigan - 59-63 Market Ave. N.W.

The Men's Furnishing Goode House of Michigan

Scan All Pattern Contracts Carefully.

In signing contracts for pattern orders, dry goods merchants should be particular to insist on having a copy of the order before signing the original. Crafty agents have been in the habit of leaving a printed copy, with quantities and prices not filled out, assuring the merchant that an official copy would be forwarded to him from the headquarters of the company. Somewhere between the merchant's store and the headquarters of the company the order is expanded and amplified to meet the avarice of the agent. This circumstance has been repeated so many times in Michigan of late that the Tradesman feels itself compelled to warn its readers to be doubly careful in dealing with the sharks which infest the pattern trade. All of the agents employed by pattern companies may not be dishonest, but altogether too many of them are unscrupulous for the good of Michigan merchants.

Beware of the United Buyers' Association.

There are on my desk the propositions of a large number of fraudulent operators whose methods should be exposed in this issue of our magazine, but space will not permit. There is the proposition of the United Buyers' Association of Grand Rapids, presided over by a man by the name of Martin, who was arrested more than a year ago in Canada for conducting the same kind of a scheme. The name of Walter Sutton is used on the stationery of this fraudulent proposition. Mr. Sutton is in the cigar business in a small way in Holland, Michigan. The United Buyers' Association is a dangerous fraud, and I have reason to believe that their days are numbered. I want to warn my readers to refuse a connection with the United Buyers' Association of Grand Rapids.—Specialty Salesman Magazine.

Trunks For Juveniles.

New trunks intended solely for children's use have been placed on the market. While the trunks might be classed as toys, they are described as practical in every sense of the word, and able to stand considerable wear and tear. The smaller size is a doll and dress trunk, retailing at \$5. The larger model is a juvenile wardrobe trunk, which is designed to sell at \$10. This one is made of seasoned basswood, with vulcanized fiber covering and brass-plated hardware. It is lined with cretonne-designed paper and has a polished trolley, four hangers, three drawers and a laundry bag. It is described as strongly built for traveling.

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	57 1/2
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	82 1/2
Cabot	14 1/2	1931 Outing Lights	14	Serge	1.07 1/2
14 in. Indian Hd. S.F.	25	1921 Light Outings	13 1/2	No. 4040, 50 in. Storm	1.15
Big Injun	11 1/2	Scotchdown Shaker	15	Serge	1.67 1/2
Lonsdale	16	Appledown Shaker	16	40 in. Julliards Pla.	1.15
Hope	13 1/2	Appledown Shaker	16	50 in. Julliards Pla.	1.67 1/2
36 in. Indian Head	20	24 in. White Shaker	11 1/2	4120, 50 in. French	1.50
33 in. Indian Head	18 1/2	28 in. White Shaker	12 1/2	Serge	1.22 1/2
54 in. Ind. Head L. F.	32 1/2	Daisy Cloth	14 1/2	K S, 36 in. Storm	37 1/2
Unbleached Muslins.		1931 Dark Outings	15	Serge	1.22 1/2
Plaza	08	Draperies and Cretonnes.		56 in. All Wool	2.00
96A 36 in.	11 1/2	Hamilton Twill	14 1/2	Coating	1.65
Giant	11 1/2	Dresden P. Drapery	17 1/2	D R N Tricotine	1.65
40 in. Exposition	12 1/2	Tudor P. Drapery	17 1/2	Carpet Warp.	
40 in. 96A shorts	11 1/2	Nu Drape	32	Peerless, White	42
Pillow Tubing.		Westmoreland Creto.	16	Peerless, Colors	48
42 in. Seneca	32 1/2	Fancy Silkoline	16 1/2	Diaper Cloth.	
45 in. Seneca	34 1/2	Stratford Cretonne	16	18 in. Seconds	75
42 in. Pepperell	30	3544 D. B. Scrim	13 1/2	20 in.	1.25
45 in. Pepperell	31	8177 Curtain Net	30	22 in.	1.35
36 in. Edwards	25	8432 Curtain Net	62 1/2	24 in.	1.45
42 in. Indian Head	30	4039 Marquisette	19 1/2	27 in.	1.60
42 in. Cabot	31 1/2	Dragon Drapery	25	30 in.	1.75
45 in. Cabot	32 1/2	36 in. Art Cretonne	25	Notions.	
42 in. Pequot	35	36 in. Elco Tapestry	30	1225-F Boston Garters	2.25
45 in. Pequot	37 1/2	Linings and Cambrics.		Rubber Fly Swatters	90
40 in. Quinebaug	80	Tico D Satine	30	Roberts Needles	2.50
Denims, Drills and Ticks.		No. 40 Blk. Satine	16 1/2	Stork Needles	1.00
220 Blue Denim	20	No. 1 White Satine	14 1/2	Steel Pins, S. C. 300	42 1/2
240 Blue Denim	18 1/2	No. 50 Percaline	16 1/2	Steel Pins, M. C. 300	45
260 Blue Denim	17 1/2	DD Black Satine	25	Brass Pins, S. C. 300	75
Steffels Drill	16 1/2	Satin Finished Satine	42 1/2	Brass Pins, M. C. 300	80
8 oz. Canvas	18 1/2	Raidant Bloomer Sat.	42 1/2	Coats Thread	59
Armour, ACA Tick	27 1/2	36 in. Printed Satine	52 1/2	Clarks Mile-End Td.	59
8 oz.	27 1/2	Windsor Cambric	10	J. J. Clarks Thread	56
Cordis, ACA Tick	25	Parkwood Wash Sat.	57 1/2	Gainsborough Hainnets	1.00
Warren Fancy Tick	35	Meritas Oil Cloth.		D. Mesh	1.00
Thorndyke Fy. Sat.	37 1/2	5-4 White	3.35	Gainsborough Hainnets	30
Amoskeag, ACA	27 1/2	5-4 Mossaics	3.25	S. Mesh	80
Cambrics and Longcloths.		5-4 Blue Figure	3.35	Per Box	
Berkley, 60 Cambric	19	5-4 White	4.50	R. M. C. Crochet Cot.	75
Berkley, 60 Nainsook	19	5-4 Fancy	4.25	B-4 Clarks Crochet C.	90
Berkley, 100 Nainsook	25	5-4 Sanitas	3.50	Silkline Crochet Cotton	90
Old Glory, 60 Camb.	17 1/2	All oil cloth sold net cash,	no discount.	Sansilk Crochet Cot.	55
Old Glory, 60 Nain.	17 1/2	Flags.		Dexters' Knitting	1.50
Diamond Hill, Nain.	15 1/2	16x24 in. Spearheads	1.32 1/2	Cotton, White	1.50
Diamond Hill, Camb.	15 1/2	18x30 in. Spearheads	1.90	Dexters' Knitting	1.75
77 Longcloth	12 1/2	24x36 in. Spearheads	2.95	Cotton, Blk., col'd.	1.75
81 Longcloth	16	Each		Allies' Yarn, bundle	6.50
84 Longcloth	17 1/2	3x5 ft. Reliance Prt.	70	Found	
7001 Longcloth	15	4x6 ft. Reliance Prt.	1.25	Fleishers Knitted	2.30
7002 Longcloth	16 1/2	5x8 ft. Reliance Prt.	1.90	Worsted, skeins	2.30
7003 Longcloth	19 1/2	6x9 ft. Reliance Prt.	2.90	Fleishers Spanish	2.60
7004 Longcloth	24 1/2	8x12 ft. Reliance Prt.	4.25	Worsted, balls	2.60
Ginghams.		4x6 ft. Defiance Swd.	2.00	Fleishers Germantown	3.70
Seminol Dress Ginghams, solid colors	15	5x8 ft. Defiance Swd.	2.75	Zephyr, balls	3.70
A. F. C.	17	8x12 ft. Defiance Swd.	3.60	Fleishers Saxony, ba.	3.70
Toile du Nord	18 1/2	8x12 ft. Defiance Swd.	5.20	Fleishers Knitted	2.60
Red Rose	16 1/2	10x15 ft. Defiance Swd.	8.00	Worsted, balls	2.60
Dan River	16 1/2	6x9 ft. Sterling Wool	7.50	Fleishers Scotch &	2.90
Everett Classics	15	8x12 ft. Sterling Wool	11.50	Heather, balls	2.90
Amoskeag Staples	12 1/2	No. 7 Muslin Flags		Ironweave Handkfs.	90
Haynes Staples	12 1/2	7.20		Rit Dye Soap	80
Lowe Chevelots, 32 in.	15	Sheets and Pillow Cases.		Wolverine Dmesh Cap	80
Bates, 32 in.	22 1/2	63x90 Pequot Blea.	13.75	Net	
Treffer, 32 in.	25	63x99 Pequot Blea.	15.04	Infants Hosiery.	
B. M. C. Seersucker	17 1/2	72x90 Pequot Blea.	15.25	Cashmere, Silk Heel and Toe,	
Kalburnie, 32 in.	19	72x90 Pequot Blea.	16.69	60 per cent. Wool	4.12 1/2
Jacqueline, 32 in.	32 1/2	81x90 Pequot Blea.	16.75	Infants' Cotton Hose 1x1 Rib	1.00
Gilbrae, 32 in.	37 1/2	81x90 Standard	13.50	Infants' Mercerized 1x1 Rib	2.50
32 in. Tissue	42 1/2	42x38 1/2 Ulica Cases.	3.75	Infants' Fibre and Wool Hose	6.50
Manville Chambray	16 1/2	42x36 Pequot Plain	3.96	Boys', Misses and Ladies' Hosiery.	
Red Seal Zephyr	18 1/2	42x36 Pequot Plain	4.20	Boys' Bearskin No. 1, 1X1 Rib Hose	07 1/2
Prints and Percalines.		42x36 Pequot S. S.	4.96	Boys' 2x1 Cotton Ribbed Hose	\$2.25 on 8 R. 10c, F. 5c
Columbia, Lights	13 1/2	42x36 Pequot S. S.	5.20	Boys' 3 lbs. on 9, extra clean yarn	2.25
Columbia, Darks	15	42x36 Meadowbrook	2.50	Misses 1x1 Cotton Ribbed Hose	\$1.35 on 7 R. & F. 5c
Am. Prints, Greys	10	42x36 Lenox	2.75	Misses 3C0 needle combed hose,	bxd. 1 doz. \$2.25 on 7 rise 10 fall
Am. Prints, Indigo	10 1/2	42x36 Standard	3.00	Ladies' 220 needle combed yarn	2.50
Manchester 80x30 Lt.	18 1/2	Children's Hosiery.		Ladies' 220 needle merc. hose with	440 needle rib. top fashion seam
Manchester 80x30 Dk.	19 1/2	Childs' Walsts.		in back	5.25
Scout, 64x60, Lights	12 1/2	"Cub" Knit Walst	2.50	Ladies' fleeced hose, hem top	2.25
Scout, 64x60, Darks	14 1/2	"Bear" Knit Walst	3.75	Ladies' fleeced hose, rib. top	3.00
Shirtings	08	"R & J" Muslin Walst	\$2.25, \$3.50, \$4.50	Ladies' fleeced hose, rib. top	3.25
Reds	11	Ladies' Knit Summer Vests.		Bathing Suits for Spring Delivery.	
		1x1 Rib Gauze Vest, Bodice Top,		Men's all pure worsted, plain	22.50
		V nk., Band top ect. reg. szs. 36-38	2.00	Men's all pure worsted with chest	27.00 to 32.00
		extra sizes 40-42-44	2.25	Men's all pure worsted, plain	25.00
		Mercerized 1x1 and 2x1 rib vests,		Ladies' all pure worsted, plain	27.00 up
		Asst. Styles, reg. sizes 36x38	4.50	color combinations	
		extra sizes 40-42-44	5.00	Ladies' all pure worsted, plain	
		Ladies' Knit Summer Union Suits.		Ladies' all pure worsted, plain	
		12 Cut Double Carded, Asst. Style,		Ladies' all pure worsted, plain	
		reg. size 36-38	4.75	Ladies' all pure worsted, plain	
		extra sizes 40-42-44	5.25	Ladies' all pure worsted, plain	
		14 Cut Combed Yarn, Asst. Style,		Ladies' all pure worsted, plain	
		Regular Sizes 36-38	6.50	Ladies' all pure worsted, plain	
		Extra Sizes, 40-44	7.00	Ladies' all pure worsted, plain	
		14 Cut Mercerized Lisle, Asst. Styles,		Ladies' all pure worsted, plain	
		Regular Sizes	7.50	Ladies' all pure worsted, plain	
		Extra Sizes	8.00	Ladies' all pure worsted, plain	
		Hosiery—Men's.		Ladies' all pure worsted, plain	
		Men's Cotton Hose, Engineer &		Ladies' all pure worsted, plain	
		Fireman, Black & Brown, doz.	1.40	Ladies' all pure worsted, plain	
		Men's 176 Needle Cotton Cut Toe	1.00	Ladies' all pure worsted, plain	
		Men's 200 needle full combed yarn	1.85	Ladies' all pure worsted, plain	
		hose	1.85	Ladies' all pure worsted, plain	
		Men's 220 needle full merc. hose	2.85	Ladies' all pure worsted, plain	
		Men's 240 needle fiber silk hose	4.50	Ladies' all pure worsted, plain	
		Men's pure silk hose	6.00	Ladies' all pure worsted, plain	
		Nelson's Rockford socks, bdlis.	1.30	Ladies' all pure worsted, plain	
		Nelson's Rockford socks, bdlis.	1.30	Ladies' all pure worsted, plain	
		Nelson's Rockford socks, bdlis.	1.55	Ladies' all pure worsted, plain	

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 Solsettes, 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,	
Shirts	6.87 1/2
Drawers	7.25
B. V. D. Athletic Style No. U-101	12 62 1/2
U-D Youth's B. V. D.	8.50
Boys' "Hanes" No. 756, 72x80,	
Nainsook Union Suits	7.25
Boys' "Hanes" No. 856, 72x80,	
Union Suits	6.25
Boys' 64x60 Union Suits	5.00
Boys' 72x80 Union Suits	6.25
LSSI-Girls "Sealpax" pin ch'k N'sk.	8.50
LBI-Boys "Sealpax" pin ch'k N'sk.	8.50

Men's and Boys' Cotton Underwear for Spring.

Men's Egypt Balbriggan Shirts	4.50
and Drawers	
Men's Egypt Balbriggan Union	7.50
Suits	
Men's Egypt Ribbed Union Suits	8.00
Lawrence Balbriggan Shirts and	
Drawers	7.50
Men's Cotton Ribbed Union	8.50
Suits, Egyptian	
Men's Combed Yarn Cotton Union	12.00
Suits, Egyptian	
Boys' Balbriggan Union Suits,	4.50
Egypt	

Men's Dress Furnishings.

Slidewell collars, linen or soft	1.60
Neckwear 2 10, 3 75, 4 50, 6 00, 7 50	9.00
Flannel night shirts	10.50
Dress pants	22.50 to 48.00
Mufflers	12.00 to 19.50
Laundered stiff cuff shirts, 80 sq.	16.50
percale	
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 to 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	13.50
No. 240 overalls or jackets	12.00
No. 260 overalls or jackets	10.50
Stiefel rope stripe, Wabash stripe	
Club or Spade overall or jacket,	
2 seam, triple stitched	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	6.75
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" Stifels 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,	
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 48.00
Men's "Scotch Tweed" Caps, Silk	
Lined, Plated Backs, One Piece	



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.

Big Eat-More-Meat Campaign.

Plans have been perfected for beginning the collection of the fund to finance the campaign to increase meat consumption, which is to be started in earnest early in the fall. The amount collected will be turned over to the National Live Stock and Meat Board, the organization formed to carry on the work.

Five cents per car will be collected from the shipper of each carload of live stock in condition for slaughter, and the same amount from the packer buying the stock for slaughter. Less than carloads, trucked in stock, and cars containing stock from more than one owner, will when separate accounts of sale are rendered—be assessed one cent per animal, but not more than the maximum of five cents per owner. When shipments are bought on order the amount to be paid by the packer will be added to their bill.

The collection from the shipper and packer will be handled by the commission firm making the sale, or, in some cases, by the Stock Yard Company. In case objection is made by either shipper or packer, refund will be made. Where packers buy at country points for direct shipment to their plants the full amount of 10 cents per car is to be remitted by them to the National Live Stock and Meat Board, Old Colony Building, Chicago. It is optional with them as to whether any part of the 10 cents is collected from their shippers.

At the executive committee meeting of the Institute of American Meat Packers held in Chicago in February, the plan was presented in detail and unanimously endorsed by every member present, with the recommendation that all members participate in the campaign. The plan also received the informal approval of the Packers and Stockyards Administration of the United States Department of Agriculture.

Ex-Butcher Seeks Throne of Monaco.

Who is the rightful Prince of Monaco? Is he an Englishman who until a few years ago was a butcher in Smithfield Market London? These are the extraordinary questions which may be put to the League of Nations for settlement.

The Most Noble Marquis George Frederick Grimaldi is an Englishman

and was once well known in Smithfield as a member of the firm of Grimaldi & Martin, salesmen, of the Central Meat Markets. Now that the question of Monaco again has been raised by the death of the Prince, the Marquis is hoping to get his claim recognized. Marquis Grimaldi's son, Ernest Grimaldi, told a Chronicle representative he had just received a letter from his father.

"My father does not know in what court to proceed with his case," he said. "It is becoming an international question and he thinks the League of Nations might be the proper authority to consult."

Marquis Grimaldi declares that as a member of the House of Goyon Dematignon Grimaldi he is heir to the throne of Monaco.

Master Butchers to Convene in Milwaukee.

The United Master Butchers' Association of America is making plans for its annual meeting and a convention, to be held at Milwaukee, Wis., during the week of August 7.

Local associations are expected to send delegates, who will be entitled to attend all sessions and have the power to vote on all questions.

The convention usually brings together men keenly interested in retail meat trade conditions, and matters affecting the trade are usually gone into very carefully, with beneficial results from these deliberations and sessions.

The Retail Market Men's Association of Milwaukee has also extended an invitation to the members to visit their city.

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

A. B. KNOWLSON CO.
Grand Rapids Michigan

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

**Merchant
Millers**

Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks



Insist Upon
**Tea Table
FLOUR**

FRESH AND SWEET

**BLUE
GRASS**



**Better
Butter
Better
Milk**

KENT STORAGE COMPANY
GRAND RAPIDS - BATTLE CREEK
Wholesale Distributors

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.

For Your Next Show Case, Electric Coffee
Mill, Cash Register, Etc., it
is to your advantage to see

Grand Rapids Store Fixture Co.

7 Ionia Ave. N. W.

Grand Rapids, Michigan

PIOWATY METHODS

INSURES

PLEASURE AND PROFIT

TO YOUR

FRUIT AND VEGETABLE DEPT.



M. PIOWATY & SONS, of Michigan

We are in the market to buy and sell
POTATOES, ONIONS, BEANS, FIELD SEEDS
Any to offer, communicate with us.

Both Telephones.
Pleasant Street,
Hilton Ave. & Railroads.

Moseley Brothers,
GRAND RAPIDS, MICH.

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

Worth Going Four Thousand Miles To See.

Pendleton, Oregon, July 12—We left Ashland, Oregon, and ran up another irrigated valley of fruit and grain. The Pacific highway commences twenty-five miles South of Ashland and, where completed, is a perfect macadam road. The grades over the mountains show wonderful engineering. One should not travel in this country without a six or eight gallon container of water, for when you climb up from 2,000 to 3,000 feet in five miles your engine will surely heat up, especially with the thermometer at 100 in the shade and as it is almost continuous mountain climbing for 300 miles you are in a dilemma without water for your radiator.

We had more detours to-day than any day so far. The railroad crossings as a rule, are all overhead, with few grade crossings. We just learned that the last two days have been, according to the weather bureau report, the hottest in this country for fifty years.

Left Oakland, Oregon, July 4. Every car we met had streamers or flags. Down through another beautiful valley, which was delightfully cool after the heat of the last two days. Eugene and Albany look alert and have the appearance of prosperity and, with the splendid valley fruit, wheat and hop fields, they must be. The ride down the Willamette River into Portland is great and Portland people certainly know how to conduct a sane and safe Fourth. We saw no signs of fire crackers in any of the towns we passed through—190 miles in seven hours.

It meant a 200 mile drive to Seattle and return the same route if we took in the famously advertised and motion picturized Columbia River scenic highway from Portland up the Columbia River, so we decided to do Tacoma and Seattle by train. The papers here are filled with desperate calls for berry pickers. They read very much like Michigan papers at this season of the year.

Left Portland 10 a. m. up the Columbia Highway. All that has been written about it, as well as the moving pictures of it, cannot describe its beauty—perfect roads, with high mountains in the distance, the Columbia River below you and at four points the most beautiful mountain waterfall I have ever seen. To one who has not seen it it is impossible to tell what a beautiful drive it is and what wonderful views it presents. It is worth coming 4,000 miles to see. We passed by the Cascade Locks, which are built to get boats by the rapids with a canal, about ten miles long. Like most Government locks in rivers of the country, the capacity is about one boat per day. Then through the Hood River apple country to Pendleton one of the few good towns on the route, where we stopped for the night. C. C. Follmer.

Logical Result of Ransom Old's Steadfast Policy.

El Cajon, Calif., July 14—When Ransom E. Olds and his associates declared their first dividend, I remember that Olds then said to his partners that, so long as he had a dominating control, it would be his policy to keep the capitalization of the organization within a figure on which they could always pay an average of 10 per cent. cash; that earnings beyond that sum should be retained as working capital as a surplus, so they would be as nearly as possible independent of the banks. His early experience in getting capital with which to develop the original curved dash Olds made him skeptical about financial institutions, so far as supporting auto manufacturers is concerned. He said that when this surplus became larger than the requirements of the business demanded, then stockholders should have the benefit in the form of stock dividends, but these dividends should not con-

sume more than half the surplus, as "rainy days" were inevitable and a sufficient surplus should always be available to provide ample capital, without being subjected to the control of financial sharks. At that time he had no faith in the banks. All these years his wise counsel has dominated the institution and he has adhered to this policy. There was no fictitious flotation of stock. Olds was voluntarily given, if I remember correctly, \$150,000 of the \$300,000 originally issued. One of the Rainey boys told me that Ransom never put much money into the business, as he was considered of more value than money. The two Rainey boys and a few of Olds' Lansing friends took up all the issue at par, except what Olds was given. After they began declaring stock dividends, the stock got into the market through the sale of those dividends but the concern is still practically a close corporation through the original holdings. Financially speaking, it has been, to my notion, the best managed corporation in the industry, which, as I have seen it, is due solely to Ransom Olds' level headed, honest policy, both in regard to finances and agency methods; also to his conservatism in the mechanical end and in production. They have never overproduced, never cut prices between seasons, have always given a little more each year for the same or less price. Their agency and "help turn-over" expense has been much less than any other concern. "Once an Olds agent, always an Olds agent" has long been a slogan of the trade in respect to the Reo. The department heads have grown grey in Reo service and most of them are on the shady side of prosperity avenue. J. Elmer Pratt.

Are they going to want you on the job when you are fifty? It all depends upon how you fit yourself for the future now.

You Make Satisfied Customers when you sell "SUNSHINE" FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Victor Flour

making friends every day.

A Perfect Flour that gives lasting satisfaction.

W. S. CANFIELD
Michigan Distributor

411 Ionia Ave. S.W.
Cor. Wealthy St.

GRAND RAPIDS MICHIGAN

Prompt Service Reasonable Prices Courteous Treatment

Three features combined for your benefit by

THE VINKEMULDER COMPANY

The Oldest Produce Firm Serving the Community

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

Receivers and Shippers of All

Seasonable Fruits and Vegetables

Would you wash your face with laundry soap?

—then Why use substitutes for OLIVE OIL?

Make Your Own Delicious Salad Dressing with

OLD MONK
OLIVE OIL

"From Perfect Olives"

JUDSON GROCER CO.
GRAND RAPIDS, MICHIGAN

THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN



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

Midsummer Clearing Sales in the Hardware Store.

Written for the Tradesman.

A rapid turnover is what every hardware dealer desires. The coming and going of customers, the musical clang of the cash register, the rapid transfer of goods from shelf to customer—these are all pleasing features to the wide-awake merchant. The faster the turnover, the larger the profit at the end of the year, and the bigger opportunity the dealer has to improve his methods and widen the scope of his business.

There are a good many things which help to improve the turnover. Attractive store premises, courteous service, the handling of quality goods, all these factors.

One of the most important essentials, however, is success in keeping the stock new and thoroughly seasonable. Nothing is more detrimental to business than the presence in the store of old and palpably shopworn stock. Let the flotsam and jetsam of the trade of past years collect on the shelves and in the counter corners, and the result will be a gradual slackening up all around. The business has to carry all this unsaleable junk; and as a natural result the rapid and efficient turnover necessary to successful business is impeded.

The worst feature is that the accumulation of old stock is just as sure and as rapid as compound interest. If the store contains a certain amount of unsaleable material, more will collect, just as one fly breeds more flies.

It pays the hardware dealer, therefore, to keep down these seemingly unavoidable accumulations of old stock by rigid measures. Many dealers who are on general principles sincere believers in the one-price policy, are so convinced of the danger of keeping old stock on their hands that they hold clearing sales whenever they find that the necessity has arisen. They believe it is better to sell the goods at a smaller profit than to keep them so long that nothing is realized in the end; that it is better, even, to suffer an actual loss than to prejudice the disposal of the rest of the stock.

The course of each year is marked by the coming and going of certain well-defined selling seasons. Each season is succeeded by periods, more or less brief, of comparative depression and quietude in business. It is

during these "off seasons" that clearing sales should be held.

Right now the hardware dealer should examine as to whether or not he is likely to be loaded up with summer goods after the normal demand has ceased. Thus, by the middle of July, people who are going to buy screen doors have most of them done so. The same is true of many other hot weather lines; although for harvest tools, preserving kettles, binder twine, etc., there is still considerable future. Of course with energetic selling efforts it is still possible to do quite a bit of business at normal prices in hot weather lines; but the regular demand is in most localities showing signs of slackening.

The wide awake dealer will look to it that he is not left with a lot of goods to carry over to next summer. What he can't dispose of by extra selling and advertising efforts in the next week or so should, a little later, be cleared out by offering price inducements.

There is an additional reason why a midsummer sale is often desirable. The fall is a busy season in the hardware store, particularly in the stove department; and a re-arrangement of the stock is then due. If the dealer has to find room for a lot of left-over hot weather goods, he can't display his fall stock to the fullest advantage.

It is safe to say that, in practically every community, the actual sales of hot weather goods have been far below the potential demand. That is, there are, say, scores and hundreds of homes that need screen doors, refrigerators, lawn mowers, etc., but that have failed to purchase these articles. Some put off buying from day to day and week to week until a period arrives when they say, "Oh, we are half through the summer. We might as well worry along until next year." Still others are frankly hard up and unable to pay the normal price; and there are some who are frankly waiting until late in the season, when they can buy what they need at a lower price.

For all these classes of people, the

KINNEY & LEVAN CO. CLEVELAND

Full line of holiday goods on display at 35 North Tonia street, Grand Rapids from July 17 to August 1.
W. N. BURGESS.

TAKING INVENTORY

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



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.

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

price inducement has a strong appeal; and they can be reached through the midsummer clearance sale. The business is there; it is up to the hardware dealer to devise ways and means of capturing it.

These people, even those who think themselves hard up, can be induced to purchase if they are shown that they can save money by so doing. Many people who hesitate to buy goods in the regular way are easily attracted by a sale. Firms who regularly conduct such sales at certain seasons of the year will tell you that many people appear at such sales who never buy from them at any other time. The word "sale" appears to possess magnetic qualities for them.

Some firms make a practice of allowing a considerable discount on lines they wish to clear out. Others claim that a marked reduction in prices is not essential; that the most important essentials are to advertise prominently and quote specific prices. Newspaper advertising is one of the most effective methods of placing goods before the public. Window display and interior arrangement are important factors.

One of the most important and effective methods, however, is personal contact. The salesman can point out the advantage of having the use of the hot weather articles for the next eight or nine weeks, the reduced prices, and also that the customer will have the goods on hand ready for use early next season. "You will buy anyway next year, why not buy now and save the money," is a good line to take.

One small town hardware firm held a midsummer clearance sale one year in July. They advertised conspicuously that as they were "going to add many new lines of merchandise for the fall, we must clear out all the summer stock to make room for the new goods." The sale was given full page space in the local papers, and large preparations were made for the event. The goods to be sold were moved to the front. Price tags were used, each article on sale being priced in conspicuous figures.

The firm has made a feature of counters for the sale of small articles variously priced from 5c to 25c. These counters were heaped with small articles, and great interest centered around them.

Reductions were offered on all lines, but spot cash was demanded. While normally the firm extends credit, in sales cash is stipulated. A stock of approximately \$15,000 was placed on sale. It had been intended to continue the sale for three weeks; but the sale caught on to such an extent that the stock was practically cleared out in two weeks' time. The store was kept open every evening during the fortnight, although the local Thursday half holiday was observed afternoon and evening.

There is considerable variance of opinion among dealers regarding the amount of price reduction which should be made on summer lines when conducting a clearing sale. That, of course, is a matter which has to be determined by the merchant himself, in the light of his special knowledge

of his own community and his own business judgment. Some lines bear a much larger margin of profit than others and will allow a great reduction. As a general thing, it is not necessary to cut deeply; for on most articles the percentage of profit can be protected. It is certainly advisable to clear out all lines which are in danger of being carried over; and there are some lines which it will pay to cut below invoice price, either for the advertising value such features will give, or where these lines are very likely to become absolutely unsaleable.

Much depends on the hardware dealer's own good judgment. It is, of course, good policy to hold your sale some weeks before the close of the summer season; since the prospect of getting some use out of hot weather articles before the season closes is a powerful inducement with practically all customers. Very few will buy, even at cut prices, after the season has actually closed. Victor Lauriston.

Poor Service.

In a questionable transaction Sammy gave Ikey a check for \$100. But the check came back to Ikey marked "No funds." Ikey hurried to Sammy with the bad check.

"Vat kind uv bizness is dis?" demanded Ikey, flourishing the check.

"Vat's de matter mit it?" asked Sammy.

"Vell, can't you see? Look at it, ain't it marked 'No Funds'?"

"Vell, vell," said Sammy, "dot's a hekl uv a bank, ain't it!"

**Biggest Real Display Signs
Fastest Service, Lowest Prices
I. & M. Signs, Le Roy, Minn.**

Sand Lime Brick

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

Brick is Everlasting

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

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.

PLAIN TALKS ABOUT STREET CAR SERVICE

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

Majorities, Minorities and Judgments

You have often heard it said: "They are as alike as two blades of grass."

But have you ever laid two blades of grass under a microscope and observed the vast difference in them?

A street car company is a magnifying glass of human character. It brings out all the moods, all the ideas and all the good and bad in all the people. We find in this contact that most people are honest, sincere and just; that most people want to be fair and are willing to give as they are to take. If your street car company could deal with the MAJORITY, if it could lay its problems before the public as one man or woman, it would have no difficulty in its financing and less in providing the service in which it deals.

But, as in analyzing the blades of grass under the magnifying glass you will find that a few of them have rough and irregular lines, so will you find among people those who are selfish and arrogant, who are by nature trouble makers, who would rather find fault than praise and who are naturally bent upon trouble, distrust and discontent. They must just naturally stir up misgiving and manufacture causes of discontent and suspicion. They are only a few, but they are the few who cause not only the street car company but the public much annoyance. They add to the cost of operation, of financing and of giving service. They always tear down and never build. They are never satisfied and if you meet one of their complaints they shift to another. Small irregularities have been magnified in their hands into tremendous and costly issues. In discussing these our fellow men and women, we do not consider ourselves above reproach. We are not superhuman. We have made and unmade all the mistakes that any organization can make over the 31 years we have been in business. But with each mistake we learn not to make it again, at least we try.

In judging your street car company, be sure your judgment is for the SERVICE, not for your own benefit or that of the street car company.

Grand Rapids Railway Co.

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

GRR



Gabby Gleanings From Grand Rapids.

Grand Rapids, July 18—Frank R. Osgood, who was painfully hurt when he stepped on a broken bottle at West Lake two weeks ago, is still confined to his home. Mr. Osgood is a member of Grand Rapids Council and represents the Butler Paper Co., of Chicago. His home is on Ethel avenue.

Last week was rather unfortunate for patrons of auto buses. Nine out of eleven passengers were hurt when the Saginaw-Mt. Pleasant bus left the road and rolled over. A woman passenger was seriously injured on the Ionia-Lansing line. A passenger on one of the Northern lines lost his life and a Grand Rapids-Ionia bus was destroyed by fire. However, in none of the above accidents has a driver been charged with carelessness.

M. J. Dowling, a member of the U. C. T. of Philadelphia, has recently accepted a position with the Dean-Hicks Co., of Grand Rapids.

Charles R. Dye, a well-known traveler living in Battle Creek, dropped dead Monday of last week while dressing for breakfast.

Former Governor Osborn says "the cheapest vanity we possess and the most fatuous is that you and I think we can do the things which destroyed Samson and get away with it better than he did. Delilah did not sap the Titan's power by cutting off his hair. She danced cheek to cheek with him in a sensuous wriggle. At least the modern Samsons are undone in that way. The hair story is allegorical and true."

Long after the "retiring" age men will toil like slaves for the pure delight of competition. New records are set every year in every form of physical competition. This shows that all that human nature needs is a fixed goal; then watch one pass by it. This is a deep rooted instinct. It has an inestimable value in business. Try it out. Set your assistants and employees neck to neck, or pick out a goal for them that is worth while. Then watch them go.

The merchant who waits for things to happen will be passed by the one who makes things happen.

Cash in on your mistakes. Be dissatisfied with mistakes but not discouraged. The latter leads to an early grave, the former to better conditions. Noble discontent fathers self-improvement. Self-satisfaction leads sooner or later to letting the spiders and mice accept the receivership on your business—unless you have a good host of friends.

One of the needs for which a machine has never yet been invented is to pick up twelve lead pencils at once. In a certain pencil factory visitors stand amazed to see scores of girls reach into a box and without looking pick out twelve pencils in one grab with rarely a miss. Which shows that our "finger thinking" habit is far in advance of our head thinking.

Keep faith in humanity; otherwise you'll reflect admission of your own depravity.

War taught that conscience pays. When the dollar was seeking the merchandise, many unscrupulous merchants and over advertised manufacturers watered stocks and sought to undersell and outbid at any cost. Then things turned. It was learned in painful lessons that the public will not be

hoodwinked. Sooner or later they will find you out and then your merchandise has reached its marginal utility with them. Good will is broken and that is a big percentage of your stock in trade. Have scruples about advertising, and follow it up in sales.

The so-called "dull season" is cull season in dealer circles. Anyone can go along with the stream, but the test is in defying the jinx known as the dead summer season. If you want a vacation, take it; but don't take it under pretense of a lull in your business. The easing up in your business is more likely to be in your frame of mind than in market conditions. Sales may come slower, but if they do, go after them instead of waiting for them.

As you brew so must you drink—don't brew from your wild oats.

Retailers cannot copy after many wholesalers. The latter sell to men, the former largely to women. Men are not over-particular about the appearance of the place so long as they get a good deal. On the other hand, many a customer is lost to the retailer by neglect to preserve that atmosphere of tidiness so attractive to the weaker sex.

Power gravitates to the man who is willing to shoulder it.

Lost motion wrecks the weak and wearies the strongest. It is the bane of human proficiency. Could we but count the extra steps, the extra words, the plural efforts on single tasks that we perform in a single day we would be amazed at the lost motion. These wasted efforts subtracted from daily duties leaves so little that everyone would laugh at himself for saying he was tired. The remedy lies in habit. Turn over as much as possible to the nervous system to do automatically and some of this lost motion will be avoided.

Every experience changes your mental capacity—so the scientists tell us. This being the case there should be daily resolves to select the kind of experiences that mold the right kind of capacity.

Inordinate self love leads to arrogance and puffed pride; too little self love leads to sloth. The first curdles the milk of human kindness; the second never recognizes it.

Price cutting has been denounced as ruinous and predatory and as everything else abominable by business men for a long time, but not until recently has it been condemned by a high authority in the government of the United States. It has not only been condemned, but it has been pronounced "unfair method of competition" within the meaning of the Federal Trade Commission Act, by no less a personage than Hon. Nelson B. Gaskill, chairman of the Commission itself. This will indeed be encouraging to those who have persistently advocated the enactment of the Stephens Bill, now the Kelly-Stephens Bill, for more than twenty years. Mr. Gaskill is a learned authority on this subject.



ELK LAKE INN

WILLIAMSBURG, MICH.

The charm of the wilds with the comforts of the city and the fisherman's Eldorado. Local reference. Write L. C. Larsen for booklet.

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

Daily 8:10 P. M. Grand Rapids Time
Day Boat Every Saturday, Leaves Grand Rapids 8:40 A. M.

FROM CHICAGO

Daily 7:45 P. M. Chicago Time
Day Boat Every Saturday, Leaves Chicago 10:30 A. M.

FARE \$3.95

Special Boat Train Leaves Grand Haven Electric Station 8:10 P. M.

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.

Add Ten Pay Checks

To your pay roll by enrolling for

SUMMER SCHOOL



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

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED
Rates \$1.50 and up

EDWARD R. SWETT, Mgr.
Muskegon 1-1 Michigan

Boating, Bathing Fishing, Hunting

Birch Lodge

Bus meets all trains, Trout Lake, Mich.

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurbished 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.

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

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.

HANNAFORDS NEW CAFETERIA

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

For The Past 10 Years

Prop. of Cody Hotel Cafeteria

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

"The crux of the whole price cutting matter is this," he said. "The single line seller who sells below cost quickly and simply is removed from business by the laws of mathematics and his creditors. The field of business, however, is harassed and frenzied by the dealer who has the power to recoup losses sustained by selling one or more lines below cost by compensatory gains." At this point Mr. Gaskill departed from his position as a critic and rendered an opinion, which, if sustained by the courts, will have far-reaching effect on modern business. Continuing, he said: "Because I believe that selling below cost is an unfair method of competition, I believe that a group agreement not to practice this method of doing business is a lawful agreement. It is, it seems to me, as much a matter of internal concern and action in a trade association as in misbranding or commercial bribery. The elimination of sales below cost by no means implies a stabilization of prices, nor a uniformity of prices. It is when properly applied, in no sense a restraint upon competition. Costs will vary and prices should vary as costs vary within market limitations. The application of the principle 'No sales below cost' by each to his own business simply is the recognition and adoption of the fundamental principle of the competitive system." It begins to look as if price cutting is going to be eliminated without additional legislation by Congress. When it is, the consumer, as well as the manufacturer, wholesaler and retailer, will be immensely benefited.

Charles W. Jennings, President of the Jennings Manufacturing Co., was in Atlantic City the past week attending the annual convention of the Flavoring Extract Manufacturers Association of the United States.

John D. Martin and wife and Jess Martin and Gerald Cogswell motored to Saginaw and Bay City, starting Wednesday morning. They will return Sunday night.

C. J. Farley, President of the Grand Rapids Dry Goods Co., is in New York, purchasing goods for winter and spring trade. He is accompanied by C. S. Simkins, manager of the piece goods department.

John W. Blodgett is spending a couple of months at Portland, looking over his timber investments in Oregon and Washington. He will return home about Sept. 15.

A lot of people seem to be resting on the philosophy that everything comes to him who waits.

Never mind if you aren't in the Who's Who column. You may be among the Who Whos.

In the University of Hard Knocks a fellow is sure to acquire bumps of knowledge.

It is sometimes a good man who knows what he doesn't know.

The man who plays fair wins most in the game of life.

Elaborate Plans For State Convention.

The eighteenth annual convention of the Michigan Retail Shoe Dealers' Association will be held Sept. 5, 6 and 7 at the Hotel Statler, Detroit. It was expected that Grand Rapids would be the scene of the convention, but at the last moment this was found impossible. As the Michigan State Fair follows immediately upon the heels of the Shoe Dealers' convention, and special railroad rates are in effect for that occasion, a large and successful convention is anticipated. An elaborate program is being worked out at the present time. Thos. J. Jackson is President of the Association. Stephen J. Jay, of R. H. Fyfe Co., is on the entertainment committee.

A fool is one who doesn't know what he knows.

Boomlets From Busy Boyne City.

Boyne City, July 18—The city completed last week its paving of State street, from Park to East. This block of pavement joins up the gap between the newly paved Trunk line 57, with the pavement on the Boyne City-Charlevoix road. The work under the supervision of Street Commissioner Vaughan was completed in two weeks. We do not know just what bearing this will have on Dave's ambition to accept the office of Sheriff of Charlevoix county, but we are informed that he, like Barkis, is willing.

We don't know what the attraction is, but it is true that the curb around the Wolverine is crowded with automobiles every day and a goodly number of them do not carry Michigan tags. We are hoping that the advertising that the local Civic Association, both directly and through the Tourist & Resort Association, has put out is having its effect on the wanderers of our neighboring states. We are also sure that if they once come here that we won't have to invite them again.

Last Saturday, our railroad, the Boyne City, Gaylord & Alpena was just 48 hours ahead of the wolf in the shape of coal shortage. Not from any lack of foresight on the part of the officers, but because some of the big fellows down the line grabbed off their regular consignment. However, the Boyne City Chamber of Commerce wired immediately to President Harding and fuel was forthcoming. Can you beat it? It must be confessed that Frank B. can be credited with some activity in this direction. Frank usually knows where to find things—when he wants to.

After thirty-four years' connection with the city schools as teacher, principal and on the school board, Judge J. M. Harris retired this year. Such a record, we opine, is unique and Mac is to be congratulated with having been so continuously a controlling factor in the development of such a full school system, both in buildings and equipment, as Boyne City possesses. One of the attractions of the city as a residence place is the fine schools. Boyne City has more school children in proportion to the total population than any other city in the State and they are well taken care of.

The Michigan Transit Company has not endeared itself to Boyne City business men. When the present owners took over the Northern Michigan Transportation Co.'s property, they came to us for stock subscriptions, promising continuous weekly service during the season of navigation. They have not kept their promise. What little service we have had was so intermittent and undependable that our merchants could not patronize them, nor could we build up any through tourist trade to our nearby resorts. Aside from the injury to Boyne City, the withdrawal from the Pine Lake route deprives a portion of the tourist public the opportunity of seeing one of the most attractive resort sections of Michigan. It is remarkable what some business men cannot see.

Orrie says that it is the biggest thing that ever happened to Pine Lake and Boyne City and Charlevoix. The Chicago Yacht Club will hold its annual meet and regatta in Pine Lake this year, July 27, 28 and 29—two days at Charlevoix and one day at Boyne City. The Chamber of Commerce, with the influence of the "show boys," are the moving factors in this event. And we sure will treat 'em right—not rough. Maxy.

Death of Edward Telfer.

Detroit, July 18—After a Detroit business career of nearly half a century, death claimed Edward Telfer, 72 years old, at the family residence, 2487 LaMothe avenue, at 2 o'clock Monday morning. He was the founder of the Telfer Coffee Co. and President of the company until six years ago, when an illness resulting from paralysis necessitated his retirement.

Noted as an oarsman back in Detroit's earlier days, he contributed to the city's athletic prestige as a member of the Excelsior Boat Club's eight, which won the National championship in 1878, and five years later, with Fred Staidish, he won the National doubles. For more than 15 years, he was an active member of the Excelsior club's crews.

He was President of the Detroit Curling club when the present club buildings were erected.

Mr. Telfer was born at Whitby, Ont., January 13, 1850. He came to Detroit in the early seventies and was one of the best known of the city's older businessmen.

One of the four remaining charter members of Palestine lodge, F. & A. M., organized in 1881, he was active in masonry for many years. In 1905 he was eminent commander of Detroit commandery, Knights Templar. He also was a member of Moslem temple and a thirty-second degree Mason.

His widow, Mrs. Clara Telfer, and four children, survive. They are Eugene Telfer, President of the Telfer Coffee Co., and Hollister, of New York City, son of Telfer's first wife who died 20 years ago, and James and Marian Telfer. A sister, Mrs. Henry Boothroy of Detroit and brother, Thomas Telfer, of Albuquerque, New Mexico, also survive.

Funeral services will be held in the family residence at 2 o'clock Wednesday afternoon, in charge of Detroit Commandery, Knights Templar, with burial in Woodlawn cemetery.

Mr. Telfer was a resident of Grand

Rapids for a about a dozen years, coming here from Detroit to establish a tea, coffee and spice jobbing house under the name of Telfer, Brooks & Co. Mr. Brooks subsequently retired and the business was merged into a stock company under the style of the Telfer Spice Co. The business was not successful, financially, but Mr. Telfer was more fortunate in conducting a wholesale coffee house in Detroit during the later years of his life.

It Is July.

When the scarlet cardinal tells
Her dream to the dragonfly,
And the lazy breeze makes a nest in the trees
And murmurs a lullaby,
It is July.

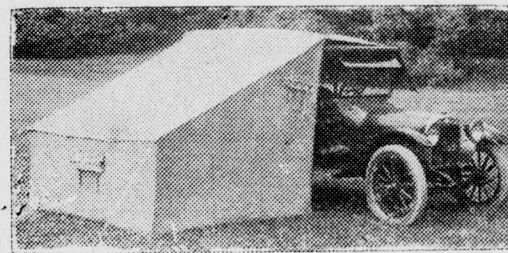
When the tangled cobweb pulls
The cornflower's blue cap awry,
And the lilies tall lean over the wall
To bow to the butterfly,
It is July.

When the heat like a mist veil floats,
And poppies flame in the rye,
And the silver note in the streamlet's throat
Has softened almost to a sigh,
It is July.

When the hours are so still that time
Forgets them and lets them lie
'Neath petals pink, till the night stars wink
At the sunset in the sky,
It is July.

Susan Hartley Swett

Portland—The Federal Products Co. has been incorporated to manufacture and distribute food and other products, with an authorized capital stock of \$10,000, of which amount \$5,300 has been subscribed and paid in, \$1,400 in cash and \$3,900 in property.



COYE'S AUTO TENT

NO POLES REQUIRED

This is the most practical tent made.

The awning goes way over top of auto and fastens with ropes to wheels on opposite side; by making it this way it prevents water getting between the cloth and top of auto and down on the running board of car.

Tent has a door on front next to car and on left side, thus allowing one to leave tent without going through auto.

There are three windows, one each side and in rear wall, covered with bobinette and protected by storm covers, worked from inside.

CAMP EQUIPMENT

Cot Beds, \$3.75 to \$11.50.

Camp Chairs, 75c to \$7.50.

Camp Stools, 40c to \$1.50.

Camp Stoves, \$7.00 to \$14.60.

Duffle Bags, \$4.00 to \$8.00.

—If it's a Camper's necessity or convenience WE HAVE IT.

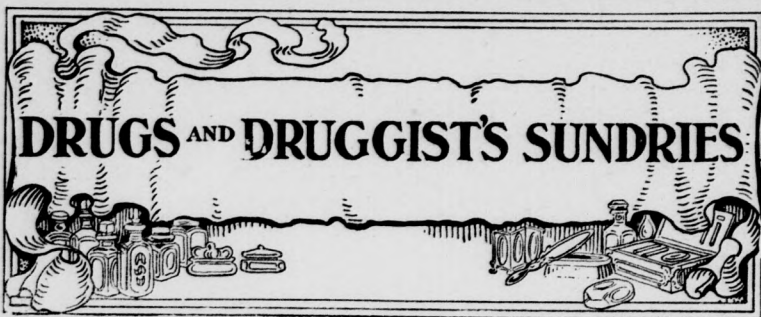
Tents are made of our special Tan Army waterproof Duck. Tents when packed are very compact and can be carried on running board.

They are made in the following sizes: 7x7 feet and 8x7 feet, in both 3 and 4-foot walls.

With a brown waterproof duck floor sewed to tent, you have an ideal outfit.

TENTS FOR RENT

CHAS. A. COYE, Inc.
Campau Ave. and Louis St. Grand Rapids, Mich.



Mich. State Pharmaceutical Ass'n.

President—George H. Grommet, Detroit.

Secretary—L. V. Middleton, Grand Rapids.

Treasurer—E. E. Faulkner, Middleville.
Executive Committee—J. A. Skinner, D. D. Alton and A. J. Miller.

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.

Specializing In Certain Lines.

It is apt to redound very much to the benefit of any drug store to pick out some line for specializing purposes. That is, in that one line the druggist has the most complete stock in the city, or at least in his neighborhood. Some druggists do this without realizing it. In every large city we find at least one store which specializes in surgical instruments, or in bandages, or in trusses, or perhaps in artificial limbs. The fame of this store spreads all over the city and perhaps the State. Calls come in from various directions, one call leads to another, and thus the stock grows. The druggist, perhaps before he realizes it, has a large special stock. His establishment is known as headquarters for a certain line. Doctors depend on him, so do other druggists. He gets a great deal of valuable advertising and his fame continues to grow. Sometimes such stores are located in dingy sections of the town. They are famous, yet the people on the same block know little about them. Business is attracted by telephone or by mail.

Now an up town neighborhood store cannot very well go in for the reputation of carrying the biggest stock in the city. There would be some advertising, but it wouldn't be worth the expense involved. Besides few buildings would have room for the stock. But any up town store, even a small one, can go in for a special line and make that line a leader. Nor does the line have to be an expensive one. Some consideration should be given to the immediate surroundings. You want a line that will fit in with the territory, a line that will sell. Just by way of example take magazines. There are certain standard sellers which go well. There is one popular weekly which always sells out the second day and it is exceedingly difficult to pick up a back number. Plenty of the others have a strong following. Here you get the bulk of the trade. These publications run to fiction with some articles of current interest. There are others

not well known to the general public, but very well known to an interested few. Two or three will tell you where you can sell stories, where you can sell jokes, what magazine wants this line of stuff, what magazine wants that, and so on. This information is useful to amateurs and even to professionals. They say everybody in the United States is trying to write. If this be in any way true, you can see that a publication which gives useful pointers is likely to be in demand.

Undoubtedly a great many people are trying to write for the screen. The motion picture magazines furnish an exhaustive lot of information about what company wants comedies, what company is doing two-reelers, what concern is handling nothing but five-reelers, and what outfit has gone back to Western stuff. They say it is very difficult to break into the pictures, and doubtless it is. But some amateurs succeed. The information furnished by the motion picture magazines is essential. A producing film company will change its policy from time to time. Some concerns want nothing but comedies, and these must be planned along certain lines. It is a waste of postage stamps to send them serious scripts. And so it goes. Then there are movie fans who buy motion picture magazines solely to read about their favorite stars and to get a squint at pictures of the same. This custom is worth having. A true fan always makes a good customer for the store.

We also have scientific and tech-

nical magazines with a certain following. The customer, however, must be found before the magazine is ordered regularly. Now and then somebody will order a foreign publication and such a publication on display certainly makes your line look like an unusual one. What you are driving at is to cause people to say: "Blank has a very complete line of magazines. You can find publications on sale there not to be found elsewhere." This kind of advertising is valuable even if there is some loss on stock not sold. But perhaps we can find a better example, stock on which there is no loss at all.

Take cameras and photographic supplies. A druggist can carry a full line and be prepared to do developing, printing, and mounting. He can also sell the necessary supplies and chemicals to those who wish to do their own developing, printing, and mounting.

That is his motto and he tries to live up to it. If you want an album, he has it. Sometimes a family with a country house, for instance, will have a photograph of it taken when the first snow comes in November. A great many small copies are made. Then Christmas cards are ordered, in folder shape, let us say, with a blank space on the cover. Perhaps this blank space is outlined by a circle. The little photographs are trimmed to fit this space. Inside the folder is a greeting with the name of the sender. On Christmas Day some fifty friends get a Yuletide card showing a photograph of the house in which they have spent so many happy hours. It would be difficult to get up anything more welcome or attractive. Some little planning is required, but not a great deal. The thing is perfectly feasible and is frequently done. Photographs of the family may be used. Or one of a new baby. The druggist combines Christmas cards with photographic work, two lines joined, so to speak. This sort of thing will get you some good advertising and repeat orders.

In stationery we have a line which

may be enlarged to an extent almost unlimited. This is a good line to feature. The possibilities of the immediate neighborhood should be studied and the line built up to fit. In a courthouse neighborhood there is a demand for legal blanks, desk supplies, filing supplies, and so on. Some druggists so located sell large quantities of forms and blanks. An uptown druggist in a neighborhood of homes could specialize on tally cards for card parties, playing cards, place cards, and favors. A druggist in a section where there are many small stores might do well with ledgers, journals, cash books and day books. This has been tried out and found to work well when the neighborhood was right.

Again we return to the people who are trying to write stories for magazines or scripts for the movies. Typewriter paper will be in demand. Also heavy envelopes, clips, and other supplies. The stationery line advertises the store. You can find stuff there not carried in every drug store.

There was a young druggist who couldn't afford to tie up much money, so he specialized in inks. You could find at his store ink of every color, blue, red, purple, white, violet, black, green, and so on. And this modest little line gave him some excellent advertising.

Always we get back to the old cry—it pays to have stuff not to be found everywhere. Only, of course, you must consider your resources and not plunge too deeply.

A Boy and Dogs.

Harry wanted a dog, and his rich uncle met his hint to that effect by saying:

"Well, Harry, suppose I do give you \$200 for a dog. Would you spend that sum for one dog, or would you buy a pretty good dog, and put the rest of the money in the savings bank?"

"Well, uncle, if you just leave it to me, I'll buy 200 \$1 dogs."

Wisdom is the result of experience, observation and thought.



A Valuable Impression



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.

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

Wool Twine
Bushel Baskets
Pearl Barley
Crisco
Cheese

DECLINED

Sweet Barley Fine Cut
Sweet Cuba Fine Cut
Petroleum Products

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton,
per doz. 1 75
I X L 3 doz., 12 oz. 4 05
Parsons, 3 doz. small 5 00
Parsons, 2 doz. med. 4 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. 95
Calumet, 16 oz., doz. 3 35
Calumet, 5 lb., doz. 12 75
Calumet, 10 lb., doz. 19 00
K. C., 10c doz. 92 1/2
K. C., 15c doz. 1 37 1/2
K. C., 20c doz. 1 80
K. C., 25c doz. 2 30
K. C., 50c doz. 4 40
K. C., 80c doz. 6 85
K. C., 10 lb. doz. 13 50
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. 11 20
Rumford, 10c doz. 95
Rumford, 8 oz., doz. 1 85
Rumford, 12 oz., doz. 2 40
Rumford, 5 lb., doz. 12 50
Rumford, 4 oz., doz. 1 35
Ryzon, 8 oz., doz. 2 25
Ryzon, 16 oz., doz. 4 05
Ryzon, 5 lb. 13 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 Cer'l 2 20
Quaker Puffed Rice 4 30
Quaker Puffed Wheat 4 30
Quaker Brist Biscuit 9 00
Ralston Purina 2 70
Ralston Branzen 2 70
Ralston Food, large 3 60
Ralston Food, small 2 90
Raxon 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
Fancy Parlor 23 lb. 5 00
Fancy Parlor, 23 lb. 7 00
Ex. Fancy Parlor 25 lb 8 50
Ex. Fcy. Parlor 26 lb 9 00
Toy 2 00
Whisk, No. 3 2 25
Whisk, No. 1 3 00

BRUSHES

Solid Back, 8 in. 1 50
Solid Back, 11 in. 1 75
Pointed Ends 1 25

Stove

No. 1 1 10
No. 2 1 35

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 5 50
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 13 50
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
Pineapple, 10, cru. 7 00@10 00
Pears, No. 2 3 25
Pears, No. 2 1/2 3 25
Plums, No. 2 2 25
Plums, No. 2 1/2 3 00
Raspberries No. 2, bik. 3 25
Rhubarb, No. 10 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 75
Clams, Minced, No. 1 2 50
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. 1 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, 1/2 Oil, k. 4 25@4 75
Sardines, 1/2 Oil, k'less 3 85
Sardines, 1/2 Smoked 7 00
Sardines, 3/4 Mus. 3 85@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. 1/2, ea. 10@23
Sardines, Cal. 1 75@2 10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekko 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 Sli. 2 75
Beef, No. 1/2, Qua. sli. 2 35
Beef, No. 1, B'nut, sli. 5 70
Beef, No. 1/2, B'nut sli. 3 15
Beefsteak & Onions, 1s 3 35
Chili Con Ca. 1s 1 35@1 45
Deviled Ham, 1/2s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 4
Potted Meat, 1/2 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. Is 5 00
Lamb Tongue, sm. sli. 1 60
Lunch Tongue, No. 1 5 50
Lunch Tongue, No. 1/2 3 55
Devile Ham, 1/2 8 00
Vienna sausage, sm. 1 90
Vienna sausage, Lge. 2 90
Sliced Beef, small 1 45
Boneless Pigs Feet pt. 3 4
Boneless Pigs Feet, qt. 5 40
Sandwich Spread, 1/2 2 40

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 15

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, 2s 1 60@4 75
Lima Beans, No. 2 Gr. 2 00
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 1 30@1 55
Beets, No. 2, wh. 1 60@2 40
Beets, No. 2, cut 1 25@1 75
Beets, No. 3, cut 1 40@2 10
Corn, No. 2, St. 1 10@1 35
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fan 1 60@2 25
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 7 25
Hominy, No. 3 1 15@1 35
Okra, No. 2, whole 1 90
Okra, No. 2, cut 1 60
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 38
Mushrooms, Choice 48
Mushrooms, Sur Extra 65
Peas, No. 2, E.J. 1 25@1 80
Peas, No. 2, Sift. 1 60@2 10
Peas, No. 2, Ex. Sift. 1 90@2 10
Pumpkin, No. 3 1 60
Pumpkin, No. 10 3 75
Pimentos, 1/2, each 15@18
Pimentos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 15
Sauerkraut, No. 3 1 85
Succotash, No. 21 60@2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 1 35
Spinach, No. 2 1 35@1 50
Spinach, No. 3 2 15@2 25
Spinach, No. 10 5 75
Tomatoes, No. 2 1 45@1 65
Tomatoes, No. 3 1 90@2 25
Tomatoes, No. 2, glass 2 85
Tomatoes, No. 10 7 00

CATSUP.

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

CHILI SAUCE.

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

OYSTER COCKTAIL.

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

CHEESE.

Roquefort 85
Kraft small tins 1 40
Kraft American 2 75
Chili, small tins 1 40
Pimento, small tins 1 40
Roquefort, small tins 2 25
Camembert, small tins 2 25
Brick 22
Wisconsin Flats 23
Wisconsin Daisy 23
Longhorn 23
Michigan Full Cream 22 1/2
New York full cream 25
Nap Sago 40

CHEWING GUM

Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beeman's Pepsin 65
Beechnut 70
Doublemint 65
Juicy Fruit 65
Peppermint, Wrigleys 65
Sapota Gum 1 25
Spearmint, Wrigleys 65
Spic-Spans Mxd Flavors 65
Wrigley's P-K 65
Zeno 65

CHOCOLATE.

Baker, Caracas, 1/2s 35
Baker, Caracas, 1/4s 33
Baker, Premium, 1/2s 35
Baker, Premium, 1/4s 32
Baker, Premium, 1/2s 32
Hersheys, Premium, 1/2s 38
Hersheys, Premium, 1/4s 34
Runke, Premium, 1/2s 37
Runke, Premium, 1/4s 37
Vienna Sweet, 24s 1 75

COCOA

Baker's 1/2s 40
Baker's 1/4s 42
Bunte, 1/2s 43
Bunte, 1/2 lb. 35
Bunte, lb. 32
Droste's Dutch, 1 lb. 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Hersheys, 1/2s 33
Hersheys, 1/4s 28
Huyler 36
Lowney, 1/2s 40
Lowney, 1/4s 40
Lowney, 1/2s 38
Lowney, 5 lb. cans 31
Van Houten, 1/2s 75
Van Houten, 1/4s 75

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

COCOANUT

1/2s, 5 lb. case Dunham 50
1/2s, 5 lb. case 48
1/2s & 1/4s, 15 lb. case 49
Bulk, barrels 19
96 2 oz. pkgs., per case 8 09
48 4 oz. pkgs., per case 7 60

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
Maracabo 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
Caroline, Tall, 4 doz. 3 40
Caroline, Baby 3 35

EVAPORATED MILK

Carnation, Tall, 4 doz. 4 50
Carnation, Baby, 8 doz. 4 40
Every Day, Tall 4 50
Every Day, Baby 3 30
Goshen, Tall 4 25
Goshen, Gallon 4 25
Pet, Tall 4 50
Pet, Baby, 8 oz. 4 40
Silver Cow, Tall 4 50
Silver Cow, Baby 4 40
Van Camp, Tall 4 50
Van Camp, Baby 3 30
White House, Tall 4 25
White House, Baby 4 00

CIGARS

Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s 37 50
Record Breakers, 50s 75 00
Delmonico, 50s 75 00
Epicure Panetela, 50 75 00
Perfecto, 50s 95 00

The La Azora Line.

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

Sanchez & Haya Line

Clear Havana Cigars made
in Tampa, Fla.

Specials, 50s 75 00
Diplomatics, 50s 95 00
Bishops, 50s 115 00
Rosa, 50s 125 00
Orig Favorita, 50 135 00
Original Queens, 50s 150 00
Worden Special, 25s 185 00

A. S. Valentine Brands.

Little Valentines, 100 37 50
Victory, 50, Wood 75 00
DeLux Inv. 50, Wd. 95 00
Royal, 25, Wood 112 00
Abram Clark, 50 wd 58 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

J. J. Bagley & Co. Brands.
Mayflower, 16 oz., dt. 15 00

P. Lorillard Brands.

Pioneer, 10c, doz. 96
Tiger, 10c, doz. 96
Tiger, 50c, doz. 4 80

Weyman Bruton Co. Brand
Right Cut, 10c, doz. 95
W-B Cut, 10c, doz. 95

PLUG TOBACCO.

American Tobacco Co. Brands.

Amer. Navy, 10c, doz. 96
Amer. Navy, per plug 6
Jolly Tar, 24, per plug 16
Gold Rope, 10c, doz. 1 00
Boot Jack, 15c, doz. 1 44
Piper Heidsieck, 10c 96
Piper Heidsieck, 20c 1 97
Spear Head, 10c cuts 1 00
Spear Head, per plug 68
Square Deal, per plug 64
Standard Navy, 8, plug 64
Town Talk, per plug 56

Liggett & Myers Brands.

Clipper, per plug 56
Chops, 10c, doz. 96
Drummond Nat. L. 15c 1 44
Honey Dip Twist, 10c 96
Granger Twist, 10c, dz. 96
Horse Shoe, per plug 74
J. T. Bright, per plug 56
J. T. Smooth, plug 24
J. T. R. and R., plug 24
King Pin, per plug 32
King Pin, 10c cuts, ea 08
Masterpiece, per plug 41
Picnic Twist, 10c, doz. 96
Pure Grape, 10c, doz. 96
Spark Plug, per case 1 92
Star, per plug 74
Uncle Sam 12 10c cut 2 56

Scotton, Dillon & Co. Brands.

Bracer, per plug 38
Cream De Menthe, 10c 96
Peachee, per plug 64
Stronghold, per plug 64
Yankee Girl, per plug 56

P. Lorillard Brands.

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

R. J. Reynolds Tobacco Co. Brands.

Apple, 5 lb. Butt, lb. 72
Caramel Twist, per lb. 84
Gravelly Superior, 10c 96
Humburg, per lb. 1 28
Kismet, per lb. 1 06
Liberty Bell, per lb. 65
Martana, 15c Foil, dz. 1 44
Mickey Twist, per lb. 72

John J. Bagley & Co. Brands.

Maple Dip, per plug 56

SMOKING TOBACCO.

American Tobacco Co. Brands.

Banner, L. C., 10c, dz. 96
Banner, L. C., 40c, dz. 3 84
Blue Boar, 25c Foil 2 28
Blue Boar, 30c Vac tin 2 76
Bob White, gran., 10c 96
Bull Durham, 10c, dz. 96
Drum, Gran., 10c, dz. 96
Five Bros., 10c, doz. 96
Giant, L. C., 10c, dz. 96
Giant, L. C., 30c, dz. 2 88
Giant, L. C., Pails, dz. 6 84
Garrick, 30c Foil, dz. 2 70
Imperial Cube Cut, 30c 2 88
Lucky Strike, R. Cut 1 58
Myrtle Navy Plug Cut 96
Myrtle Navy, 15c Po. 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 68
Peerless, L. C., 10c, 96
Peerless, L. C., 35c dz. 3 36
Peerless, L. C., Pails 7 44
Rob Roy, L. C., 10c 96
Rob Roy, L. C., 40c 3 84
Rob Roy, L. C., pails 8 40
Sweet Maple Scrap, 96
Soldier Boy, L. C., 10c 96
Soldier Boy, L. C., pail 7 32
Tuxedo, Gran. 15c foil 1 44
Tuxedo, Gran., 17c, dz 1 58
Tuxedo, Gran. Cut
plugs, 8 oz. tins 6 72
Yale Mix., 15 vac. tin 1 44

Liggett & Myers Brands.

Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., dz. 11 00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 2 95
Red Bell, 75c Pails dz. 7 40
Sterling, 10c, doz. 96
Sweet Burley, 10c, dz. 96
Sweet Burley, 40c foil 3 85
Swt. Burley, 95c Dru. 8 50
Sweet Cuba, 10c, dz. 96
Sweet Cuba, 40c, doz. 3 85
Sweet Cuba, 95c Pail 8 50
Sweet Orange, 10c, dz 96

CIGARETTE PAPERS.

Riz La Croix, Wh., dz. 46
Riz La Wheat Br., dz. 46
Riz Tam Tam, per doz. 42
Zig Zag, per 100 7 25

TOBACCO—FINE CUT.

Liggett & Myers Brands

Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., dz. 11 00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 2 95
Red Bell, 75c Pails dz. 7 40

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet, Cut Plug, 10c 96
Velvet, Cut Plug, tins 1 50
Velvet, Cut Plug, 8 oz. 6 72
Velvet, C. Pl. 16 oz. 15 81
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

Lordard's Brands.
Beechwood Scrap, doz. 96
Buzs, L. C., 10c, doz. 96
Buzs, L. C., 35c, doz. 3 30
Buzs, L. C., 80c, doz. 7 90
Chips, P. C., 10c, doz. 96
Honest Scrap, doz. 96
Open Book Scrap, dz. 96
Stag, Cut P., 10c, doz. 96
Union Leader, 10c tin 96
Union Leader, 50c tin 4 80
Union Leader, \$1 tin 9 60
Union Leader, 10c, dz. 96
Union Leader, 15c, dz. 1 44
War Path, 35c, doz. 3 35

Scotten Dillon Co. Brands
Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96
G. O. P., 35c, doz. 3 00
J. O. P., 10c, doz. 96
Lorado, 10c, doz. 96
Peachy, Do. Cut, 10c 96
Peachy Scrap, 10c, doz. 96
Peninsular, 10c, doz. 96
Peninsular, 8 oz., dz. 3 00
Reel Cut Plug, 10c, dz. 96
Union Workman Scrap, 10c, doz. 96
Way Up, 10c, doz. 96
Way Up, 8 oz., doz. 3 25
Way Up, 16 oz., doz. 7 10
Way Up, 16 oz. pails 7 40
Yankee Girl Scrap, 10c 96

Pinkerton Tobacco Co. Brands.
American Star, 10c, dz 96
Big 9, Chip, 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c, dz 96
Pinch Hit Scrap, 10c 96
Red Man Scrap, doz. 96
Red Horse Scrap, doz. 96

J. J. Bagley & Co. Brands.
Broadleaf, 10c 96
Buckingham, 10c, doz. 96
Buckingham, 15c tins 1 44
Gold Shore, 10c, doz. 96
Hazel Nut, 10c, doz. 96
Klecko, 25c, doz. 2 40
Old Colony Pl. C. 17c 1 53
Old Crop, 50c, doz. 4 80
Red Band, Scrap, 10c 96
Sweet Tips, 15c, doz. 1 44
Wild Fruit, 10c, doz. 96
Wild Fruit, 15c, doz. 1 44

Independent Snuff Co. Brands
New Factory, 10c, doz. 96
New Factory Pails, dz 7 60

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

R. J. Reynolds Tobacco Co. Brands.
George Washington, 10c, doz. 96
Old Rover, 10c, doz. 96
Our Advertiser, 10c, 96
Prince Albert, 10c, dz. 96
Prince Albert, 17c, dz. 1 53
Prince Albert, 8 oz. tins, without pipes 6 72
Prince Albert, 8 oz. and pipes, doz. 8 88
Prince Albert, 16 oz. 12 96
Stud, Gran. 5c, doz. 43
Whale, 16 oz., doz. 4 80

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

Falk Tobacco Co., Brands.
American Mixture, 35c 3 30
Arcadia Mixture, 25c 2 40
Champagne Sparklets, 30c, doz. 2 70
Champagne Sparklets, 90c, doz. 8 10
Personal Mixture 6 60
Perique, 25c, per doz. 2 25
Serene Mixture, 16c dz 1 60
Serene Mixture, 8 oz. 7 60
Serene Mixture, 16 oz. 14 70
Tareyton London Mixture, 50c, doz. 4 00
Vintage Blend, 25c dz. 2 30
Vintage Blend, 80 tins 7 50
Vintage Blend, \$1.55 tins, doz. 14 70

Superba Tobacco Co. Brands.
Sammy Boy Scrap, dz 96
Cigar Clippings
Havana Blossom, 10c 96
Havana Blossom, 40c 3 95
Knickerbocker, 6 oz. 3 00
Lieberman, 10c, doz. 96
W. O. W., 6 oz., doz. 3 00
Royal Major, 10c, doz. 96
Royal Major, 6 oz., dz. 3 00
Royal Major, 14 oz. dz 7 20

Larus & Bro. Co.'s Brands.
Edgeworth Ready Rubbed, 17c Tins 1 62
Edgeworth Ready Rubbed, 8 oz. tins, doz. 7 00
Edgeworth Ready Rubbed, 16 oz. tins, dz. 14 50
Edgeworth Sliced Plug, 17c tins, doz. 1 62
Edgeworth Sliced Plug, 36c tins, doz. 3 55

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

Snuff.
Copenhagen, 10c, roll 64
Seal Blandening, 10c 64
Seal Goteborg, 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
Big Stick, 20 lb. Case 17
Mixed Candy Pails
Kindergarten 17
Leader 14
X. L. O. 13
French Creams 16
Cameo 18
Grocers 11

Fancy Chocolates.
5 lb. Boxes
Bittersweets, Ass'd 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. Pen. Lozenges 15
A. A. Pink Lozenges 15
A. A. Choc. Lozenges 16
Motto Hearts 17
Maltese 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 13
Walnut Fudge 23
Pineapple Fudge 21
Italian Bon Bons 18
National Cream Minis 25
Silver King M. Mallows 30

CRISCO
36s, 24s and 12s.
Less than 5 cases 21
Five cases 20 1/2
Ten cases 20
Twenty-five cases 19 1/2
6s and 4s.
Less than 5 cases 20 1/2
Five cases 19 1/2
Ten cases 19 1/2
Twenty-five cases 19

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 lv print front cover is furnished without charge.

CREAM OF TARTAR
6 lb. boxes 40

DRIED FRUITS
Apple
Evap'd Choice, blk. 20
Apricots
Evaporated, Slab 30
Evaporated, Fancy 36

Citron
10 lb. box 48

Currents
Package, 15 oz. 18 1/2
Boxes, Bulk, per lb. 1 1/2
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 11
Red Kidney 11

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
Pould's, 2 doz., 8 oz. 1 80

Pearl Barley
Chester 4 75

Peas
Scotch lb. 07
Split lb. 08 1/4

Sago
East India 07 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

Linen Lines
Small, per 100 yards 6 25
Medium, per 100 yards 7 25
Large, per 100 yards 9 00
Hooks-Kirby
Size 1-12, per 1,000 1 05
Size 1-0, per 1,000 1 20
Size 2-0, per 1,000 1 45
Size 3-0, per 1,000 1 65
Size 4-0, per 1,000 2 10
Size 5-0, per 1,000 2 45

Sinkers
No. 1, per gross 65
No. 2, per gross 80
No. 3, per gross 90
No. 4, per gross 1 20
No. 5, per gross 1 60
No. 6, per gross 2 00
No. 7, per gross 2 60
No. 8, per gross 3 25
No. 9, per gross 4 00
No. 10, per gross 4 75

FLAVORING EXTRACTS
Jennings
Pure Vanilla
Turpeneless
Pure Lemon
Per Doz.
7 Dram 1 35
1 1/2 Ounce 1 75
2 Ounce 2 75
2 1/2 Ounce 3 00
3 Ounce 3 25
4 Ounce 5 00
8 Ounce 9 50
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
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 Compound, 5 lb. sack
Buckwheat Compound, 5 lb. sack

Watson Higgins Milling Co.
New Perfection, 1/2s. 7 80

Meal
Gr. Grain M. Co.
Bolted 2 25
Golden Granulated 2 45
Wheat
No. 1 Red 1 03
No. 1 White 1 01
Oats
Carlots 44
Less than Carlots 50
Corn
Carlots 70
Less than Carlots 75
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 8 25
Mason, qts., per gross 9 60
Mason, 1/2 gal., gross 12 60
Ideal Glass Top, pts. 9 75
Ideal Glass Top, qts. 11 50
Ideal Glass Top, 1/2 gallon 15 50

GELATINE

Cox's 1 doz., large 1 90
Cox's 1 doz., small 1 25
Jello-O, 3 doz. 3 45
Knox's Sparkling, doz. 2 25
Knox's Acidu'd, doz. 2 25
Minute, 3 doz. 4 05
Plumouth, White 1 55

GRANULATED LYE.

Wanders.
Single cases 5 15
2 1/2 cases 5 04
5 1/2 cases 4 35
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 10
Green, No. 2 09
Cured, No. 1 11
Cured, No. 2 10
Calfskin, green, No. 1 14
Calfskin, green, No. 2 12 1/2
Calfskin, cured, No. 1 15
Calfskin, cured, No. 2 13 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
Puckeye, 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 8 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 43
Good 36
Fair 30

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. Wh. L. 5 20
Dove, 36, 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 15

NUTS.

Whole
Almonds, Terregona 22
Brazil, Large 14
Fancy mixed 21
Filberts, Sicily 16
Peanuts, Virginia, raw 08 1/2
Peanuts, Vir. roasted 10 1/2
Peanuts, Jumbo, raw 09 1/2
Peanuts, Jumbo, rstd 12 1/2
Pecans, 3 star 22
Pecans, Jumbo 80
Walnuts, Grenoble 34
Walnuts, Sorento 35

Salted Peanuts
Fancy, No. 1 11 1/2
Jumbo 21

Shelled
Almonds, Spanish, 125 lb. bags 11 1/2
Filberts 60
Pecans 80
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, pl., doz. 1 60
10 oz. Jar, plain, doz. 2 35
16 1/2 oz. Jar, Pl. doz. 3 50
3 1/2 oz. Jar., stuffed. 1 45
8 oz. Jar. Stu., doz. 2 40
9 oz. Jar. Stuffed, doz. 3 50
12 oz. Jar. Stuffed, dz 4 50

PEANUT BUTTER.



Bel Car-Mo Brand
8 oz., 2 doz. in case 2 55
24 1 lb. pails 4 45
12 2 lb. pails 4 25
5 lb. pails 6 in crate 4 85
25 lb. pails 14 1/2
50 lb. tins 13 1/2

PETROLEUM PRODUCTS
Iron Barrels
Perfection Kerosine 12.6
and Crown Gasoline, Tank Wagon 22.3
Gas Machine Gasoline 40.2
V. M. & P. Naptha 26.2
Capitol Cylinder 42.2
Atlantic Red Engine 23.2
Winter Black 13.7



Iron Barrels.
Medium Light 57.2
Medium heavy 59.2
Heavy 62.2
Extra heavy 67.2
Transmission Oil 57.2
Finol, 4 oz. cans, doz. 1.40
Finol, 8 oz. cans, doz. 1.30
Parowax, 100, 1 lb. 7.2
Parowax, 40, 1 lb. 7.4
Parowax, 20, 1 lb. 7.6



Semdac, 12 pt. cans 2 85
Semdac, 12 qt. cans 4 35

PICKLES
Medium Sour
Barrel, 1,200 count 13 00
Half bbls., 600 count 7 50
10 gallon kegs 5 50
Sweet Small
30 gallon, 2400 33 00
15 gallon, 2000 17 50
10 gallon, 800 12 75

Dill Pickles.
800 Size, 15 gal. 10 00

PIPES
Cob, 3 doz. in bx 1 00@1 20

PLAYING CARDS
Broadway, per doz. 2 40
90 Steamboat 2 75
Blue Ribbon 4 25
Cricket 3 50
Congress 6 00

POTASH
Babbitt's 2 doz. 2 75

FRESH MEATS.

Beef.
Top Steers & Heifers 16
Good Steers & Heifers 15
Med. Steers & Heifers 14
Com. Steers & Heifers 11
Cows.
Top 12
Good 11
Medium 10
Common 8

Veal.
Top 14
Good 13
Medium 12

Lamb.
Good 28
Medium 26
Poor 24

Mutton.
Good 12
Medium 11
Poor 08

Heavy hogs 11
Medium hogs 14
Light hogs 14
Sows and stags 10

Loins 20
Butts 18
Shoulders 16
Hams 24
Spareribs 09
Neck bones 05

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

Dry Salt Meats
S P Bellies 17 00@19 00

Lard
80 lb. tubs 1/2 advance 1 1/2
Pure in tierces 13@13 1/2
Compound Lard 13@13 1/2
69 lb. tubs 1/2 advance 1 1/2
50 lb. tubs 1/2 advance 1 1/2
20 lb. pails 1/2 advance 1 1/2
10 lb. pails 1/2 advance 1 1/2
5 lb. pails 1/2 advance 1 1/2
3 lb. pails 1/2 advance 1 1/2

Sausages
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 16 @17
Crown Boiled Hams 30 @32
Boiled Hams 44 @48
Minced Hams 14 @15
Bacon 22 @35

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, Illum 3 30
Silver Flake, 18 Reg. 1 45
Sacks, 90 lb. Jute 2 85
Sacks, 90 lb. Cotton 2 95

SALAD DRESSING
Durkee's large, 1 doz. 6 75
Durkee's med., 2 doz. 7 30
Durkee's Picnic, 2 dz. 3 00
Snider's large 1 doz 4 25
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
Gr. coated 2 1/2 lb. packages 2 50

COD FISH.
Middles 16 1/2
Tablets, 1 lb. Pure 22
Tablets, 1/2 lb. Pure, 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

SALT	
Colonial 24 2 lb. ----	90
Med. No. 1, Bbls. ----	2 70
Med. No. 1, 100 lb. bgs	90
Farmer Spec., 70 lb. ----	92
Packers Meat, 56 lb. ----	56
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 50
30, 10 lb. Table ----	5 55
28 lb. bags, butter ----	50



Per case, 24 2 lbs. ---- 2 40
Five case lots ---- 2 30

SHOE BLACKENING.	
2 in 1, Paste, doz. ----	1 35
E. Z. Combination, dz. 1 35	
Dri-Foot, doz. ----	2 00
Bixbys, Doz. ----	1 35
Shinola, doz. ----	85

STOVE POLISH.	
Blackline, per doz. ----	1 35
Black Silk Liquid, dz. 1 40	
Black Silk Paste, doz. 1 25	
Enamaline Paste, doz. 1 35	
Enamaline Liquid, dz. 1 35	
E Z Liquid, per doz. 1 40	
Radium, per doz. ----	1 85
Rising Sun, per doz. 1 35	
654 Stove Enamel, dz. 2 85	
Vulcanol, No. 5, doz. 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	
Grdina 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 ----	5 50
Jap Rose, 100 box ----	7 85
Palm Olive, 144 box 11 00	
Lava, 100 box ----	4 75
Pummo, 100 box ----	4 85
Sweetheart, 100 box 5 70	
Grandpa Tar, 50 sm. 2 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 85

Jinx, 3 doz. ----	4 50
La France Laun, 4 dz. 3 70	
Luster Box, 54 ----	3 75
Miracle Cm, 4 oz. 3 dz. 4 00	
Miracle C., 16 oz., 1 dz. 4 00	
Old Dutch Clean, 4 dz 4 00	
Queen Ann, 60 oz. ----	2 40
Rinso, 100 oz. ----	6 40
Rub No More, 100, 10 oz. ----	3 85
Spotless Cleanser, 48, 20 oz. ----	3 85
Sani Flush, 1 doz. ----	2 25
Sapoline, 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 ----	@11
Cloves, Zanzibar ----	@40
Cassia, Canton ----	@16
Cassia, 5c pkg., doz. @40	
Ginger, African ----	@15
Ginger, Cochin ----	@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 ----	@32
Nutmegs ----	@32
Pepper, Black ----	@20
Pepper, White ----	@29
Pepper, Cayenne ----	@32
Paprika, Spanish ----	@42
Seasoning	
Chili Powder, 15c ----	1 35
Celery Salt, 3 oz. ----	95
Sage, 2 oz. ----	90
Onion Salt ----	1 35
Garlic ----	1 35
Ponety, 3 1/2 oz. ----	3 25
Kitchen Bouquet ----	3 25
Laurel Leaves ----	20
Marjoram, 1 oz. ----	90
Savory, 1 oz. ----	90
Thyme, 1 oz. ----	90
Tumeric, 2 1/2 oz. ----	90

STARCH

Kingsford, 40 lbs. ----	11 1/4
Powdered, bags ----	03
Argo, 48 1 lb. pkgs. ----	3 75
Cream, 48-1 ----	4 80
Quaker, 40 1 ----	6
Gloss	
Argo, 48 1 lb. pkgs. ----	3 75
Argo, 12 3 lb. pkgs. ----	2 74
Argo, 8 5 lb. pkgs. ----	3 10
Silver Gloss, 48 1s ----	11 1/4
Elastic, 64 pkgs. ----	5 25
Tiger, 48-1 ----	2 85
Tiger, 50 lbs. ----	05 1/2

SYRUPS

Corn	
Blue Karo, No. 1 1/2, 2 doz. ----	1 94
Blue Karo, No. 5, 1 dz 2 70	
Blue Karo, No. 10, 1/2 doz. ----	2 50
Red Karo, No. 1 1/2, 2 doz. ----	2 24
Red Karo, No. 5, 1 dz. 3 10	
Red Karo, No. 10, 1/2 doz. ----	2 90
Maple Flavor.	
Karo, 1 1/2 lb., 2 doz. ----	3 95
Karo, 5 lb., 1 doz. ----	6 15
Maple and Cane	
Kanuck, per gal. ----	1 50
Sugar Bird, 2 1/2 lb., 2 doz. ----	9 00
Sugar Bird, 8 oz., 4 doz. ----	12 00

Maple.	
Johnson Purity, Gal. 2 50	
Johnson Purity, 4 doz., 18 oz. ----	18 50

Sugar Syrup.	
Domino, 6 5 lb. cans 2 50	
Bbls., bulk, per gal. 30	

Old Manse.	
6, 10 lb. cans ----	9 40
12, 5 lb. cans ----	10 40
24, 2 1/2 lb. cans ----	11 40
24, 1 1/4 lb. cans ----	6 50
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 1/4 lb. cans ----	11 00
5 gal. jacket cans, ea. 5 90	
36, 8 oz. bottles ----	4 40
24, pint bottles ----	5 50
24, 18 oz. ----	5 75
12, quart bottles ----	4 75

Ko-Ka-Ma.	
6, 10 lb. cans ----	5 15
12, 5 lb. cans ----	5 65
24, 2 1/2 lb. cans ----	6 40
5 gal. jacket cans, ea. 3 90	
24, pint bottles ----	4 25
24, 18 oz. bottles ----	4 50

TABLE SAUCES.

Lea & Perrin, large. ----	6 00
Lea & Perrin, small. ----	3 35
Pepper ----	1 60
Royal Mint ----	2 40
Tobasco ----	2 75
Sho You, 9 oz., doz. 2 70	
A-1, large ----	5 75
A-1, small ----	3 90
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 ----	23
Oakland White Pickling 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 90
Bushels, narrow band, wood handles ----	2 00
Bushels, wide band ----	2 00
Marked, drop handle 75	
Market, single handle 90	
Market, extra ----	1 25
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, nat. brush hold 2 00	
Ideal, No. 7 ----	1 25
12 oz. Cot. Mop Heads 1 80	
16 oz. Cot. Mop Heads 2 40	

Pails	
10 qt. Galvanized ----	2 00
12 qt. Galvanized d. ----	2 20
14 qt. Galvanized ----	2 40
12 qt. Flaring Gal. Ir. ----	4 50
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 80
Medium Galvanized ----	6 75
Small Galvanized ----	6 00

Washboards	
Banner Globe ----	5 75
Brass, Single ----	6 75
Glass, Single ----	8 25
Double Peerless ----	7 50
Single Peerless ----	6 25
Northern Queen ----	7 50
Universal ----	7 50

Window Cleaners	
12 in. ----	1 65
14 in. ----	1 85
16 in. ----	2 30

Wood Bowls	
13 in. Butter ----	5 00
15 in. Butter ----	9 00
17 in. Butter ----	13 00
19 in. Butter ----	25 00

WRAPPING PAPER	
Fibre, Manila, white ----	05 1/2
No. 1 Fibre ----	07 1/2
Butchers Manila ----	08
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

Wage Worker vs. Proprietor.

Written for the Tradesman.

In the ultimate apportionment of the results of labor the wage worker gets a larger share for a given amount of effort than the proprietor. Not in every case, but on the average.

An adequate supply of the necessities of life, a goodly share of the comforts, as immediate benefits for effort, a guaranteed financial return for a definite amount of work, a minimum of care, responsibility and risk is assured to the wage worker. His capital of strength, experience and skill is jeopardized only by failure of health.

Increase of proficiency leads to higher wages. His opportunity to accumulate, to put by a portion of his earnings, to invest safely is far better than that of the proprietor, the merchant or the farmer.

The latter class must not only furnish labor, experience and skill, but must invest capital for the start; must risk their own savings or that of others; must continually guard that capital lest it decrease; and must add to it out of their profits to keep pace with demands of increasing business or changing conditions. They must, therefore, defer to the future the realization of desirable comforts which the wage worker obtains as he goes along.

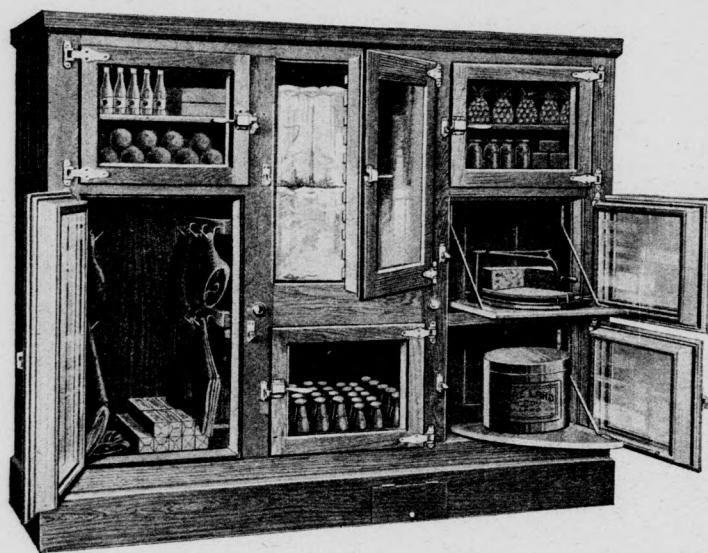
One gathers the fruit of his labor and uses it to-day; the other must needs wait and hope for future realization. After many years of toil of planning, of striving, of waiting, of hoping, many, many times the proprietor finds that he has labored only

to supply the needs of others, to give them comforts and enjoyments, and must still keep on with the daily grind, the burdens, that he may supply himself and his family with ordinary necessities.

Saying that the wage worker has the most for his labor and the best opportunity to save and provide for the future does not mean that he does so. The self denial, the economy, the necessity of putting more and more into the business to keep it from being a failure, as must the proprietor, does not apply to the wage worker. "If you cannot do as you wish, you must do as you have to," is an old saying. Wage workers follow their wishes to the extent of their earnings, and comparatively few of them determine to provide for the future if it involves giving up present enjoyment. The proprietor does as he must, and eventually he will be grateful for the compelling circumstances which enabled him to accumulate a competence for declining years. The wage worker in old age may curse his luck or regret that he did not start in life with right views and a firm determination to have a home of his own and an assured income when earning power decreases. The wage worker knows in advance the amount of his weekly, monthly or yearly income. The proprietor bases his expectations of a commensurate compensation not alone on investment and industry, but on favorable conditions of trade, of market, of weather, of crops. His expenses may be greater than he anticipated; prices may decline after he

Know What You Are Buying

"Just an Ice Box," won't do



You want dry, sanitary refrigeration, keeping things cold, crisp and fresh. You want the lowest ice bills, because this is a continuous expense. Your refrigerator must have extra thick walls, well insulated, three courses of glass in the doors and tight, heavy hinges and fasteners.

Send for a "Dry-Kold" catalogue and learn about real refrigerators which operate with low ice bills.

THE "DRY-KOLD" REFRIGERATOR CO.
MANUFACTURERS
NILES - - - - MICHIGAN

has paid for goods, has manufactured his wares; unfavorable seasons may curtail his fruit; his grain, his crops; laborers demand an exorbitant wage when the ripened crop is ready to harvest, which he must pay or lose all.

To succeed as a proprietor one must never give up, must stick to the business until he learns its requirements its difficulties, its possibilities and his own qualifications; must reject the allurements of high wages and promise of present enjoyment of luxuries; must carry more than his due share of the burdens and responsibilities in trade, in industry, in production, in public service. And there must come full reward in due time, for "Whatsoever a man soweth that also shall he reap." E. E. Whitney.

What the Better Business Bureau Is Doing.

Detroit, July 18—Reports for three months ended June 30 by the Investment Division of the Better Business Bureau of Detroit are summarized as follows:

Investment enquiries answered at office, 621; reports issued on request, 176; reports to other bureaus, boards of commerce, etc., 86.

Close co-operation with the Michigan Securities Commission, prosecuting attorney of Wayne county, Board of Commerce of Detroit, civic authorities and better business bureaus elsewhere have increased the volume of work and facilitated the handling of it.

Notable developments during the three months in the more spectacular cases in which the Better Business Bureau has figured are the following:

Sinkula expose: Charles C. Jones sentenced to the maximum penalty for conspiracy to defraud—two years im-

prisonment and \$2,000 fine. Oscar Rubin sentenced to eight months' imprisonment.

Gerard-Summers Company: Company adjudicated bankrupt in United States District Court. Detroit Trust Company appointed receiver. E. E. Gerard, F. A. Summers and R. T. Shaughnessy on trial for violation of the blue sky law.

Point of Purchase Advertising Association: Federal indictments entered against three officers and thirty-eight managers and salesmen charging use of the United States mails to defraud.

J. D. Butler, National Publishers Association: Apprehended, fined in Detroit and extradited to Missouri in felony charge.

The display of worthless stocks and data on swindle exposures, held in May in the Board of Commerce lobby, has been duplicated and commented upon far and wide. Illustrative matter and cuts have been sent to organizations elsewhere to give impetus to the work.

The maximum legal punishment imposed on L. J. Sinkula's Detroit manager by Judge Keidan late in June has resulted in a considerable exodus of promoters of questionable schemes, declare state and municipal authorities.

Charles H. Jones, manager of the Detroit office of the L. J. Sinkula Co., who was given the legal maximum sentence of two years and \$2,000 fine on one count of conspiracy to defraud, and Oscar Rubin, his aid, who was given an eight months' sentence, have given notice of their intention to appeal, but are in the Detroit House of Correction without bail. Thorough preparation of evidence by the Prosecuting Attorney's office resulted in a short trial—ten days.

Better Business Bureau.

When we speak of a man as a whale of an orator do we mean that he is fond of spouting?

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.

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.

For Sale—Grocery store doing fine business in hustling town. Also have other good businesses for sale. What do you want? WRITE Henry & Pinch, Eaton Rapids, Mich. 829

For Sale—A double two-story brick building, full basement and vacant lot next door. With going business in feed, produce, coal and garage, fully equipped. Located in thriving farming and resort community. Big money maker. Terms. Investigate. Address No. 830, care Michigan Tradesman. 830

Wanted—To buy general store, or grocery and hardware stock in small town in Southern Michigan. Address No. 831, care Tradesman. 831

Forty acres Kalkaska County land to trade for small truck or car. G. A. Johnson, Carlshend, Mich. 832

For Sale—Partly finished building, 24x80, with eight-foot basement. Walls are twenty inches thick, twenty feet high—almost ready for roof and floors. Fine for Movies, dances, etc. No hall in town. Will sell cheap, \$1,000, to anyone wishing to finish it. Floyd Luther, Six Lakes, Mich. 833

For Sale—Furniture store with stock. Good location. Write Box 52, Hamilton, Mich. for information. 815

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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

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For Sale—Undertaking and furniture stock, aggregating about \$6,000. Will rent or sell building. Established twenty-one years. Always made money. Address No. 834, care Michigan Tradesman. 834

For Sale—Small stock of general merchandise. Building for sale or rent. Best location. Good small town. Address No. 835, care Tradesman. 835

For Sale—Butter-Kist popcorn and peanut machine. Latest model, combination gas and electric. Never used. Cost \$800. Will sell for \$650, F. O. B. Grand Rapids, or put out on percentage. Address No. 836, care Michigan Tradesman. 836

Wanted—An experienced man to take charge of our house furnishings and bargain basement department. W. C. Weichmann, Saginaw, Mich. 837

For Rent—Good office rooms. Second floor. Main corner. Twenty-five dollars per month, including heat. M. Kohlenstein, Otsego, Mich. 833

For Sale—Grocery stock and fixtures. 5,000 population. Good location, reasonable rent. Have other business. Address 839, care Michigan Tradesman. 839

For Sale—Drug stock and residence in town of 2,000. Address No. 843, care Michigan Tradesman. 843

I Want A good location for a grocery or general stock, or will buy a stock or stock and building. Wm. N. Sweet, 10548 Mack Ave., Detroit, Mich. 840

For Sale—One wire bread rack; one steel proof box (large); three mixing bowls; one electric sign, one Reed barrel mixer, double arm (as good as new); one gas stove; one fried cake kettle; three wire screens. The above can be purchased very reasonably. Address Mr. G. Winchell, Care The Cornwell Co., Saginaw, Mich. 841

A young man, having disposed of his prosperous business, is open to a clean line proposition. What have you to offer? Address No. 842, care Michigan Tradesman. 842

A Good Opportunity—For dry goods store in small town. No competition, good building. If interested in a good proposition, Address Box L, North Adams Mich. 821

Location for hardware and general store at Burtrum, Minn. Only a small stock of hardware there now, and room for another general store. Prosperous farms all around; good creamery; on state highway, between Little Falls and Sauk Center; two-story building for sale. Gus C. Persons, 5005 E. Tioga St., Duluth, Minn. 826

FOR SALE OR RENT—Lumber and coal business. Prosperous one-yard town. Southern Michigan. Address W. C. Eldred 812 Sybil St., Ann Arbor, Mich. 777

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The Paris Green season is at hand and those dealers who break bulk must label their packages according to law. We are prepared to furnish labels which meet the requirements of the law, as follows:

00 labels, 25 cen's
200 labels, 40 cents
500 labels, 75 cents
1000 labels, \$1.00

Labels sent postage prepaid where cash accompanies order. Orders can be sent through any jobbing house at the Grand Rapids market.

Tradesman Company

Grand Rapids, Mich.

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RICE, PEANUTS, POLITICS.

That the tariff is largely a "local issue," as Gen. Hancock said, has been proved many times during the progress of the new bill through the Senate. Democratic Senators from Louisiana have always stood for strictly "Jeffersonian principles" as they understand them, and hence have consistently lined up with the protectionists and voted for high duties on sugar. In the House a year ago the Representative from Texas who had led the fight both in committee and on the floor against the Fordney bill nevertheless felt constrained to vote for a duty on hides, an important product of his State, although such a duty is anathema to the "orthodox" protectionists of New England. The most recent examples of the influence of local interests on tariff legislation are to be noted in connection with the duties on rice and peanuts. These are products of sections which are normally Democratic and whose Representatives are supposed to favor a tariff for revenue only. Yet when it came to a test the Senators from the rice and peanut States were as eager for high duties as those from any other section with industries clamoring for protection. It is this intersectional log rolling which has caused the new tariff bill to be denounced by members of the majority party like Senators Edge, Lenroot and Borah as unscientific and distorted. It would be ideal to have a strictly scientific tariff, with flexible rates that could be adjusted from time to time to conform with changing world conditions. But that is an ideal. The very strength displayed by these sectional interests in framing the present bill points to the difficulty of extricating the tariff from politics.

THE TARIFF ON WOOL.

The delay in enacting the permanent tariff law has created a problem for the wool trade. As shown before in this column, there is a large quantity of imported wool held in bond in warehouses pending the expiration of the emergency tariff act with its joker making so-called "skirted" wool subject to a double duty. Meanwhile, a limited amount of unskirted wool is being shipped to the United States and is being entered through the custom houses. It requires time, however, to change the customary method of preparing the fleeces for export to this country, and the change, moreover, is not conducive to the economical handling of wool, as the "skirting" process consists in removing the portion of the fleece taken from under the body of the sheep, which contains the dirtiest and least desirable wool. This now has to be shipped with the rest of the fleece, or else the emergency duty amounts to an embargo, and skirted wools imported since the passage of this act have been allowed to remain in storage. The longer the tariff bill is delayed the greater the uncertainty with regard to the withdrawal of these bonded wool stocks, and the talk in some trade circles of postponing the tariff until the short session of Congress which means its passage in 1923, has intensified the problem. It is to be noted, though,

that this talk of postponement is not taken seriously at Washington.

Review of the Produce Market.

Apples—Transparents are now in market, fetching \$2@2.25 per bu.; Duchess, and Red Astrachan, \$2 per bu.

Bananas—7c per lb.

Beets—40c per doz. for home grown.

Blackberries—\$2.50 for 16 qt. crate.

Butter—The market is steady at about 1c decline from a week ago, with about a normal consumptive demand. The make of butter is considerably larger than it was a year ago and the quality is running average good. The market is barely steady at present and if we do have any change in price it is likely to be a slight decline. Stocks of butter in storage are considerably in excess of what they were last year at this time. Local jobbers hold extra at 34c and fancy at 33c—in 63 lb. tubs; fancy in 30 lb. tubs, 35c; prints, 36c. They pay 18c for packing stock.

Cabbage—90c per bu.

Canaloupes—California are being marketed on the following basis:

Standards, 45s	\$3.50
Standards, 36s	3.25
Ponys, 45s	3.00
Ponys, 54s	3.00
Flats, 12@15c	1.50

Cauliflower—Florida, \$2.75 per case of one dozen heads.

Celery—Home grown, 50c per bunch; Jumbo, 65c.

Cherries—\$2 per crate for sour; \$3 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.

Currants—Red in 16 qt. crates, \$2@2.25.

Eggs—The consumption is about normal for the season and the production is very good. Prices ranging to-day are about the same as they were a week ago. The quality is also running fairly good, considering the warm weather we have been having. At the present time it does not look as if we would have any advance in the near future. Local jobbers pay 22c for candled, cases included.

Green Peas—\$3.25 per bu. for Telephones.

Green Onions—Silverskins 25c per doz. bunches.

Lemons—Sunkist are still being quoted as follows:

300 size, per box	\$7.50
360 size, per box	7.50
270 size, per box	7.50
240 size, per box	7.00

Choice are held as follows:

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

Lettuce—Leaf, 85c per bu. home grown head, \$1.50 per crate.

Onions—California, \$4.25 per 100 lb. sack; Louisville, \$4.25 per 100 lb. sack; Spanish, \$3 per crate.

Oranges—Fancy Valencias are now held as follows:

100	\$11.50
126	11.50
150, 176 and 200	11.50
216	11.00
252	9.00
288	8.00

324 ----- 7.00

Parsley—60c per doz. bunches.

Peppers—Florida, 65c per basket.

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

Potatoes—Virginias fetch \$5.50; new home grown, \$1.75 per bu.

Poultry—Local buyers pay as follows for live:

Light fowls ----- 15c

Heavy fowls ----- 19@20c

Broilers, 2½ lb. and up ----- 25@28c

Broilers, 2 lb. and under ----- 20c

Cox and Stags ----- 10c

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

Raspberries—Black in 16 qt. crates, \$2.50; red in ditto, \$3.25.

Sweet Potatoes—Virginia command \$3 per hamper.

Tomatoes—Home grown, \$1 per 7 lb. basket; Texas, \$3.50 per 6 basket crate.

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

Wax Beans—\$2@2.25 per bu. for home grown.

Whortleberries—\$2.75@3 per 16 qt. crate.

Manufacturing Matters.

Ham rack—The King Motor Car Co., Inc., 8745 Conant Road, has been incorporated to deal in autos, parts, accessories, etc., with an authorized capital stock of \$100,000 preferred and 1,000 shares at \$200 per share, all of which has been subscribed and paid in.

Pontiac—The Thornton Rotary Motor Co., with business offices at 315 American Bank building, has been incorporated with an authorized capital stock of \$10,000, of which amount \$7,600 has been subscribed and paid in, \$2,500 in cash and \$5,100 in property.

Detroit—The Ra-Tone Electric Co., 1267 West Park Place, has been incorporated to manufacture and sell electrical and radio machines, appliances, etc., with an authorized capital stock of \$50,000, \$30,000 of which has been subscribed and paid in in property.

Detroit—The D. & J. Manufacturing Co., 9211 Burnette avenue, has been incorporated to manufacture and deal in lumber, building materials, etc., with an authorized capital stock of \$15,000 common and \$10,000 preferred, of which amount \$14,900 has been subscribed and \$1,500 paid in in cash.

Fostoria—The Fosoria Products Co. has been organized to manufacture and sell butter, cheese and dairy products and to deal in poultry, eggs, etc., with an authorized capital stock of \$15,000 common and \$15,000 preferred, of which amount \$15,000 has been subscribed and \$10,000 paid in in property.

Grand Rapids—The Dessert & Brown Lumber Co., with business offices at 6 Norris Bldg., has been incorporated with an authorized capital stock of \$300,000, of which amount \$240,000 has been subscribed and paid in, \$27,475.16 in cash and \$212,524.16 in property.

Grand Rapids—The Brewer Manufacturing Co. has been incorporated to manufacture, reconstruct and sell spark plugs and other auto accessories, with an authorized capital stock of \$200,000, of which amount \$102,000

has been subscribed and paid in, \$1,000 in cash and \$101,000 in property.

Grand Rapids—The Grand Rapids Brush Co. has merged its business into a new stock company under the same style, with an authorized capital stock of \$100,000 preferred and 7,500 shares at \$1 per share, of which amount \$42,500 and 7,050 shares has been subscribed and \$5,637.50 paid in in cash.

Fighting Commercial Bribery.

Various organizations of business men have been lending their aid in recent months to a movement to stamp out commercial bribery. A bill designed to check this vicious practice, in so far as it effects interstate commerce, is now pending before Congress. It is sponsored by the Commercial Standards Council of New York City and has the backing of the National Wholesale Grocers' Association. Recently these efforts have been seconded by the Federal Trade Commission, which has issued an order to "cease and desist" against a concern alleged to have followed the practice of conferring gratuities upon agents to influence them to purchase supplies from it on behalf of their principals. Such a practice is presumed to be "unfair competition," and therefore in violation of the Clayton Act. This action by the Trade Commission does not remove, however, the need of the measure now before Congress, which not only outlaws the practice but also provides adequate penalties for both the giver and the recipient of such bribes.

Complications.

"The Bon Ton is the best and only barber shop in town," said the landlord of the Petunia tavern, "because the Palace Tonsorial Parlor is closed up just now on account of the proprietor being in jail for bootlegging. If you go to the Bon Ton and the fat barber is at liberty, prob'ly you'll be satisfied. But if you get into the thin barber's chair I d'know so much about it. He's a fiddler."

"How does his fiddling affect his barbering?" enquired the guest who wished to "lick up a bit."

"Well, it might not ordinarily, but you see, Chet—his name is Chester Cutwilly—is absent-minded and of en gets the two professions mixed, and thinks he is fiddling when in reality he is barbering, and, of course, sometimes barbers when he fiddles. And such like ain't neither good for the face or the fiddle."

Mr. Idema Is Second Largest.

Anent the reference to the Turtle Lake Lumber Co., on page 6 of this week's edition, the Tradesman has since learned that Mr. Curtis is the third largest stockholder of the company, instead of the second largest. Mr. Idema holds approximately \$70,000 of the stock and the Winchester estate holds \$135,000.

Honest, conscientious effort is the greatest accomplishing power in the world. Honest effort has bridged more streams and solved more difficulties than genius.

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NO one factor contributes more to your sense of security while motoring than the knowledge that you can obtain a supply of high grade gasoline of dependable uniformity wherever you may be. You can have that sense of security by using Red Crown Gasoline because there is a Standard Oil (Ind.) service station or a Red Crown Garage every few blocks in the city and every few miles in the country.

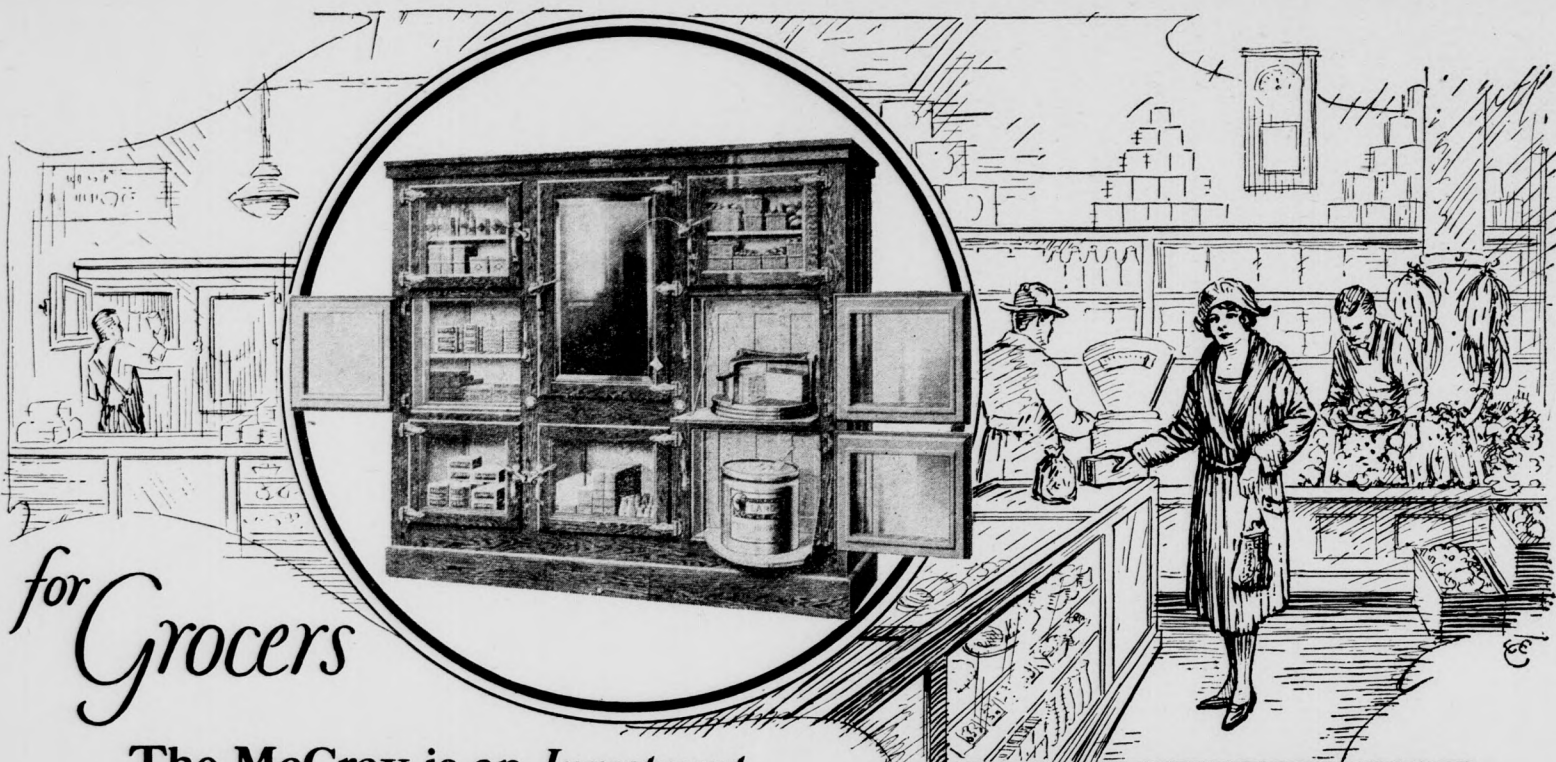
Red Crown possesses every one of those characteristics which the wise motorist desires. It causes the engine to start instantly, it accelerates smoothly and quickly, and it enables the car to deliver all the power and speed the engine can develop.

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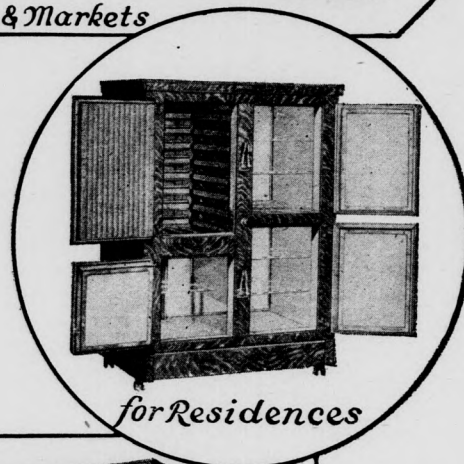
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