

MICHIGAN TRADESMAN

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EST. 1883

Fortieth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 20, 1922

Number 2035

CALUMET BAKING POWDER GOLDEN RULE

1	Distribute only through the Retail and Wholesale grocer.
2	Offer no Free Goods.
3	Never sell Mail Order Houses, Tea and Coffee Peddlers or Soap Clubs.
4	Use no "force-the-dealer" methods.
5	No sampling—pay a profit to Distributors on every can.
6	Give full weight—16-ounces to the pound.
7	Prepay the freight.
8	Uniform list price throughout the United States.
9	Give Dealers fair price.
10	More effective advertising than any other brand of baking powder.
11	Quick turnover for Retailer and Wholesaler.
12	Triple Guarantee— (a) Meet all Food law requirements. (b) Protect dealer's stock at all times. (c) Money back if not better.

CALUMET
The Economy BAKING POWDER

Sells Other Foods

FLEISCHMANN'S YEAST is the big sales-getter for your other foods because—

It combines well with salads, cream cheese or any other foods.

Can be used as a spread for crackers or taken in fruit juices or milk.

Its health giving properties increase your customers' appetites for other foods.

The Fleischmann Company

OELERICH & BERRY CO.



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



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



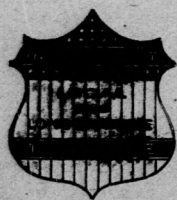
Old Manse Syrup

It always pays to
BUY THE BEST

Distributed by
ALL MICHIGAN JOBBERS

Packed by
OELERICH & BERRY CO. CHICAGO, ILL.

Citizens Long Distance Service



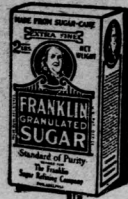
Reaches more people in Western Michigan than can be reached through any other telephone medium.

20,050 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY



You Must Increase Your Volume to Reduce Your Overhead

and this is the only way to increase your—NET PROFITS.

Franklin Sugar in Packages

brings the retailer a real profit on sugar, which is about 14% of his volume.

These products sell at sight, increase volume and are profitable to the retailer:—

FRANKLIN SUGAR HONEY
FRANKLIN CINNAMON & SUGAR
FRANKLIN TEA SUGAR
FRANKLIN GOLDEN SYRUP

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"
Granulated, Dainty Lumps, Powdered,
Confectioners, Brown, Golden Syrup



The Name on the Sack is a Guarantee of its Contents

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

NEWAYGO PORTLAND CEMENT

on every sack.

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

Newaygo Portland Cement is not limited in use to the construction of buildings. It may be used above or under ground, in or out of water. Its many uses have brought about a universal demand for the cement with a guarantee of uniform quality.

Newaygo Portland Cement Co.

General Offices and Plant
Newaygo, Mich.

Sales Offices
Commercial Savings Bank Bldg.
Grand Rapids, Mich.

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(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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ON THE EVE OF A GREAT WAR.

The bloodthirsty Sultan, desperate under the defeat of his partner in wholesale murder, the kaiser, has started a war of extermination against the Christian world.

The Mahdi looms warlike on the sands of the Soudan.

Every indication points to the resumption of warfare on the Eastern frontier of Europe, which will necessarily involve Arabia and Persia, as well as Turkey, in the most bloody conflict the world has ever seen.

Three hundred years ago, after a disastrous war, when peace terms were under discussion at the Sublime Porte, the reigning Sultan, with the co-operation and approval of the Sheik-ul-Islam, ordered the following prayer to be recited at every sunset in every Mosque in all parts of the then so vast Ottoman Empire: "May the Angel of Discord, who has always been our ally, come again to our aid, and confound our enemies."

That Allah has once more heard the prayers of the Osmanlist, and has sent His Angel of Discord to sow dissension among their foes, is the conviction to-day of every follower of the Prophet. Just a little over two years ago Turkey, as one of the defeated powers of the great war, was subjected to the imposition of the Treaty of Sevres, which deprived her of the greater portion of her territory in Asia as well as in Europe, where it was agreed that she should be left in a sort of honorary possession of Constantinople, subject to international protection and suzerainty, which were likewise extended to the Straits of the Dardanelles.

The Sultan's Government virtually made its submission. The Turks, like most other Moslems are fatalists. When once they find themselves face to face with what they are assured to be the inevitable, they settle down to it, and resign themselves to their lot far more readily and completely than almost any other race or creed.

Kismet plays with them to-day as important a role as it did in the early days of their conversion to Islam many hundreds of years ago. This is a fact well known to those who have an extensive acquaintance with the Orient.

The Sublime Porte had accepted with resignation its loss of Greece, of Rumania, of Serbia, of Bulgaria, of Eastern Roumelia, of a considerable portion of Armenia, of Tunis, of Crete, of Tripoli, and of the Aegean Islands; also of Macedonia. Indeed, it is only fair to the Turks to admit that they would have held aloof from the kaiser's war, and would have abstained from making any attempt to avail themselves of the opportunity to recover some of their lost possessions, had it not been for the irresistible pressure brought to bear upon them by the former kaiser and the Berlin government.

Unfortunately, however, there were present at the Peace Congress of Versailles some delegates, so completely under the domination of President Wilson and his wretched advisors that they lent willing ear to those who, ignorant of the character of the Turks, argued that they would never submit to the terms imposed upon them as the penalty not only of their adhesion to the cause of the kaiser, but above all for the appalling atrocities of which they had rendered themselves guilty in pursuing their Teuton-abetted policy of exterminating the entire Armenian race, and in subjecting the other Christian races of Asia Minor to the most cruel persecution, spoilation and massacre.

These delegates were powerless to sway the dominant forces at the Peace Conference in Paris and Versailles to mitigate the drastic terms of the Treaty of Sevres. But the fact that some dissension had existed among the members of the conference, exploited by German agencies and newspapers, and by the Lenin-Trotsky Junta at Moscow, encouraged certain Moslem outlaws to repudiate the authority of the Sublime Porte and of the Sultan, and to establish a so-called Nationalist government at Angora, under Mustapha Kemal Pasha. Prime Minister Lloyd George at the time demanded of the Allied Powers that they should join Great Britain in crushing this fellow murderer and cut-throat of the scullion-bred Enver Pasha, who has been recently overtaken by a relentless fate at Bokhara, in Central Asia, succumbing, like his other associates, Talaat Pasha, and Djemal Pasha, to the hands of Armenian avengers.

He declared in a memorable speech in the House of Commons that if a man of the type of Kemal were permitted to overcome, or even adversely affect, the policy deliberately adopted

under the Treaty of Sevres by the Allies with regard to Turkey, "Europe would miserably fail in her duty." He added that "Any sign of weakness on the part of England, France and Italy, and indeed of the entire civilized world, with regard to Mustapha Kemal Pasha, Enver Pasha, Talaat and Djemal, as well as their Bolshevik friends at Moscow, would destroy entirely the prestige of the Occident throughout the length and breadth of Asia, and practically invite another world war upon the forces of Christianity and civilization."

Of course the governments of Great Britain and France were handicapped in dealing with this Kemalist insurrection in Anatolia, by the notorious reluctance of their people to resume the great war, which we had all hoped against hope had been brought to a long, lasting close by the armistice imposed by Marshal Foch upon Germany at Compiègne, in the second week of November, 1918.

The armies of France and Great Britain were war-worn and eager to return to their homes and to their civilian occupations after their four exhausting years of hard fighting. They were so impatient for demobilization that the authorities had no alternative but to give way. And then there were the taxpayers who made their voices heard. Staggering under an utterly undreamed of burden of imposts, needed to pay the colossal expenditures of the great war, they were clamoring for economy and peace, and indisposed to lavish any further billions in fighting, not for the protection of their native land from the foreign foe, but in order to engage in a struggle in the Levant, in Asia Minor and in foreign countries a thousand miles away.

Popular sentiment of this kind had already compelled Premier Lloyd George and his colleague, the then Premier of France, to withdraw British and French troops from Russia, and to restrict their support to the remaining forces of law and order there, headed by General Peter von Wrangel, to military supplies and money, dispatched with as much secrecy as possible.

This condition of affairs became in due course well known at Moscow, and also by Mustapha Kemal Pasha and by his so-called Nationalist insurgents in Anatolia, also by their friends and confederates at Berlin. It was upon this that they banked. But they counted without Eleutherios Venizelos.

People in London and Paris, and also in America, were alive to the fact that Greece would require some compensation for undertaking a job for which France, Great Britain and the United States were all equally reluctant to furnish the necessary troops

and treasure, and that this compensation would have to take the form of still further territorial aggrandizement.

Eleutherios Venizelos, then Premier, at length, by dint of his manifest sincerity, and by his extraordinarily skillful statesmanship, won over the governments of England and of France, and of the United States, to his point of view, and to a realization of his capacity to deal with the situation in the Levant: In one word, of his power to prevent the Treaty of Sevres, imposed by the Allies upon the Turks, from degenerating into a mere dead letter, and a subject of Moslem and Bolshevik derision and contempt.

He showed that Greece was particularly well qualified for the task, being, so to speak, on the spot, and as the next door neighbor to Turkey, in a position to dispatch troops and warships at the shortest possible notice to any point of what then remained of the Ottoman Empire.

She had already had several months previously an army of over 100,000 seasoned veterans occupying Smyrna and its immediate hinterland, in behalf of the great powers, and had it not been for the limitations imposed until then by the Allies upon the amount of Symnriote territory held by Greece, her able commander, Generalissimo Paraskeuopolos, would have long ago cleared Asia Minor of Mustapha Pasha Kemal and his then untrained forces, composed mostly of peasants impressed against their will into his service and anxious only to return to their farms, and to have a government that would protect their live stock and their products from seizure without pay.

But while England and France were thus working hand in hand, one power, namely Italy, failed in loyalty to her allies. While in negotiation in Paris over the future of Anatolia and learning of the possibility of Greece being chosen as mandatory for the Entente at Smyrna, she secretly dispatched several steamships heavily laden with Italian troops and with arms and munitions to occupy that great seaport of the Orient before the Greeks had time to get there. It was President Wilson who on his own responsibility, but acting with the knowledge and approval of Premiers Lloyd George and Clemenceau, dispatched the American naval squadron in the Mediterranean to turn back the Italian convoy, forcing it to return, thus giving the Greeks, that is to say, the mandatory forces, the time to reach and take possession of Smyrna.

Then, when young King Alexander of Greece met with so mysterious and premature a death from blood-poisoning, said to have been superinduced

(Continued on last page)

RADICALISM IS RAMPANT.

Retail Grocers Deliberately Walk Into a Trap.

Is the Federal Trade Commission planning the disruption of the traditional division of merchandising into classes, based upon mercantile function. In other words, does it mean to wipe the wholesaler—not only of groceries but everything else—out of existence and put all buyers on a "dead level?"

Many entertained that question when the Mennen decision was handed down, but since so many varied opinions could be predicated on that decree, they have deferred conclusions until the appeal has been argued before the Federal Court of Appeals in this city in October or November. One thing appears settled however—at least as to the commission's mind—and that is that it thinks anyone making a quantity price should sell to all alike so long as they take that quantity; irrespective of whether wholesaler or retailer, or consumer.

But the National Biscuit Company case referred to in the Tradesman last week, has ripped the whole question wide open again and thrown a scare into manufacturers, wholesalers and retailers alike, that what was ambiguous about the Mennen decree is now to be made clear in the Biscuit case and the last blow administered to the future of wholesaling. The more large trade studies the matter the more they conclude that when a handful of ambitious retail grocers decided to appeal to the Federal Trade Commission they played directly into the hands of the radical element in the board and opened the way to complete the suspected intent of the Mennen decree.

That decree in substance required that when a company had a quantity price it must sell to all who bought that quantity and sell at that price, whatever their class. It still had the right to refuse to sell and irrespective of price or quantity to choose and select its customers. The present proposition would take away the right to refuse to sell buying exchanges so long as it chose to continue selling chain stores and big individuals. If a manufacturer discriminated in price under the Clayton act or selected (or rejected) his customers by class as the Biscuit Company has, he would be committing a criminal act.

This is highly revolutionary and the alarm about it appears to be growing. Manufacturers declare they would be forced into numerous unfairly discriminating practices, and established relations with long time distributors would be sundered in a way that would neutralize the spirit of fair competition as they have understood it for years past.

Another element has apparently risen in interest in the proceedings of the Federal Trade Board, which only proves what some of the friends of the retailers have contended—that this proceeding may open the door to unseen mischief for the retailer. This is the "Co-op" and it represents the logical end to which the Federal Trade Commission is evidently driving the distribution of food.

Certain consumers' organizations—

pool which unite their buying requirements to make up a sufficiently large unit to buy from the wholesaler—are reported considering joining issue with the retail proceedings before the Federal Trade Board to secure the right to recognition under the manifest ruling the board is expected to make. They claim that if a quantity purchase discount can be achieved by a group of retailers it is entirely fair that a group of consumers should do the same and they have long protested against the refusal of wholesale grocers to sell them.

Efforts to locate these parties have been difficult, but rumors have it that some of them are consulting counsel with a view to asking intervention in the proceedings.

Do retailers want discounts eliminated? Ask any salesman and he will tell you they don't. All they want is to get in on them; each on one a little bigger than that to which he is entitled. In a recent test by the American Tobacco Company a straw vote showed 839 favoring a discount plan, as against 282 who wanted a flat price. They wanted something to play to; a chance to be rewarded for their zeal as against the laziness of the man who showed none. The tobacco company is trying to get these facts before the Trade Commission, but thus far without success.

It seems regrettable that the procedure of this Commission is so essentially judicial in its character. It is wholly foreign to the intent of the law which created the Commission and which originated with business men; not lawyers or Congressional reformers and muck-rakers. They wanted an advisory body, capable of seeing things as business men see them and not with the hair splitting nicety of a lawyer or a controversial debater. Business men wanted someone to look into their practices and advise how to do business more fairly. Instead the Commission has created a policy not unlike a grand jury procedure—a formal complaint, then investigation of it by profound hearings before a judicial referee and a conviction and decree to cease and desist. Never is the procedure helpful and advisory and friendly or motivating from kindly desire to aid. Business men do not want conviction; they want practical support in making competition fair. They don't want new thrones set up for experimentation, but support in making obstreperous individualists play the game according to the rules recognized by the trade as fair and equitable.

Resisting the Style.

Kalamazoo, Sept. 19—The ends of our draperies have reached the sidewalk and before we know it, our skirts will be sweeping it. It will help to keep the streets clean, but think of the handicap to our freedom. The long skirt is surely coming, unless we put up a fight. And all because the makers of fashion, principally men in Paris, who are not inconvenienced by this stupid and wrong change. It means to them the buying of more materials and new gowns (as short ones cannot be lengthened), but why allow men to dictate the way we shall wear our gowns? Mary K. Smith.

Seeing through a thing and seeing a thing through are two very, very different things.

MEN OF MARK.

J. G. Stander, New Manager Worden's Cigar Department.

John G. Stander was born in Grand Rapids, August 26, 1878. His parents and grandparents were both long-time residents of Grand Rapids, the latter having come to the city in 1848. He attended school on the West side of the river, graduating from the Union high school in 1894. He then took a course on commercial education in the McLaughlin business college. His first and only work was in connection with James Bayless, who owned and conducted the cigar department in the Morton House for many years. Eight years ago he was accorded a partnership interest in the business and six years ago he purchased his partner's interest in the stock and lease and conducted the business



John G. Stander.

as his own from that time on. During these years he made a careful study of the cigar business and came to be regarded as one of the best posted men in the cigar line in Michigan. So complete was his knowledge of the business that when Manager Rouse requested Mr. McMahon to select his own successor as manager of the cigar department of the Worden Grocer Company, he quite naturally recommended Mr. Stander for the position. Mr. Rouse accepted the recommendation of his lieutenant and Mr. Stander was immediately installed to fill the vacancy caused by the retirement of Mr. McMahon to accept a more lucrative position as sales manager of the Consolidated Cigar Co., with headquarters in New York.

Mr. Stander was married in 1899 and has two children; one a daughter of 17 and the other a daughter of 13. The older daughter graduated from Union high in June on the Academic course. The younger daughter is attending the Lexington street school.

Mr. Stander is a member of the Third Presbyterian church, but is not a member of any fraternal society or secret organization. The family reside at 53 Gold avenue. Aside from the study of cigars his only hobby is the perusal of books of a philosophic character. He attributes his success to

patient effort and close application to business.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 19—Ham Hamilton, of the Pickford Grocery Co., was a Soo visitor this week, procuring a load of supplies for the fair, which will mean an enlarged population for Pickford while the fair is on. From all accounts it will be the best fair ever held at Pickford. Preparations have been made to make it a grand success.

The Foster garage, at Newberry, is installing a radiophone, which is the first to be installed at Newberry.

Matt Surrell, the well-known livery man at Newberry, will open a new garage next Wednesday. A big dance will be held in the evening. Music will be furnished by the orchestra. If the public does not have a good time it will be no fault of Mr. Surrell, as he has spared no pains to make the event a success.

Charles Goppelt, the popular salesman from Milwaukee, representing H. O. Wilbur & Co., is booking orders in the territory this week. He was entertained on Sunday by the Salt Point Sand Club, which held its first conclave on the shores of Lake Superior. Fred Shaw, the promoter, was assisted by Herb Fletcher in perfecting the organization. As the meeting can be held only on Sunday it will interfere with some of our golf enthusiasts.

Times are better. We saw a man with a new silk shirt the other day.

The Manistique Dairy Products Co., which opened its creamery two weeks ago, is doing a thriving business, having handled 97,000 pounds of milk in the last sixteen days. John K. Morrison, formerly of Newberry, has accepted a position as cheesemaker with the company. He is an experienced man in his line and at present is making cheddar cheese, but he also expects to make a few other brands of cheese.

"Tight shoes are never comfortable until you take them off."

A new corporation which will be known as Jones & Douglas was formed here recently and they expect to handle a new car at the price of a ford, which is said to have all the modern mechanical parts used in the higher grade of cars. The car will be known as the new Star. Whether this will put a crimp in Henry's sales or not remains to be seen, as the Star is said to be a winner for the price of a ford car.

D. H. Moloney, the well-known proprietor of the Man Store, has purchased the new building East on Portage avenue, known as the Roach block. He plans to remodel the building completely, both inside and out, and some time next year, on or before May 1, he will open to the public a modern and up-to-date clothing store and haberdashery, equal to any in the North country. The building will have a frontage on Portage avenue, East, of 35 feet. Mr. Moloney has been in business at his present location for the past twenty years, coming here from Cheboygan, where he had been doing business on a smaller scale. He has outgrown his present quarters and has great faith in the Soo's future. Mr. Moloney has made a reputation for himself of the Abe Lincoln type and is known throughout the county as an honest dealer. He will take with him into the new store an old safe which he had when he started business in Cheboygan. It bears the manufacturer's date of 1851 and the safe is cherished for sentimental reasons. Mr. Moloney is interested in many other enterprises as well. For many years he has spent his winters in Florida, but returns each summer to his home town.

William G. Tapert.

The New—Old Competition

We are to-day facing the fiercest and keenest competition in business that the retail grocer has ever known. It is a combination of methods discarded twenty years ago and the nearly scientific methods of the present day.

This present day competition will include the chain store, the partial service store, the mail order house and other present-day schemes, which lend themselves wonderfully well to advertising. All of this demands a greater efficiency on the part of the retail grocer than ever before and the retailer who continues to succeed must and can meet this competition with the effective methods which are at his command.

He must study turn-over—he must train his clerks and himself to avoid losses, due to stagnant merchandise, by developing rapidly all movement in his merchandise. (Turn-over in groceries should be at least ten times a year.)

His stock must be so complete that he can take care of all reasonable demands: but, on the other hand, there must be no idle merchandise to cause unnecessary expense of carrying or loss in depreciation.

He must be a better buyer and not be hoodwinked by the old style competition, which sells

staples at cut prices and the remainder of the line at advanced prices.

He must know values to the point that every article in his store gives his customers the biggest VALUE that is possible.

He must clean up, paint up and put his store in order and keep the cleanest, brightest store in his community.

He must have trained salesmen—not order takers. A well trained clerk at a fair salary is a better investment than a poor clerk at a cheap salary.

His personality must permeate his store and he must remember that the personality of the successful retailer is his biggest asset and the one thing that all other forms of competition cannot buy with money.

He must have the courage to stand firm in good merchandising methods and resist fearlessly the underhanded methods of some competitors, who are relics of the past.

He must have courage to fight a keen fight, the knowledge to buy good merchandise and get the greatest turn-over possible, the courtesy to make every customer come again and an abiding faith in his own ultimate success.

WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.

MOVEMENT OF MERCHANTS.

Morrice—Otto Poulson succeeds H. G. Heaton in the drug business.

Deckerville—Elmer Flanagan succeeds Bryce & Flanagan in the boot and shoe business.

Midland—It is reported that E. A. Bendall, boot and shoe dealer, has made an assignment.

Zeeland—The Ted & Ed Clothing Co. has increased its capital stock from \$30,000 to \$40,000.

Pontiac—William A. Bezo, boot and shoe dealer, is reported to have filed a petition in bankruptcy.

Birmingham—The Birmingham Lumber Co. has increased its capital stock from \$1,000 to \$15,000.

Harbor Beach—The Huron County Savings Bank has changed its name to the Huron County State Bank.

Iron River—Charles Levine, dealer in clothing and shoes, is reported to have filed a petition in bankruptcy.

Lansing—Harry Lamerson has engaged in the shoe business in the basement of the City National Bank building.

Detroit—Leo Feder, boots and shoes is reported to be offering to compromise with his creditors at 12½ per cent.

Lansing—Davis Bros., women's ready-to-wear clothing, 205 South Washington avenue, opened for business Sept. 16.

Grand Rapids—The Federal Furniture Co., Buchanan avenue, has changed its name to the Furniture Capital Shops.

Monroe—The Red Star Store-Home Furnishing Co. has engaged in business at the corner of First and Winchester streets.

Holt—The Holt State Bank, organized early this spring by Holt and Lansing capital, opened its doors for business Sept. 16.

Detroit—The McGraw Hardware Co. is now located at 3619 McGraw avenue. It was formerly known as the Holden Hardware Co.

Lansing—James O'Connor, dealer in clothing and men's furnishings, is remodeling his store building, installing modern plate glass windows, etc.

Lansing—The Lansing Furniture Co. has engaged in the furniture, carpet and house furnishing goods business at 402 South Washington avenue.

Amena—Charles H. Smith has sold his stock of dry goods, groceries, notions, etc., and store building to Paul Ulricks, of Paw Paw, who has taken possession.

Price—Courtright & Hettingen are closing out their stock of general merchandise and will convert the store building into a garage and automobile supply store.

Saginaw—A. E. Ensminger & Co., 121-25 North Hamilton street, has been incorporated to deal in dry goods, with an authorized capital stock of \$20,000 common and \$5,000 preferred, of which amount \$20,000 has been subscribed and \$15,000 paid in in property.

Davison—The Davison Oil & Gas Co. has been incorporated to deal in gasoline kerosene, lubricating oils, auto supplies and accessories, with an authorized capital stock of \$30,000, of which amount \$25,000 has been subscribed, \$4,686 paid in in cash and \$21,014 in property.

Iron Mountain—The Lake Superior Logging Co. has been incorporated with an authorized capital stock of \$80,000, all of which has been subscribed and paid in in cash.

Clinton—T. N. Thompson has resigned his position as landlord of the Clintonian hotel and is succeeded by W. H. Wright, of Des Moines, Iowa, who will take possession Nov. 1.

Adrian—The Michigan Hotel Co. has been incorporated with an authorized capital stock of \$40,000, \$10,000 of which has been subscribed and paid in, \$500 in cash and \$9,500 in property.

Lansing—The D. & A. Sales Co. has sold its garage and stock of auto parts, supplies and accessories to P. C. Stevens and Claude Miller who will continue the business under the same style.

Detroit—The American Burner Corporation, with business offices at 1302 Real Estate Exchange, has been incorporated with an authorized capital stock of \$10,000, \$3,000 of which has been subscribed and paid in in cash.

Detroit—The Draheim-Neville Furniture Co. has been incorporated to deal in furniture, carpets, house furnishing goods, etc., with an authorized capital stock of \$25,000, \$13,050 of which has been subscribed and paid in in cash.

Plainwell—Mrs. W. W. Woodhams is closing out her stock of general merchandise and will lease the store building to the Conrad & Welborn Co., which will occupy it with their stock of bazaar goods and second-hand furniture.

Cassopolis—Clark & Hayden, Inc., has been incorporated to deal in autos, trucks, auto parts, accessories, supplies, etc., with an authorized capital stock of \$30,000, all of which has been subscribed and paid in, \$1,000 in cash and \$29,000 in property.

Grand Rapids—The F. & W. Stores, 305 Division avenue, has been incorporated to deal in shoes and other articles of wearing apparel at wholesale and retail, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—F. P. Reynolds & Co., 2342 Russel street, has merged its wholesale produce and fruit business into a stock company under the same style, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in, \$330 in cash and \$14,670 in property.

Flushing—The Flushing Oil & Gas Co. has been incorporated to deal in gasoline, oils, greases, auto supplies and accessories at wholesale and retail with an authorized capital stock of \$25,000, of which amount \$19,450 has been subscribed and paid in, \$757.54 in cash and \$18,692.46 in property.

Muskegon—The B. H. Bloch Coal Co. has merged its wholesale and retail fuel and building materials business into a stock company under the style of the B. H. Bloch Coal & Supply Co., with an authorized capital stock of \$50,000 of which amount \$30,500 has been subscribed and paid in, \$150 in cash and \$30,350 in property.

Lansing—Abbey & Walters, 321 South Washington avenue, have merged their clothing and men's furnishing goods business into a stock

company under the style of Abbey & Walters, Inc., with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and paid in, \$2,353.81 in cash and \$27,646.19 in property.

Manufacturing Matters.

Jackson—The Michigan Seating Co. has decreased its capitalization from \$140,700 to \$100,000.

Detroit—The Heat & Cold Co., Inc., 1445 Broadway avenue, has changed its name to Heat & Cold, Inc.

Detroit—The Detroit Rotary Gravure Co. has increased its capital stock from \$25,000 to \$50,000 and changed its name to Fred A. Curtis, Inc.

Detroit—The Rinsed-Mason Co., 5971 Milford avenue, manufacturer of industrial paints, etc., has increased its capital stock from \$25,000 to \$100,000.

Detroit—The Acme Saw Co., 522 East Fort street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—The Precision Speedometer Co., with business offices at 924 Penobscot building, has decreased its capital stock from \$200,000 to \$100,000 and 10,000 shares no par value.

Detroit—The Aman Foundry Co., Davison avenue, has been incorporated with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in in cash.

Paw Paw—The Puritan Grape Juice Co. has been incorporated with an authorized capital stock of \$100,000 common and \$50,000 preferred, of which amount \$105,000 has been subscribed and paid in in property.

Detroit—The Detroit School Equipment Co., with business offices at 400 Penobscot building, has been incorporated with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and \$2,000 paid in in cash.

Detroit—The G. C. Coyner Co., 1430 Marquette, has been incorporated to manufacture and sell pistons, construction pins, etc., with an authorized capital stock of \$10,000, of which amount \$4,720 has been subscribed, \$563.10 paid in in cash and \$4,156.90 in property.

Detroit—The Detroit Harvester Co., 6535 Livernois avenue, has been incorporated to manufacture and sell harvesting machinery, equipment, etc., with an authorized capital stock of \$500,000 common and 50,000 shares at \$1 per share, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Butt Welding & Manufacturing Co., 4847 Bellevue, has merged its business into a stock company under the style of the Butt Welding Co., with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Detroit—Higgins & Hiestand, 2720 East Grand boulevard, manufacturer of metal products, have merged their business into a stock company under the style of the C. B. Higgins Co., with an authorized capital stock of \$50,000, \$40,000 of which has been subscribed and paid in, \$6,954.98 in cash and \$33,045.02 in property.

Detroit—The A. & B. Garment Co., 1504 Broadway, has merged its manufacturing, wholesale and retail garment

business into a stock company under the same style, with an authorized capital stock of \$1,000 preferred and 1,000 shares at \$10 per share, 1,000 shares being subscribed and paid in, \$5,000 in cash and \$5,000 in property.

Muskegon—Extension of the Muskegon mill of the Central Paper Co. is to be made at once, and the force of workmen is to be enlarged so that production will be increased practically 100 per cent. A new power plant is to be installed and electric current will be generated at the mills instead of relying on current brought from outside sources. Production is now about 60 tons daily. About 400 men are now employed but the force is to be enlarged to about 700 as soon as the new plant is completed. The present mills were built about twenty-two years ago when production was twelve to fifteen tons daily. The company now owns its own fleet of steamers which bring pulp wood from Northern forests.

Flour Buyers Should Cover Their Requirements.

Written for the Tradesman.

The Near Eastern war scare temporarily stimulated prices for wheat, causing quite a sharp upturn in values but there has been some reaction from the high point.

Very naturally, should European countries become heavily involved in war, a decided upturn in values on all cereals would immediately develop; considerably higher prices would prevail. However, it is doubtful if a heavy involvement materializes. Certainly it is greatly to be hoped an amicable adjustment of the situation can be made, and leaving the war situation out of it altogether, wheat and flour are selling as low as they should go, everything taken into consideration.

The domestic demand is improving materially, compared to a year ago. The trade in general have about come to the conclusion the price of flour is right at the bottom or practically so. A little better enquiry has come from country sections, indicating the farmer has more confidence in the price of flour.

During the past week mills have in a number of cases been obliged to buy the futures instead of cash on account of the limited offerings of cash wheat and the inclination on the part of the farmer to hold for better prices.

We can see no particular reason why the trade should overbuy on flour for far distant delivery, and yet, on the other hand, some of the best authorities in the country are advocating the purchase of both wheat and flour, maintaining prices are as low as they will be on this crop and that a slight advance will materialize within the next five or six weeks.

Certainly it is good business on the part of the flour buyer to amply cover his trade requirements.

Lloyd E. Smith.

Actions speak louder than words. It does a lot more good to throw a rope to a drowning man than to hand him a line of conversation.

Most people grade about the same as the roads along which they live.

Essential Features of the Grocery Staples.

Sugar—There is no improvement in the demand for refined sugar. An impression prevails that a further downward revision of prices is impending and this, added to the reticence of buyers, leaves the market in an uncertain condition. New York refiners hold granulated at 6¼c. The Grand Rapids price is 6.85c. Refiners' reserves of raws are admittedly quite low, the quantity of unsold sugar available for early use is very moderate and remaining visible supplies until the end of the year should prove hardly more than sufficient to meet normal requirements. But on the other hand there is not question that the refining capacity is at present greater than the domestic consumption can absorb and that competition between refiners for business from now on is certain to be very keen. Without any foreign buying there will either have to be considerable increase in the domestic demand to satisfy all of the refiners and absorb anything like their capacity production, or to whatever extent they may be obliged to reduce their meltings the demand for raws will be proportionally curtailed. A considerably improved demand for refined should come when present surplus stocks are cared for, but unless there are new developments to induce the trade to purchase refined again on a large scale, which is hardly to be expected at this late season of the year, raw sugar will unlikely be marketable except in moderate quantities as refined moves and any improvement in the market that may take place will probably be gradual and limited in scope.

Tea—The market has shown activity during the week, the consumptive demand being fairly active. The undertone is strong almost on the entire list but in some things, notably Congoes, the situation is very strong, on light stocks and firm news from the other side. Ceylons are also very firm and much higher than a few weeks ago. Stocks are going down and the whole tea market is looking up.

Coffee—The market has shown some slight fluctuations during the week, but the market for actual coffee is about unchanged. All grades of Rio and Santos, green and in a large way, are practically unchanged from last week. The wholesale market for roasted coffee, which includes milds, is entirely unchanged from last week with a quiet demand.

Canned Fruits—Irregular conditions prevail in peaches, with buyers placing conservative orders and favoring the more or less distressed lots. Fine grades show more strength than canners admit and are maintained at more stationary levels. Canners say that they are ready to buy back genuine standards at the low levels which buyers say are being quoted to them. Cherries are firm and are controlled by the light pack. The better grades of apricots also show a steady undertone. The only pineapple is in resale lots from second hands, and full prices are insisted upon. Apples are featureless and show weakness.

Canned Vegetables—The disposition

of jobbers is to seek canned foods on the spot, to make moderate purchases against actual wants and to prefer to pay a premium for minimum lines for immediate delivery rather than lower prices for stocks at country points. The demand is narrow and selective with a marked disposition to avoid extensive purchases for later deliveries. Among some of the reasons for this condition are the financial and industrial conditions, which are too unsettled to encourage free advance trading. Also jobbers are getting in their early packed lines and it keeps them busy financing them. The retail demand is not heavy and there is more of a disposition to sell to the grocer so as to establish a wider outlet than there is to seek additional stocks, especially those which are in the process of canning. Tomatoes improved last week in all three sizes and are held firmer by canners at advances. Cheap No. 10s are now being withdrawn in favor of a straight \$4 price. Packers are convinced that the pack is light and they are inclined to hold for a reaction above the present range. California tomatoes are in the same position, with the drift toward more trading. Corn is easy and dull. Buyers are slow to show interest except to keep them going from week to week. Canners are seeking to expand the movement and are circulating reports of a moderate pack in all sections. Peas are firm in the standard grades and by some operators are regarded as a product with a bright future. Jobbing operations are not so extensive as at the immediate close of the canning period, because many wants have been filled and later requirements will be met later on as they develop. Asparagus is firm and a ready seller in a routine way.

Canned Fish—Maine sardines are still very dull and the market still quite unsettled, with considerable weakness shown. There have been no further declines in fish during the week, but the market is unquestionably in buyers' favor as canners are pushing for sale. The pack will probably be about average size. Salmon, particularly Alaska grades, continues unsettled. Red Alaska is weak because buyers are not confirming their orders at the opening prices. Other grades are also neglected.

Dried Fruits—The market is dull and weak and little business is passing. The spot movement is about as nominal as it is possible for it to be, for fresh fruits are more plentiful and cheaper than they have been in a number of years. The East has a big crop. California has a record breaking yield and, what is more, the Coast is about three weeks later than usual, so that the peak occurred when the East also was at the height of its shipping season. Prunes are sentimentally firm on the Coast and actually weak on the spot, as local traders refuse to buy. The Association has withdrawn on Sunscweets; the corporation has advanced to full opening where some other independents stood, but still others shade quotations ¼@¾c. Raisins are quiet. Jobbers are slow to book orders for the future as they are covered on their immediate wants with old fruit and the situation in

California is peculiar. There is a possibility of adding materially to the already large tonnage anticipated by the inability of shippers to send their grapes East in their fresh state. Currants are firm abroad but easy on the spot. Apricots and peaches are dull.

Syrup and Molasses—Molasses is looking up a little as cooler weather approaches without change in price. Sugar syrups are comparatively quiet at unchanged prices. Compound syrup fairly active and unchanged.

Cheese—The market is fairly firm at an advance of about ½c per pound over a week ago due to the advance in the producing sections. Stocks of cheese are larger than last year, the market is steady and the consumption only fair. We do not look for any change in the near future.

Provisions—Everything in the smoked meat line is quiet with all style hams selling at about 1¼@2c under a week ago. Bacon and salt pork are unchanged. Pure lard is steady at prices about the same as a week ago, with a light demand. Lard substitutes are very quiet at about 1c per pound lower than last week. Canned meats, dried beef and barreled pork are all quiet at unchanged prices.

Rice—Foreign rice is so strong statistically that holders can assume an independent attitude and either exact full quotations or carry their stock for a later market. Rice in all positions is in light supply. Domestic rice is quiet but about steady in tone. There has been no increase in the demand and no real expansion in the outlet is expected until the situation has assumed a more definite position. Buying is hand-to-mouth and mostly in small parcels.

Brooms—It looks as though brooms are a good thing to buy at this time. The broomcorn market is in a very serious condition, owing to the short crop and the damage caused to the early planting in Kansas and Oklahoma by the hot winds. Corn which sold a few weeks ago at 4c per lb. is now finding a market at 10c per lb. If the market continues to advance, manufacturers will be forced to make another advance of 70c@\$1 per dozen in order to keep in line with the cost of broomcorn.

Beans and Peas—The market for marrows, pea beans and California limas is still very dull with a general tone of weakness. Prices on practically everything are in buyers' favor. Green and Scotch peas unchanged and dull with prices probably a little softer.

Salt Fish—Trade are displaying considerable interest in the first arrivals of new fat Norway mackerel, partly on account of the shortage of Irish fish. Prices on imported mackerel are comparatively high and the situation looks rather strong. The quality is good and the supplies are apt to be fair.

Do not weaken the muscles, dull the brain, or discourage the heart by thinking yourself a martyr. Probably your real trouble is that you aren't busy enough.

Stumbling blocks and stepping stones are all the same; it depends on how you use them.

A Matter of Magnanimity.

Saginaw, Sept. 19.—In "A Circle of Settlements" Hugh Sandford proposes the ingenious scheme of having the Allies remit half of Germany's debt and of turning the other half over to the United States in lieu of the \$11,000,000,000 due us. From this Germany gains \$11,000,000,000, we lose nothing and the Allies lose \$11,000,000,000. Who here is holding the bag?

Mr. Sandford ought to go a step further and have a total cancellation of debts, we to pardon the Allies and they in turn to pardon the Germans. In that case both the Allies and we stand to lose \$11,000,000,000 apiece and Germany will gain \$22,000,000,000. I honestly think this the logical conclusion of Sandford's suggestion. We are no better than the Allies and we certainly can lose \$11,000,000,000 if they can. Again, we must not be outdone in magnanimity by our associates. It is always easy to suggest that George do it.

It is conceded that Germany's debt is a staggering one; but it must also be conceded that France is torn up incredibly. Germany exacted the last cent in the Franco-Prussian War; France and the rest of the allies are asked to remit half of their debt. One may cry out that it is cruel to punish Germany; but this is a case of equity. What is to become of order if we never punish the transgressor? Next, I suppose, some one will come forth with a scheme whereby the Allies will pay Germany an indemnity.

Of course Mr. Sanford takes the view that half a loaf is better than no bread; but in this case there need be no half loaf. It is nonsense to claim that Germany won't be able to pay some time in the future. It will take time and it will entail suffering, but unless it is done any nation is invited to play ducks and drakes with the peace of the world. While it is fine to be sentimental, it is wrong in such a case. Unless there is speedy retribution, there will be no check on the criminal—and Germany is a criminal in the eyes of the world.

Perhaps Sanford's letter is very "businesslike," but it scarcely will appeal to the Allies. It would be a good deal more just for us to cancel the allied indebtedness. Clearly, we are not willing to do that, although there are grounds for it; how then can we expect the Allies to do for their enemy what we will not do for our friends?

I am an American, but I have full sympathy for the Allies. France has been torn past all repairing and it is the simplest kind of justice that that damage be made good. Magnanimity is all right theoretically, but its practice toward the enemy is the most difficult thing in the world.

Louis G. Smith.

Probably never before has the suggestion been voiced so frequently that the tariff ought to be permanently removed from the domain of politics and entrusted to the guidance of a commission, equipped with authority to make schedules on a thoroughly scientific basis, adjusted to changing conditions. Twenty years ago the almost complete unanimity of protest in the woolen industry against tariff tinkering would have been shuddered at as nothing less than radical. Now everybody seems to be doing it. It is not so certain, however, that anybody wants to take the lead in a movement that might build up a voting power that would remove from the field of political contention a subject that has always been more prominent in political platforms and campaigns than the one that led to the enactment of the Eighteenth Amendment.

HIGHER UP THE LADDER.

J. J. McMahon Goes To the Consolidated Cigar Corp.

James J. McMahon, who came to the Worden Grocer Company three years ago Nov. 1 as manager of its newly-organized cigar department, leaves Friday for New York to take an executive position in the sales department of the Consolidated Cigar Corporation. The latter organization is the second largest cigar making concern in the United States, conducting thirty-two factories in New York, New Jersey, Pennsylvania, Ohio and Michigan. It has six factories in Michigan—two in Detroit and one each in Grand Rapids, Manistee, Ludington and Traverse City. Its brands include Harvester, Dutch Masters, LaAzora, Mozart, New Bachelor, Adlon, 44 and Henry George. Mr. McMahon was given a complimentary dinner by his associates of the Worden Grocer Company at the Peninsular Club last Saturday afternoon. He enters upon the duties of his new position Oct. 1.

He takes with him the hearty best wishes of a wide circle of friends and acquaintances.

Biographical.

James J. McMahon was born near Ludington, May 31, 1882. His parents were both Canadians of Irish descent. The family subsequently removed to Cadillac, where the head of the house long occupied a responsible position with Cobs & Mitchell. He was an expert woodsman and lumberman and remained in the employ of Cobs & Mitchell as foreman and superintendent until his death.

James attended the public schools of Cadillac and subsequently pursued the literary course at Notre Dame University, at South Bend, for three years. His first employment, after completing his education, was with his father, whose headquarters had been transferred in the meantime from Cadillac to Petoskey. While so engaged he was offered a position in the shipping department of the Grand Rapids branch of the National Biscuit Co., which he gladly accepted.

Three months later he was offered a position as traveling salesman for the same house, covering the territory adjacent to Grand Rapids. He availed himself of this opportunity and pursued the duties of that position for six years. He was transferred to the Denver branch of the National Biscuit Co. and assigned to Arizona territory. Not liking the change of climate and environment, he returned to Grand Rapids and secured a position as Michigan representative for the Clarence Hirschhorn Co., of Chicago, manufacturer of cigars. He resigned at the end of the year to accept the position of assistant sales manager of Samuel J. Davis & Co., now known as the Consolidated Cigar Co., New York. He remained with the Davis house five years, when he resigned to accept the management of the new cigar department which was inaugurated by the Worden Grocer Company, which he has expanded to enormous proportions.

Mr. McMahon was married seventeen years ago to Miss Mabel Myers, of Petoskey. He is the father of three

interesting children—two daughters and a son. The family reside in the own home at 51 Grand avenue.

Mr. McMahon owns up to but two hobbies—foot ball and boxing matches. In his younger days—he has to take off his hat and show the occasional grey hairs to corroborate his intimation that he is no longer young—he was an ardent devotee of foot ball, but of late years he has necessarily confined his activities to the location of the fan. Because he has specialized on cigars he has come to be regarded as one of the best posted cigar men in the country. He is an indefatigable worker and a constant student of every branch of the business he has espoused as his life work.

Mr. McMahon attributes his success to close attention to business and to

HOTEL MEN IN SESSION.

Two Day Annual Convention at Battle Creek.

Battle Creek, Sept. 19—In point of attendance the annual meeting of the Michigan State Hotel Association, which closed its sessions here last Saturday night, was the largest ever held by that organization, nearly 200 members being present. The program, which I shall also endeavor to take up in detail, was also of much interest to participants.

Beginning with the organization of the convention on Friday at 10:30 a. m., when Mayor Chas. Green made an address of welcome, which was responded to by Vice-President Frank S. Verbeck for the Association, the work continued in the order of the reports of President, Secretary and Treasurer and the appointment of various committees.

"Co-operation," a topic given to W.

Kellogg, its founder, and M. W. Wentworth, manager.

Notwithstanding the entire absence of meat from the menu (which follows) the innovation was enjoyed by everyone, and not only the food, but the service of same was most highly commended:

Strawberry Cocktail
Mushroom Soup—CROUTONS
Radishes Celery Olives
Normandy Loaf—Gravy
Sweet Potatoes, Southern Style
Green Corn Lima Beans
Combination Vegetable Salad
Bran Bread Hot Rolls
Plum Jelly
Cereal Coffee Fruit Nectar
Pumpkin Pie Yogurt Cheese
Salted Pecans

Following the luncheon, which was served to tuneful music by an excellent orchestra, Dr. Kellogg gave a most interesting talk on the objects and accomplishments of the institution, making the point that the human family as a whole consumes too much animal food and that, as a result of such excesses, it had degenerated in fifty years to the extent of a shrinkage in human stature equivalent to an average of two and one-half inches.

After this address the guests were taken in hand by competent guides and shown the wonders of the institution, with the result of feeling well compensated for the time consumed.

At 4 p. m. Willard M. Bryant, Field Secretary of the Michigan Good Roads Association, gave sensible and ample reasons why the hotel man should take up the cudgel in favor of the improvement of our highways.

A dinner at the Battle Creek Country Club, at 7 p. m., followed by dancing, completed the first day's session.

Early on Saturday the convention listened to various committee reports, and then to a very interesting talk by John Willy, editor Hotel Monthly Chicago, as to the definition of the word "Hotel." Mr. Willy's contention was that the legislatures of the various states should throw such safeguards around the institution now known as a hotel that its use in advertising and otherwise should be a positive guaranty that the establishment using it was a reputable concern and met certain reasonable but definite requirements.

This subject brought out considerable discussion on the part of listeners, but the consensus of opinion was that the less we had to do with the legislatures, the more satisfaction would be enjoyed by hotel patrons.

A scholarly address by Chas. H. Stevenson, President of the Detroit Hotel Association, and owner of Hotel Stevenson, Detroit, on the subject of "Hospitality," was one of the hits if not the hit of the session. Mr. Stevenson advanced the thought that the general public, patrons of hotels, were not only entitled to the service which they paid for, but the dispensation of courtesies such as would be provided by a host to his intimate friends, and told what he was doing in that line. It is admitted by the traveling unit that the old-fashioned landlord who spent his entire lifetime in promoting the comfort of his guest, to his own evident enjoyment, had not lived in vain, and that the Hotops, Chittendens, Pantlinds and Nortons had set an example which could profitably be emulated by the modern day Boniface.

Henry Bohn, editor of the Hotel World, Chicago, followed along the lines laid down by Mr. Stevenson in a masterly oration. He dwelt upon the duties incumbent on hotel officials and spoke particularly of the encouragement of fraternal relations between the large and small hotel proprietors, exemplifying the benefits to be derived from association. Mr. Bohn was one of the original organizers and promoters of the Michigan Hotel Association and demonstrated that he still retained a sentimental feeling toward same.



James J. McMahon.

being honorable with his customers and his house. Those who know him best, however, insist that much of his success as a salesman and manager of salesmen is due to a pleasing personality which enables him to meet all with whom he comes in contact so graciously and generously that neither friction nor controversy is possible. He is a master of detail and never overlooks the smallest feature which would contribute to the pleteness of his plans and the efficiency of his efforts. That he will achieve a country wide success in his new connection goes without saying.

In Extenuation.

"So your nephew has been sent to the legislature?"

"Yes," replied Farmer Fumblegate. "But I hope you'll believe me when I tell you that all the time he was living with us he never stole anything."

L. McManus, of the Cushman House, Petoskey, was ably presented by that gentleman, who carefully pointed out the great advantages to be derived through close association not only with members of the hotel fraternity, but between the landlord and his guests, as well as with the employees who from their post of duty come in touch with the traveling public. Mr. McManus spoke of the support given the Greeters' Association by hotel men, who provided memberships for their clerks and managers that they might, in time, become attuned to their requirements as hosts.

"Public Utility Matters," handled very interestingly by A. D. McLay, of the Detroit Edison Co., divulged much of interest to the fraternity, in an explanation showing the whys and wherefores for service charges, which have been paid many times under protest for the reason the consumer usually did not know what he was paying for.

At 1 p. m. Friday a complimentary luncheon was given the entire assemblage by the Battle Creek Sanitarium through the courtesy of Dr. J. H.

John D. Martin, of Grand Rapids, representing the U. C. T., presented a magnificent floral tribute to the Association from his fraternity. He spoke feelingly of the friendly feeling existing between his colleagues and Michigan landlords. He mentioned the fact that the Hotel Association had at all times and with the greatest courtesy recognized his own organization, had taken up with him and most satisfactorily adjusted all complaints of unfair treatment of traveling men and that in his own personal experience of forty years he had no reasonable grounds for complaint of unfair treatment by the hotel profession.

At 1 p. m. the members of the Association were conveyed in automobiles to the immense establishment of the Kellogg Toasted Corn Flake Co., where they were tendered a complimentary luncheon by John L. Kellogg, its manager, as follows:

- Noodle Soup
- Olives
- Fried Spring Chicken, corn fritters
- Candied sweet potatoes
- Cauliflower, au gratin
- Tomato and Asparagus salad
- Southern Tea Biscuits
- Ice Cream
- French Pastry
- Celery
- Coffee

Mr. Kellogg gave many interesting historical and statistical facts concerning the origin and growth of his company, and was followed by W. W. Smith, a prominent Battle Creek banker, who spoke interestingly and emphatically of the dangers now confronting the Republic through debt and extravagance being indulged in by the present Congress. He especially condemned and criticised the people's representatives in Washington, who, notwithstanding the solemn warning given them by President Harding and those in charge of the Nation's finances, were placing burdens upon taxpayers which were almost pauperizing, seemingly for the sole and one purpose of solidifying themselves with the electorate of the country. The Nation is now facing a deficit for the present fiscal year of over one-half billion, which owing to maturing obligations, would amount to three times that sum for the following year. Income taxes, as a result of business stagnation were falling off tremendously, and that in the final analysis the public would find that so far as their financial burdens were concerned, the war tribute had not fairly begun.

The completion of the program in the spacious dining room of the Corn Flake Co., was followed by a most interesting inspection of the factory, accompanied by guides who explained the minutiae of manufacturing of the world-famous breakfast food.

The ladies of the party were entertained at the local theater with a matinee performance, while those of the male persuasion who desired to play golf were granted such privileges by the Battle Creek Country Club.

Proprietors of hotels in smaller cities and towns, not interested in the before mentioned social events, had a meeting at the Post Tavern for the purpose of comparing notes on many details which make up the hotel conduct, such as the help problem, hotel purchasing, etc. The subject of hotel laundry work elicited the fact that while some hotels were paying as high as 7 cents per pound for flat work, others in near by towns were enjoying prices as low as one to one and one-half cents per piece, or from 60 to 75 per cent. lower prices.

The real event of the convention was the official dinner given at the Post Tavern at 7 p. m. on Saturday, the menu of which was as follows:

- Small Canteloupe Baskets assorted
- Stuffed celery
- Texas Pecans
- Bisque Supreme
- Cheese sticks
- Soft Shell Crabs
- Frappe
- Julienne Potatoes
- Filet Mignon, Escoffier
- Candied sweet potatoes
- Cauliflower
- Maraschino Punch

- Head Lettuce and Asparagus Tips
- Russian Dressing
- Meringue Glace
- Apollinaris
- Demi Tasse
- Cigars

President Montgomery introduced Edward C. Nettels, Traffic Manager of the Postum Cereal Co., who acted as toastmaster. As someone expressed himself, he was a "toastmaster right." From the time he started in on his program until its completion the participants were convulsed with laughter and rollicking enjoyment.

After introducing W. L. MacManus, of the Cushman House, Petoskey, who was "guilty of attending the convention on the occasion of his 54th birthday," which was accompanied by a handkerchief shower at the hands of his numerous lady friends, Hon. Joseph L. Hooper, of Battle Creek, spoke of "Hotels," humorously, and Fred E. Sherriff made copious quotations from the "guests' note book," with definitions of technical terms used in hotel operation. For instance, he defined the "Hotel Register" as a "Mortuary record of hotel guests who had died of old age while awaiting assignments to two dollar rooms at the Statler Detroit;" "Head waiter," as the individual "whose chief duty is to seat you where you do not want him to;" "Hotel Kitchen," where "Greek meets Greek." Many happy and humorous personal allusions were made to hotel managers, one of which we remember concerned Edward R. Sweet, of the Occidental Hotel, Muskegon, who incidentally was mentioned as "using an apparatus for spraying chloroform upon his guests to put them to sleep, and the same method when he presented his bills."

A most enjoyable dance followed the banquet, which continued long and merrily.

Visiting hotel men and their wives were the complimentary guests of Mr. and Mrs. L. J. Montgomery, proprietors of Post Tavern, probably the most wonderful institution of its kind in the whole world, but they were ably backed up by Mr. and Mrs. George Southerton, of Hotel Laverne, as well as business men generally.

The next convention will probably be held at Flint, but I predict the promoters of the next convention will have to "go some" to keep the pace established by Grand Rapids, Muskegon, Battle Creek and other cities.

Frank S. Verbeck.

How We Built Over Our Sales Force.

The solution of the selling problem, as worked out in the Brown Company, is in study, which means hard work, but better salesmanship. Salesmen to-day must first study their prospect's business, find out all the details that are in relation to the product to be sold and the prospect, and talk to him in terms that apply to his business. This requires a salesman to dig deep, but when he gets the fact, he is in a position to show the economic value of the product and not simply make a social call. To keep this message continually before the sales force, the company has adopted Ten Sales Commandments, which are listed below:

1. Find out the weak part of your prospect's cash system.
2. Arrange your points in a natural and logical order to show how his system can be improved. Use his own assertions to capitalize his weakness.
3. Use illustrations to make your points clear. Your sales manual is handy for this purpose.
4. Make each point clear before taking up another and use testimonials to prove your statements.

5. Refer to the experience of the satisfied users in similar lines of business and forcefully bring out what profits they are enjoying since installing Brown's.

6. Cause your customer to acknowledge each point as you proceed and use suggestion and reasoning to intensify on the principal weakness of his system.

7. Support your closing points with well put reasons why your customer should use Brown's and show profit can be obtained by the installation.

8. Put your closing appeal to the type of customer to be sold and save one or two especially strong reasons for buying to use in the closing appeal.

9. Make it easy for the customer to buy by having all material close at hand. Make suggestions that will bring about action, such as handing the customer a pen to sign the order blank.

10. Refuse to take no for an answer ascertain why the customer puts off buying, then close him on the spot.

We are not sure about the widow's weeds, but all others should be cut.

Canceling the War Debts.
Monroe, Sept. 19—Here is an idea to cancel all war debts and at the same time pay them to the entire satisfaction of all concerned.

The amount of debt is to be specified at once and each debtor nation to pay to the next in order 4 per cent. of the debt each year for twenty-five year, 2 per cent. to be applied on the principal, reducing the debt at the end of one year to 98 cents on the dollar. Each nation could pass it along until all are paid in the same way, and all debts cancelled in about fifty years. In other words, forget the principal, but make the payments so gradual that no nation will feel the strain.

M. W. Keating.

Their Way.

"When a new family moves into our neighborhood," related Festus Pester, "the women on both sides, and often considerably farther away, keep watch on them. If the man kisses his wife good-bye every time he starts downtown the ladies report the fact to their husbands in a meaning way, and although he may be all kinds of a scoundrel otherwise they hold him up as a model man. For so ever runneth the feminine mind."

Your best capital is yourself.

THE SIGN For Your  OF QUALITY Protection

Lily White

"The Flour the Best Cooks Use"



Satisfies Everybody

With Lily White Flour your baked breads will appeal to everybody. Those light, tender, wholesome, good-to-eat raised biscuits are perfect triumphs when the clean, high quality Lily White is the main ingredient used in their making. Give Lily White a trial and know why the best cooks have used it for three generations.

Reasons for Using Lily White
REASON No. 4
It's America's Highest Quality Flour

The quality is in it. The best wheat grown in America is milled into it. Sixty years of milling experience are behind its production. From the first step of the careful and extensive milling process, quality is the one consideration in the making of it.

Your Grocer Has Lily White

Our Guarantee
We Guarantee you will like Lily White Flour, "the flour the best cooks use" better than any flour you ever used for every requirement of home baking.
If for any reason whatsoever you do not, your dealer will refund the purchase price.---He's so instructed.

VALLEY CITY MILLING COMPANY
GRAND RAPIDS, MICHIGAN
"Millers for Sixty Years"

Ads like these are being run regularly and continuously in the principal papers throughout Michigan. You will profit by carrying Lily White Flour in stock at all times, thereby being placed in position to supply the demand we are helping to create for Lily White Flour.

COOL WEATHER HELPS TRADE

There continues to be talk of general advances in the prices of different commodities, and in some they have already taken place, notably in the case of steel rails and certain cotton fabrics. Advances in wages and the enhanced cost of raw materials are put forward as the reason for the price increases. In some instances, however, the declaration is made that, despite higher labor and other costs, the old prices will be adhered to for the time being. This usually refers merely to goods in stock rather than to new goods on order. Producers are in somewhat of a quandary, being fearful of a return to the "vicious circle," wherein each wages or other advance was made the pretext for a rise in prices, to be followed by further wage increases, these to be succeeded, in turn, by still higher prices and so on until a revolt came. With such a procedure attempts to procure stability would be futile and loss would come to those holding commodities when the inevitable deflation came. What producers have been doing has been to warn buyers that circumstances favor higher prices in the near future and that it is the part of wisdom to purchase now rather than to wait in the hope of some letting down of the bars. In some instances during the last week this has been acted on. But in general jobbers are still inclined to go slow, buying only as they can sell, and run their chances of getting further goods at satisfactory prices when they have customers to supply. Still, orders are making up in number what they lack in quantity and the net result in most lines is a very fair volume of business.

A foretaste of autumn weather over a great portion of the country during the past week was a decided help to shopping in the retail stores. In male attire the senseless arbitrary shift from summer headwear on Sept. 15 leads somewhat automatically to changes in other lines of apparel. The feminine contingent is, however, showing up more in the present buying. The end of the vacation season finds the women more in need of replenishing their wardrobes and, what is equally urgent, the necessity of adding to household requirements. This last named matter looms up especially in the many cases where removals are in contemplation or where extensive refurnishing of dwelling places is needed. So a pretty large demand is now in evidence for an extensive variety of merchandise ranging from wall paper and rugs to furniture, china and glassware and kitchen appliances. Much shopping is in evidence, showing that thrift has not been forgotten, and bargain appeals are frequent. It is the experience of buyers that prices are not unduly high and that retailers, as a rule, are not trying to take advantage of possibly higher replacement costs. Where the buyers use care and discrimination and look around at the different offerings, they are able, in most instances, to get what they want for less than what the same articles cost at this time last year, which of itself seems to establish the untruth of the assertions as to profiteering that were so

glibly made recently by certain politicians. Certain exclusive articles, mainly luxuries, continue to be costly, but the essentials are far from showing price inflation. Retailers are anxious to sell goods, not to keep them as souvenirs.

THE COTTON MARKET.

Most of the data for forming a judgment on cotton which came to notice during the past week was decidedly bullish. The weather was not what it should be, the boll weevil was still active and the report of the ginners indicated an even smaller crop than the recent estimate of the Agricultural Department conceded. Practically the only thing on the other side was the statement from the Census Bureau showing a drop in exports of about 100,000 bales in August from those of July. Even this, however, was offset in the same report by the figures of consumption of cotton in domestic mills, which was the largest since June, 1920. Despite this showing, the fluctuations in cotton prices kept within narrow bounds during the week. The opinion persists, among those interested in cotton fabrics, that the peak of prices for the raw material is in the past rather than the future, even though no clearly defined reason is given for such a belief. Perhaps the general tendency in the world for a smaller consumption of cotton may have something to do with it. In 1921, for instance, such consumption was one-third less than it was in 1913. But the cost of the raw material seemingly remains high enough in the opinion of mill men to warrant them in raising the prices of a number of fabrics, which has been happening in the last few days. This has affected gray goods of divers kinds and also a number of finished fabrics. There is also more of a spread now between spot goods and those for late delivery, although little of the latter is to be had even as far off as the end of the year. In knit goods, especially underwear, there is much lagging for spring goods. In those for fall, however, for which there have recently been calls for quick delivery, buyers have discovered that they made a mistake in delaying too long. They have now to wait until the goods are manufactured, despite the probability of higher prices. A little more movement in hosiery sales is perceptible.

The wool yarn market is described as very firm, with buyers showing much more interest but finding no indications that they will be the gainers by holding off for a slackening in quotations. Spinners are holding strictly to their figures, and when they are named the buyer is given plainly to understand they are for immediate acceptance only and, if rejected, he must take his chances of getting as favorable quotations if the enquiry is renewed. No prices are left open. The buying position is said to be much improved and purchasers are reported less antagonistic to the prospect of higher figures. Contracts entered into some time ago at figures considerably lower than those now prevailing are about completed, and from now on the trend will be distinctly upward.

TWO KINDS OF POLITICIANS.

The outcome of the recent primary election of this State teaches some valuable lessons, which the politicians will probably not profit by, because they apparently act on the theory that the voters are as big fools as they are themselves.

Take the case of Carl Mapes, for instance. He evidently assumes that a public office is a public trust and that it is his duty to remain at the seat of Government and permit his constituents to decide whether he is entitled to the renomination. He did not forsake his desk in Washington and skyrocket around his district, denouncing his opponent and parading his own accomplishments. He did the work he was paid to do in his usually quiet and unostentatious manner. While he was so employed his constituents showed their appreciation of his faithfulness by re-nominating him, giving him four times as many votes as his opponent received.

Another kind of politics finds expression in the campaign of Patrick Kelley as candidate for the United States Senate. Although under pay by the Government, he absented himself from his post of duty for months at a time, thus standing in the light of a man who received money he did not earn. He cavorted around the State from one end to the other, slandering his opponents in the most reprehensible manner; belching forth billingsgate, vituperation and vindictive falsehoods with the volubility of a volcano. He betrayed the friends who had stayed by him in previous campaigns and dismayed the men who contributed to keep him in good graces with his creditors in previous years. The result was clearly manifest from the beginning. When the ballots were counted it was found that he received only 17 per cent. of the total vote cast, showing as plainly as can be shown that the man who betrays his trust, double crosses his friends, deserts the post of duty in the pursuit of selfish motives, attempts to build himself up by tearing other men down, circulates false and untruthful statements about his opponents and plays into the hands of the enemies of the party which has honored him with its votes never gets very far in this world. To-day Patrick Kelley stands in the light of a man who is utterly discredited. No one is so mean as to do him reverence. He has dug his own grave and will never again have an opportunity to disgrace himself and the party he has betrayed, the constituents he has deceived and the friends he has disgusted.

OUR WRETCHED TAX SYSTEM.

Nothing could illustrate more shockingly the chaotic condition of the income tax law than the fact that Congress has been asked by the Administration to appropriate \$42,430,000 for refunding taxes illegally collected during the last fiscal years, including payment of claims accruing prior to July 1, 1920. The bulk of the refund, say the dispatches, is for income taxes erroneously paid. Next year and for all coming years, if some Alexander Hamilton does not arise who can take the repulsive mystery in hand and pour light on it, there will be a sim-

ilar appropriation for refunding income taxes illegally and wrongfully collected by the Government. Men who know their rights pay under protest and then get the money back some years later by taxation—or some part of it, since collecting money from the Government is an expensive operation.

The ignorance and stupidity of many income tax officials play a large part in this costly mess, but by no means the main part. The law is not understandable. The Congressmen who passed it hire lawyers to make out their own returns for them. So, of course, do corporations and individuals; and lawyers give different opinions. The income tax officials in different cities usually will help you out, but they do not understand the law themselves.

The income tax is defended on the ground that it bears with equality on all classes. This particular income tax has more inequalities in it than any other tax law, for the reason that it and all the rulings made under it are together a farrago of incomprehensibility and lend themselves to centrifugal interpretations. Any man who makes out his return without consulting a lawyer is almost certain to lose money, yet his soul rises in rebellion at having to engage a lawyer because of the Government's mistakes; and even at that he cannot be sure that his lawyer has been infallible. The principle of income-tax legislation may be all very fine, but the particular law existing in the United States is an abortion.

SILK PIECE GOODS.

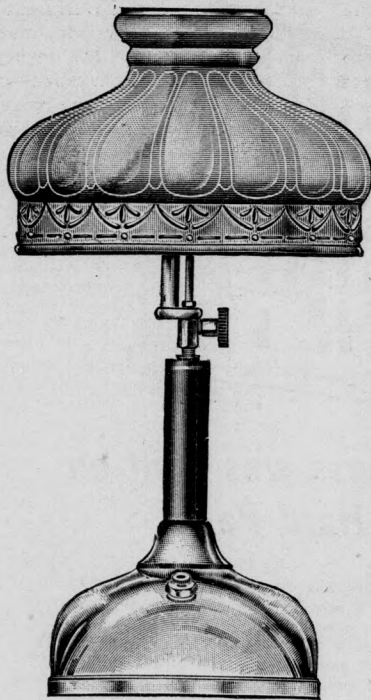
It is growing difficult for buyers to obtain any large quantity of silk piece goods for spot delivery, according to distributors in the New York market who state that the available supplies are rapidly diminishing, and that all unusually large orders must be made up at the mill.

While this applies particularly to crepe weaves, which have been in steady demand for months, while production has been held down, it is also true of satins, manufacturers report. Some other fabrics, such as charmeuses and taffetas, are much more plentiful, although it is stated that surplus supplies are steadily being assimilated by the consumers.

Mill production on crepe weaves is being speeded up, and many manufacturers are buying raw silk in moderate quantities. Although few manufacturers are thought to have any appreciable supplies of materials on hand, they are doing their buying very cautiously, in view of the advancing tendency of the raw silk market. They feel that they may be caught again on a rising market that will go up to a certain point and then drop suddenly after they have covered most of their requirements.

While broad silk prices have not moved upward recently, many of the cheap sellers who were offering distress stocks at prices much lower than the market have apparently liquidated most of their surpluses, as they are stiffening their prices perceptibly.

Please remember that excuses never improve a product or a result.



CQ329
Special Opal Panel Shade.
Retails \$9.00 Each.
Write for discount to merchants.

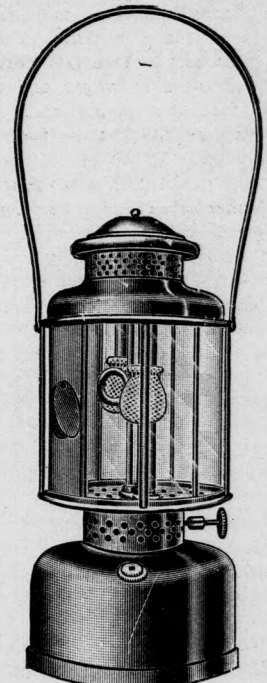
Coleman Quick-Lite Lamps and Lanterns

ABSOLUTELY SAFE

**Gives More Light than 20 old style Oil Lamps or
Lanterns**

Why Your Customer Will Want Them

300 Candle Power of pure white, brilliant light. No glare; no flicker—no eye strain.
Brighter than 20 old style oil lamps or lanterns. Lights with common matches. Make and burn own gas from common motor gasoline.
No greasy wicks to trim; no dirty chimneys to wash; no smoke; no soot; no odor. Always ready, anytime.
Can't spill fuel or explode—even if tipped over.
Give 48 hours brilliant service per gallon of fuel used.
Cost to use only a penny or two per evening.
Built of brass, heavily nickeled. Inspected, tested, guaranteed.
Lamp has Universal Shade Holder, fits many different shades.
Lantern has mica globe with metal reflector. Is wind-proof, rain-proof and bug-proof.



LQ327
Wind-Proof Lantern.
Retails \$7.50 Each.
Complete price list mailed to
merchants on request.

FAVORITES IN MORE THAN A MILLION HOMES!

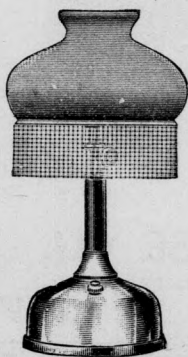
There are three reasons why Coleman Quick-Lite Lamps and Lanterns today are the favorite lights in more than a million homes:

1. They are of highest quality of manufacture, through and through.
2. They are guaranteed to give a beautiful pure white light—a light that is easy on the eyes.
3. They sell at a fair, honest price—easily within the means of all.

It took many years of faithful work and study by lighting experts to perfect this light that gives you 20 times more light than an old style oil lamp or lantern.

Think of the difference—the great improvement over the old oil lamp or lantern! The Quick-Lite ends the oil lamp drudgery for the housewife. Just note the Quick-Lite's simplicity! Note the many superior features of the Quick-Lite, as outlined in the panel above. Easy to see why it is a **better** light. Nothing at all complicated about the Quick-Lite. And its beauty—it is an ornament in any home.

Place your **ORDER NOW** and be prepared to get your share of business.



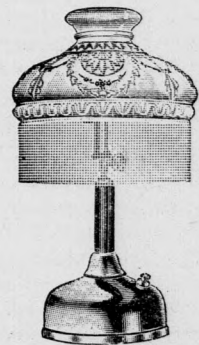
CQ317
Frosted Shade with Beaded
Crystal Fringe.
Retails \$11.00 Complete.
Write for discount to merchants.

“The
Sunshine
of the
Night”



CQ318
Tan Tinted Shade.
Wild Flower Decoration.
Retails \$10.00 Complete.
Send for list with discount.

“The
Light of a
Thousand
Uses”



CQ335
Brown Tinted Shade. Wild Flower
Decoration. Beaded Fringe.
Retails for \$12.25.
Write for discount to merchants.

—FOR SALE BY—

H. LEONARD & SONS

Wholesale Distributors and Manufacturers' Agents

FULTON ST., COR. COMMERCE AVE.

GRAND RAPIDS, MICHIGAN



Men's Shoe Styles For Fall.

Buying should be divided into at least three distinct groups: Shoes for the middle aged conservative man who desires plain, sane styles; for the young professional man who wishes snappy, peppy, up-to-snuff styles; and for the college man who wants brogue styles.

Style in men's shoes is that which appeals to man's eye—that something which he sees reflected in the shoe which is in your window and which prompts him to enter your store. Few men want or desire just a foot covering. Many times it is the clothes men wear and the different occasions on which they wear them which are really responsible for men's shoe styles.

Men wear knickers nowadays not only for golf, but also for long auto rides and hiking; this is partly responsible for the rising demand for oxfords. You know men are just as vain as women and just as conscious of their appearance.

Anything that hits your fancy or the fancy of your customer is style, super-induced by the occasion on which the shoe in question is to be worn. No matter where you are located, when buying your season's shoes it is best to figure just what class of men you cater to, just what class get to your section and then buy the style of shoes these men will wear, not styles that are being sold hundreds of miles from your section.

Before buying for a season, figure how many pairs of men's shoes you sold last year during the same specified period; then figure how many pairs you can safely expect to increase, bearing in mind the class of men you draw from and the competition you have in your trade. Figure what prices you are to have and how many pairs you expect to sell at each price, after this, divide the pairs you buy of a style into the amount of pairs you are safely able to sell; the answer will tell you just how many different styles you can order, and figures don't lie.

Some styles you may want to order a double amount on, but each time this is done you must eliminate one other style; never buy more pairs than your figures show you can sell.

If your past records show you can sell 2,000 pairs in a specified time you can not sanely order 3,000 pairs without taking a loss on the 1,000 overbuy. You will never be overstocked and you will never sell at real big losses if you will figure first in pairs and dollars and don't buy more pairs or more dollars' worth than past records (plus your normal expected increase), show you can sell.

Now a word on just what shoe styles men will wear this fall as we see it:

Conservative and middle aged men will continue to wear sane, staple lasts and patterns as in the past. Young men and men who never grow old will demand more oxfords than ever before. Some shoe retailers think oxfords will sell to the extent of 60 per cent. to 80 per cent., but we agree with the conservative ones who feel that the average oxford sales throughout the fall will be 25 per cent. to 50 per cent.

In light weight leathers, boarded gun metals, Tony reds, browns and medium shade boarded tans are good; dark shades of cocoa are through. Black and tan grains and boarded leathers are good in heavy shoes on brogue types.

The present style tendency is towards snappy styles and wider toes on the semi-French and brogue types. These vary from punched and perforated ones to the plainer stitched styles. Plain soft toe brogue effects in tan and black will sell to fellows up-to-snuff, but this is a style to beware of. Blacks are coming in stronger than ever and patent leathers are growing in favor. The plain toe dance tie still leads for evening wear.

High shoes run more staple than low, but many young men will want some doggy high shoes and we are following our fancy oxfords in boarded leathers to a limited degree.

Just a word on golf shoes. This game is steadily increasing and offers us all an opportunity which some are overlooking.

Watch your stock; buy snappy quick selling shoes in few styles; buy about 65 per cent. tans and 35 per cent. blacks and patents. Get a quick turnover and try to sell more pairs and we will all be more comfortable.

Jesse Adler.

Fabric Gloves To Cost More.

Importers of fabric gloves are talking of price advances due to the increased duties in the new tariff. One of them said yesterday that he expected the price changes to take place around Oct. 1. He also declared that the new prices made would not only cover the merchandise to come in under the new tariff but would also be for the gloves which are now in stock. He thought it unfair to place a lower price on the gloves which had been imported before the tariff came into effect, only to raise it later with the increased duty in force. He, therefore, will price all of his merchandise on the basis of replacement cost.

Somebody might see the advertisement you allow to run in the paper the second time, somebody who missed it the first time, but wouldn't the same person have seen a new and different advertisement?



This business was built on H-B Hard Pans

HEROLD-BERTSCH has been making shoes for over a quarter of a century. Included in our line now are many fine dress shoes. But our business was built on the H-B Hard Pan. The reputation this SUPER SHOE gave us was the direct cause of our growth and expansion. Dealers who found the H-B Hard Pan a wonderful value came to have confidence in our entire line. We have thousands and thousands of loyal dealers who have been selling the H-B Hard Pan as long as they have been in business. They will continue to sell it as long as they stay in business. Send for catalog.

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.

A Popular Number



No. 571—Men's black kid blucher Oxford, Rubber Heel, on the popular Premier last, widths B, C, D, E. This is a wonderful value at -----\$3.90

All sizes in stock for immediate delivery.

One of the "More Mileage" numbers.

Your mail order will have special attention if addressed to Dept. R.

HIRTH-KRAUSE CO.

Tanners & Shoe Manufacturers.

GRAND RAPIDS

MICHIGAN



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

Home Ease

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.



TAKING INVENTORY

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



Trouble One I. W. W. Could Make.

Redford, Sept. 19—It seems to be a fact that the disciples of Lenin are widely and effectively distributed throughout the country and that thus, instinctively and enthusiastically, their ranks have received as allies the members of the bitter and trouble making I. W. W. faction.

No evidence is required to convince loyal and absolutely dependable Americans as to the character, aims and perpetual efforts of all members of the I. W. W. and present facts provide most reliable and convincing logic of facts.

We live on the Seven Mile road where that concrete paved thoroughfare crosses the River Rouge, in the Township of Redford, Wayne county.

Recently the county Good Roads Commission undertook the construction of a Howe-truss-arch, single span (100 feet) bridge at that point. It was necessary to construct large abutments at each end of the crossing. Steel reinforcement and equipment for the reception of and connection of the planned superstructure was provided and the work began by hauling (by means of portable railway tracks and cars) of quantities of steel, concrete, timbers, lumber and so on.

Meanwhile, also, a gang of laborers was assembled and the work of excavating sheet piling for the abutments, several feet below the bottom of the river, was under way.

The men employed, thirty-five or forty in numbers, were largely Italian, a few Slavs and a sprinkling of other nationalities.

Among the lot was an Englishman, the son of a clergyman. He is named Ernest Slack. Just how long he has been in the country is not known, but it is known that he has lived and worked in the Far West, in the Midwest and elsewhere in the country, having been here ten or twelve years or more; that he is married and that his mother and sister are with him. Also it is known that he is a man of exceptional intelligence to work as an ordinary laborer, temperate, and indefatigable while at work. He has worked in shops in Detroit along the lines of machine work. In two or more instances he has caused labor troubles where he was employed and in, at least one case he was arrested, tried, convicted and fined.

He had not long been employed in the new bridge job when dissatisfaction among the employes became apparent.

And this, despite the fact that the Italians seemed especially contented and joyous, often joining (very successfully) in singing home-country choruses.)

A strike resulted. Work was stopped and Slack was credited (by the employes) with creating the discontent.

As a result, the many thousands of dollars' worth of materials—especially concrete and gravel—sembled and sorely needed by the County Commission on other large jobs in hand, were necessarily hauled where they could be utilized.

And so a considerable hiatus as to the Seven Mile road's value as a public highway followed.

This interruption of the bridge building affected not only the operations of the County Commission, but it proved a sore deadlock to all traffic along that road. Farmers hauling produce, citizens, traveling to Detroit to their local stores or to the homes of friends and kinsmen, two or ten and fifteen miles away, were forced to make broad detours. Children living West of the Redford village could not reach their school except by utilizing temporary foot bridges installed by the Redford County Club.

At the West end of proposed new bridge is a country store with a history reaching back nearly fifty years as a popular, convenient and adequate trade and traffic resource for a community occupying an area of at least

six miles square. It is about thirteen miles from the Detroit city hall and one and a half miles from the tiny village of Redford.

Just before the beginning of construction of the new bridge, two bright, industrious and ambitious young Englishmen bought the old country store property, remodeled and improved the buildings, greatly increased the stock of merchandise, established an oil station with garage facilities and gave liberally of their inherent business qualities and industrial abilities.

Then came the bridge builders and the resources of the Wayne County Road Commission.

Shortly thereafter came the I. W. W. in the person of Ernest Slack, and the two successive strikes.

The shock was too much. The proprietors of the old country store were forced to the wall. There was no traffic worth mentioning for more than a year, despite their every effort. The dice had been cast and the Bolshevik—I. W. W. had won.

Charles S. Hathaway.

Corporations Wound Up.

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

Baitinger & Kingsley Co., St. Joseph C. & B. Sample Shoe Co., Detroit.

Trustees of the United States Savings Association, Detroit.

All-Metal Products Co., Ford City.

E. F. Lesselyong & Co., Ironwood.

Standard Brick Co., Grand Rapids.

Menominee Motor Truck Co., Menominee.

Four-Drive Tractor Co., Big Rapids.

Traction Engine Co., Boyne City.

Heights Lumber Co., Muskegon.

Eaton Lumber Co., Eaton Rapids.

Rivard Drug Co., Detroit.

Ringland Aerial Co., Detroit.

Riverview Box Ball Co., Detroit.

Michigan Pipe Fitting Manufacturing Co., Detroit.

Hoag & Homes Bldg. Co., Ann Arbor.

Millbrook Threshing Co., Millbrook.

Great Lakes Fish Co., St. Paul, Minn.—AuTrain.

Reli Tool Steel and Foundry Co., Plymouth-Detroit.

Brand Realty Co., Detroit.

R. F. Kurntz Building Co., Detroit.

Grand Rapids Glue Co., Grand Rapids.

Berghoff Printing Co., Detroit.

Whitaker-Kennedy Insurance Agency, Detroit.

F. W. Prentice Co., Adrian.

Jackson Cigar Co., Jackson.

Lewellyn Bean Co., Grand Rapids.

Flint Tribune Publishing Co., Flint.

M. J. Claggett Co., St. Louis.

Hamtramck Bottling Works, Hamtramck.

Trims For Fall Hats.

A thick whipcord chenille, in all colors and mounted on a coarse net in a close all-over row-on-row effect like corduroy, is used in a variety of ways here to trim Fall hats for women, according to the bulletin of the Retail Millinery Association of America. Two prominent uses of this new material, the bulletin says, are in the form of either single-ply appliques in conventional sprawling tracteries on duvety or Lyons velvet shapes or thickly stitched together for an entire facing.

"Bows of duvety or velvet, stiffened by the row-on-row stitching lines

of this new cord, are seen," it continues, "and entire brims or edge cords are not neglected by the designers in using it. Draped turbans in duvety, velvet, metal or panne combinations so trimmed are a thriving local item, as well as Paisley print draped combinations."

"Pasted birds of hackle and coque, with long lacquered beaks, are used in making a certain line of window display hats with panne tops and royal blue Lyons facings. Standard staple shapes are chosen to flaunt these vagaries, including left-side rolls, short-back pokes and cloche and cushion brims."

American Hats For Women.

New York, Sept. 19—Great strides have been made in producing original and acceptable millinery modes in this country. Not only suit and banded hats, and at this moment the dressy sport hats, but also the trimmed hats have come forth from the hands of our designers sparkling with style and altogether new and original in conception and treatment. While Paris has been the fountain head of fashion, the American designers, of whom there are many, not only in New York, Chicago and other millinery centers, but on the Pacific Coast as well have cleverly caught the spirit of our own needs

FOR SALE

All of the Assets of Nulyne Laboratories, Jackson, Mich., consisting of Buildings, Machinery, Miscellaneous Equipment, Raw and Manufactured Marks, Trade Names, Copyrights and Pharmaceutical Material, Patents, Trade Goodwill will be sold at private or public sale on October 2, 1922, at the offices of the company.

The building is of modern factory construction type, three stories and basement, containing 80,000 sq. ft., with side track facilities, equipped with a complete steam and heating plant and sprinkled throughout.

The machinery and equipment comprises a complete manufacturing pharmaceutical plant in all departments. The raw and manufactured material, together with the machinery and equipment, will afford a most advantageous purchase.

Inquiries from interested parties cheerfully answered.

The property is open for inspection at any time.

By order
BOARD OF DIRECTORS.

INVEST FOR DIVIDENDS

Investors are learning from past experiences that it is far better business judgment to invest in enterprises that are paying dividends, than to invest in enterprises that promise fortunes.

More people have become independent by investments in dividend paying concerns than by investing with the expectation of making a fortune.

We are completing the financing of an enterprise that has proven its ability to pay good dividends regularly.

Full information can be had upon request.

F. A. SAWALL COMPANY

313-314-315 Murray Building

Grand Rapids, Michigan

WE OFFER FOR SALE

United States and Foreign Government Bonds

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

HOWE, SNOW & BERTLES, INC.

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

and times and produced hats entirely acceptable to the well-dressed women of this country. It is likely our critical visitor, Paul Poiret, will see some of these American hats, and take back with him not only a favorable impression, but the actual hats as well. There is no copyright on style or inspiration.

Joseph Solomon,
Publisher American Milliner.

Early to bed and early to rise will build up trade if you advertise.



Copyrighted

-It's WEAR that Counts

BUY HOWARD'S and Get It.

Celoid Chrome Soles Give Unequaled Wear

HOWARD F. JOHNSON SHOE CO.

Grand Rapids, Michigan

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.



Fly-By-Night Promoters Flee as Bureau Energizes.

Detroit, Sept. 19—Steadily increasing volume of enquiries, with a progressive tone, marked the work of the division of the Better Business Bureau of Detroit during July and August.

Fly-by-night promotions were conspicuously fewer in number in the stock and bond field, as evidenced by the type of enquiries, than at any time during the Investment Division's activities. A growing tendency on the part of the small investor to investigate before he invests indicates that the campaign of education along these lines, carried on by the Better Business Bureau with the co-operation of banks, investment houses, the public press, and others, has brought far-reaching results.

Institution of a Better Business Bureau in New York City has proved of material assistance to the work as it enables the Better Business Bureau of Detroit to "check up" at the source vast quantities of securities offered by mail in the Detroit territory. These offerings do not come within the jurisdiction of the Michigan Securities Commission and heretofore obtaining information concerning the more obscure issues presented difficulties which the present arrangement obviates.

The Detroit Board of Commerce, the office of the Mayor, various other Governmental agencies, and commercial organizations of Detroit and other cities have more than doubled the volume of enquiries sent to the Investment Division for disposal, since June.

Summary for July and August:

Reports issued on request to investors, 204; answers to office enquiries, 307; communications to other bureaus, organizations, etc., 97.

Jason Lawrence Thompson, formerly of Detroit, is sought by creditors in Cleveland, where he promoted "The Service League of Business Betterment" saying he worked last year under the auspices of the Board of Commerce of Detroit. The "Service League" seems to aim to obtain salesmen for promotion projects through widely-advertised free lectures on "Brains and Brotherhood in Business," and similar subjects. Thompson was not satisfactory as a salesman of Liberty Tractor stock, according to G. D. Gray, President. His operations in this city ended shortly after the Texas Oil Products Company's stock, with the sale of which he was connected, was suspended by the Michigan Securities Commission. The Better Business Bureau warns its subscribers against concerns which may adopt names similar to the Better Business Bureau or Commission and National Vigilance Committee for the apparent purpose of capitalizing their activities.

The Michigan Public Utilities Commission suspended the sale of stock and bonds of the International Bridge enterprise but permitted negotiations to proceed for underwriting the same. Difficulties arising out of the selling methods of the R. T. Scott Company, former fiscal agent of the issue, failure of directors to release a deposit of \$187,500 made by them from a proviso that it could be drawn by the American Transit Company only upon the depositors' consent, and delay in the marketing of the issue are assigned as

reasons. Testimony presented at the hearings showed the engineers were capable of building the bridge and that traffic might reasonably be expected to justify its construction.

Permission to sell a \$3,000,000 stock issue of the Texas Oil Products Company on a refinery using a novel process at Waxahatchio, Texas, was suspended by the Michigan Securities Commission. The Better Business Bureau of Detroit had pointed to reports that the company was paying dividends while the plant was being constructed and also called the commission's attention to crimonations and recriminations between promoters and brokers who were re-selling the stock. A re-investigation by the securities commission is now in progress.

The Michigan Securities Commission has revoked the permit to sell stock of the Powers National Oil Company. At the request of stockholders the Better Business Bureau investigated its advertised statements. The investigation revealed that land in Indiana, producing oil in only limited quantity, was sold by two Chicago promoters to three Detroit women who organized a \$100,000 company. Payment of a dividend of one per cent a month practically from the start was coupled with the sale of stock at advancing prices. When production proved insufficient to justify the dividend the promoters speculated in oil holdings elsewhere. William Wakefield of the Grant Oil & Gas Company negotiated a deal whereby the stockholders turned in Powers National Oil stock for stock in the Consolidated American Oil Company. Frank J. Rohrig, Jr., of Detroit, also is said to have been associated with the transaction. Stock of the Consolidated American Corporation has never been validated in Michigan and there is doubt in the minds of stockholders as to the legality of the transaction under provisions of the Michigan Blue Sky law.

The Wayne Savings Bank, Wayne, et al. filed an involuntary petition in bankruptcy against the Harroun Motors Corporation. Answer has been postponed by stipulation until Sept. 6. Numerous impartial reports on the company have been issued by the Better Business Bureau of Detroit in answer to enquiries. The original stock issue was \$10,000,000, of which approximately \$4,000,000 is reported to have been for promotion. Of the latter amount \$700,000 was returned for use and benefit of the company, and 335,000 shares, par value \$10, are still in escrow in Lansing under order of the Michigan Securities Commission. It is said 14,000 stockholders are listed on the corporation's books. The bill praying an adjudication of bankruptcy sets forth that in February, with intent to hinder and delay sundry creditors, the company which had deposited \$1,000,000 in bonds with William H. Colvin, et al. of Chicago, as security for a \$535,000 loan permitted him to foreclose at a private sale, not advertised, and that John Guy Monihan, president of the corporation, then was appointed receiver. The Guaranty Trust Company, of Detroit, is receiver. It is said the case will be contested. The plant has been practically idle for two years or more. It is valued variously at \$600,000 to \$2,800,000.

Better Business Bureau.

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Some Queer Things in Credit Work.

Things move quickly to-day, and that applies not only to things mechanical but also to everything that has to do with our economic welfare. It took 1,100 years to uncover the pious fraud perpetrated upon an unsuspecting world by a learned gentleman in Germany, Eginhard, who wrote the life of the Emperor Charlemagne. His book was used as a text in many schools and colleges in this country and abroad, but it has remained for a great French scholar to prove conclusively that the greater part of this book is utterly incorrect. It is strongly suspected that the author, in order to incur favor with Charlemagne's son, gave the old gentleman a much better credit rating than he deserved.

To-day we are sometimes called upon to get at the bottom of a man's credit rating in twenty-four hours, and credit machinery must be well oiled and highly geared and always in condition to give very prompt and efficient service.

Probably one of the interesting phases of bank credit work is the development of the big from the little. It is astonishing how often little things—straws showing which way the wind blows—are indicative of very important factors in credit.

I had occasion to visit the foreign branch of one of our large export houses. Like all foreigners whom you meet on pleasant terms, the manager was very affable and anxious to please. His domestic life was apparently a model one, for I was a guest at his home and observed there nothing that was not most exemplary. During business hours he gave strict attention to business. All in all, there seemed to be no occasion for suspecting anything wrong about him. One day I sat in his office, a casual observer, while he discussed the affairs of the branch with a superior from the home office.

It was then that I noticed an almost imperceptible change in the manner of the local manager. I became suddenly aware that he had a very voluble tongue and a shifty eye. That man, said I to myself, will bear watching, so I proceeded to look him up quietly on my own account. His record confirmed my suspicions. To-day he is in jail for a protracted stay.

Of what value is the so-called hunch? Like a woman's intuition, it may be a poor substitute in business for matter-of-fact mental processes.

There was, for instance, the case of a new customer who, upon opening his account, made this rather unusual statement: "I don't care how you treat me, whether you give me a loan or not; I just want to say that I won't close my account." It was not long before he secured a loan, but it was an account that, because of the pe-

culiar way of introducing himself, I was inclined to keep a weather-eye on. He was a talkative party, long on promises and short on performance. The account went along without giving us any trouble. Finally, the business was liquidated and the loan paid off. In this case, at least, the so-called hunch did not work, and what I thought was a little straw which showed the way the wind blew was only a mental delusion.

There is the very reserved sort of person who surrounds himself with silence. The glamour of silence is sometimes misleading. One is inclined to think a very talkative individual is lacking in substance. By the same token, one might infer that the silent man had great reserve strength, but there is no rule that can really guide one in either case.

I was visiting a large sugar mill. The owner, a man in his thirties, was reputed to own a number of plantations, sugar mills, private railroads—in short, he seemed a wizard, the magic of whose touch brought into existence one vast sugar estate after another until he became one of the dominating factors in the industry. He financed his obligations largely by the use of bankers' acceptances, and in this particular mill I saw piled up thousands of bags of sugar, held in trust against acceptances financed in the United States. How he did it was a mystery, for it was accomplished without really tying himself down to any detailed statements of his financial position. His reluctance; indeed his refusal, to go into his affairs in detail, was really the weak feature of the risk. The fact that sufficient financial information was unavailable in itself condemned the risk to a banker. The man's manner of reserve and the wall of silence with which he surrounded himself was really only used to hide the things that would not stand the light of day.

The sequel is rather a startling commentary on this particular phase of credit analysis. Last year the papers contained an account of Senor Sugar Man's financial demise. He disappeared over night, and left, according to reports, as a monument of his financial genius, obligations aggregating \$27,000,000.

Whoever heard of faith as a basis for credit? There are two kinds of faith, the blind faith that is really not faith at all but the ego of Canute, and the faith that is the base of intelligent planning and execution.

There was the man who did something first no matter how radical it might seem, and then, after the act was committed, called upon faith to save him. As a financier he was a very good manufacturer; mechanically he was a big man; in financial matters he was an infant. Discussing the fu-

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ture of his business, said I, "The policy of expanding your operations beyond the reasonable limits of your capital is very precarious."

"Oh," said he, "that doesn't trouble me in the least. Anything I do is bound to come out all right, and I don't mind telling you that I don't know how I am going to finance all this business and these plants I have been taking over, but they will be financed all right because I believe they will. It is all a matter of faith, only you must have sufficient faith."

His answer was a rude shock to a banker's idea of business finance, and is a sad commentary on the theory that faith without works will accomplish miracles, because this particular business was wrecked on the rocks of this man's financial incompetency.

But the other is a very different kind of faith. I recall the head of a very successful house stating that his firm never made a move of any importance without asking Divine guidance. "It may sound unusual," said he, "but that is the way we plan our business."

I knew a successful business man who was a devout Christian Scientist, and he applied the tenets of his faith in his everyday business and his everyday life. He held that his religion was really the guiding star to his success.

One would hardly expect spiritualism to play a part in business affairs, but I know of the case of one man, successful in his line, who said that he was directed by the spirits. How they spoke to him was not clearly explained, but he averred that he received their messages and they showed him the way not to material success only but to a contented and satisfied frame of mind.

Separating the wheat from the chaff in credit work is interesting, but it requires patience and is bound to create some enmities and misunderstandings. Constructive suggestion very often is resented. There was a house dealing in a certain line of food-stuffs. Their advertising campaign was very good, but the quality of the advertising was in inverse ratio to the quality of the article advertised. Discussing the situation, said we frankly:

"Your advertising is making a big hit with the public, but it is reported that your goods are below standard and are not giving satisfaction. If that is so, will it not be necessary continually to increase your advertising expense in order to make up for loss in patronage? Will not such a policy be a losing one?"

Our expression of opinion was resented but we did our duty. If that was treason he could make the most of it. What, you say, has this to do with credit? Well, anything having an important bearing on the success or failure of a business has a lot to do with credit. Besides, it is the business of credit men to help business. This particular house finally had to face the issue which, had it been faced at the time the above discussion took place, would have saved it a great deal of money.

Sometimes the shoe is on the other foot. Those of us who get afflicted with exaggerated ego are merely riding for a fall. If, through duty or inclination, we make it a practice to

criticize or advise, we must be prepared to have others criticize us. One of my banking friends, who had graduated from the banking field to take up a position in a large industry, evidently thought that I needed a little constructive criticism, for one day he said to me, "I met Mr. So-and-So recently and he said to me, 'I don't think much of Hogg as a credit man; do you?'" Just what my friend replied I do not know. Perhaps he was of the same opinion.

I happened to know of the man who made the criticism. He succeeded his father at the head of a business established for many years. He became imbued with the idea that the family name reflected all that was high and mighty in the way of financial strength and business stability. He was a big man in a small town, and the reputation of his house locally had become almost a tradition, so he reached out for more worlds to conquer—effected a skeleton organization of a big consolidation in his line; had everything completed except the financing, concluding that there was nothing financially impossible with his name to give it prestige.

Unfortunately, he counted his chickens before they were hatched. The financial support he had blindly depended upon was not forthcoming. Here was a large consolidation effected with everything ready to meet the needs of a great business but money. It was too late to dissolve the constituent parts of this organization—he had gone too far, and one day he woke up to find his plans in ruins and his personal fortune completely wiped out. The moral is obvious. Many concerns live only on their past reputations and, like the ostrich with its head in the sand, they are oblivious of danger until it is too late to save themselves.

One would hardly think that wit would turn the scales in favor of a borrower. The head of one of our successful business houses, the owner of a Southern cotton mill, likes to relate this incident of his early career. He approached his bank for a loan. Responding to the president's request, he submitted a financial statement. After scanning it, the president shook his head doubtfully. Said he, "I don't see how we can accommodate you; you have not enough quick assets."

"Quick assets," retorted the other,

"what do you mean by 'quick assets?' The spindles in that mill are the quick assets I have. They make 50,000 revolutions a minute."

The president was amused by this reply, so much so that the customer got a badly needed loan, and he gives credit for that little bit of repartee as the turning point on his road to prosperity.

This same man by the way, is a mighty good collector. He was advised that one of his customers was in imminent danger of failure. Time was

Are You Looking for a Remunerative Position?

The following record has been made by the MICHIGAN MUTUAL LIFE agents in the state of Michigan, outside of Detroit. During:

March	\$421,571.00
April	580,262.00
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June	747,062.00

The reason is their wonderful new Savings Bank Policy, combining the savings bank with Life Insurance. You have no investment and can make from \$200 to \$500 per month selling this policy.

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United States Depository

Capital and Surplus \$600,000

3% interest paid on Savings Deposits, payable semi-annually.

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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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of the essence, so he proceeded on the theory that the early bird catches the worm and camped himself on his customer's doorstep before dawn. In order to give the situation a proper setting, he took a lantern along. The watchman of the mill, for it was a mill, opened the door to see what it was all about. That was just what Mr. Collector wanted—he wanted to get in that mill and he succeeded, to the discomfiture of the watchman and the astonishment of the proprietor when he arrived, for the latter had contemplated throwing up the sponge that very day, and the watchman had been given strict orders to let no one in, but before the sponge was thrown up the early morning caller had received payment in full.

Perhaps one of the most reassuring features of credit experience is the case of the man who has come back, paid off all his old obligations and started again with a clean slate. Is there any finer example of the high type of business character than he who, having suffered the stings and arrows of outrageous fortune, takes up the battle of life anew and, from a sense of honor and pride in his good name, assumes the payment of debts from which he has been legally discharged? What a striking contrast between this type and the one who deliberately uses the law to defraud his creditors! Sometimes the woman's touch is responsible for a man's standing regained.

A certain dealer in investment securities, having made a bad record in some questionable operations, later became associated with a responsible party in another venture. The names of both appeared upon the door. Credit enquiries began coming in, but the one name was a blot upon the concern's standing. There was employed in the office a young woman with whom the questionable party became much enamored. This lady had a confidential position and, upon learning that the credit report upon the concern was unfavorable, sent for the author of the report.

"Why is it," said she, "that you do not recommend our firm?"

"We cannot," was the reply, "so long as the name of M. — appears upon the door and his association with the firm continues."

Thereupon she had a heart-to-heart talk with the cause of the criticism.

"You cannot marry me," she declared, "until you clear your name of the old charges against it." Her lover squared his jaw, figuratively rolled up his sleeves and set to work. In a short time he paid off all the old debts, stood foursquare to the world and had his reward—he married the girl. Today he is an honored and successful member of the community, all of which is a tribute to the elevating influence of a good woman and an evidence of the latent sense of honor in men.

Would that every seeker of credit enshrine the principles of the following motto in his heart and make them a living force in building up his credit character:

Be honest, "trust in God, and keep your powder dry."

Albert N. Hogg.

Coal Shortage Will Increase Fire Losses.

Small sympathy is expended on the wastrel who freely scatters his money in the fatuous hope that by some miraculous descent of golden manna his resources will be replenished just before his funds are entirely exhausted. There is a Micawber trait in most people—something is always going to turn up which will avert apparently inevitable catastrophe. Optimism is frequently merely another name for physical and mental inertia by those who would rather dream than work. Such is the complacent attitude of many Americans toward the impending coal shortage and its unescapable hardships and its cumulative menace to both life and property.

It may appear almost like a paradox to say that the greater the suffering from cold, the greater the danger from fire. Man, like all animals, will follow his natural instinct to keep warm, and the inevitable shortage of coal will produce a consequent use of all kinds of makeshift devices to secure heat.

Soft coal, coke, and mineral compositions will be used as a substitute for anthracite in furnaces never designed for such purposes. Oil stoves gas and electric heaters will be utilized by the inexperienced and careless.

An abnormally high fire loss for the winter months is to be looked for.

Already the underwriters of even the strongest companies have recognized the approaching menace.

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

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Michigan Shoe Dealers Mutual Fire Ins. Co LANSING, MICHIGAN

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

Total Dividends Since Organization \$128,645.36

THE REASONS

Careful Selection of Risks
Absence of Conflagration Hazard
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SAFETY SAVING SERVICE
CLASS MUTUAL AGENCY
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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.

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management

Careful Underwriting Selected Risks

Conservative but enjoying a healthy growth.

Dividend to Policy Holders 30%.

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OFFICE 319-320 HOUSEMAN BLDG. GRAND RAPIDS, MICH.

OUR FIRE INS. POLICIES ARE CONCURRENT

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The Net Cost is **30% Less**

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MIDDLE WEST MARKET.

Urgent Plea For the Recognition of Chicago.*

One of the great business truths is that all men are intimately associated as to business needs. All are mutually interdependent. The world cannot prosper while a part of it is bankrupt. It is nature's law. Even though there is prosperity apparent in spots and inflation results, reaction is sure to follow, revealing to man that the only way the world can go forward is to bring up the whole column of the nations, marching step by step together to a common worldwide prosperity.

It is the same way in our country. Waves of prosperity and adversity usually follow the track of the sun and rise in the East and set in the West. There is every evidence now that we are approaching a period of prosperity. We are in a cheap money era. Industrial peace seems close to achievement. The most of the gold in the world is held by our own Federal Reserve System. This abundance of gold has increased the Federal Reserve ratio to 80 per cent. or more, actually in the vaults of the Reserve Banks of the United States. This means that thousands of millions of dollars are awaiting employment, to be used by industry and business in the coming era of prosperity.

What is of even more importance, if possible, is that men everywhere in our country are hopeful and expectant. The fundamental elements of a prosperity period are with us and will constitute the foundation of what will be America's greatest business epoch.

In this connection, it must not be forgotten that action and reaction are equal in business as in natural philosophy. The prosperous period following the Civil War gave way to marked depression in 1873, just at a time when men felt sure the worst was over. It may be that some such reaction will drive down the stubborn price upheavals that even now apparently are striving to make a joke of economic law. Following the war between the states and also after the Napoleonic wars ending in 1815, wholesale price tendencies for a quarter of a century were steadily and generally downward, not precipitous but gradual, averaging about 1 per cent. per year. Even though this should again take place, as it probably will, there is no cause for alarm because the decline will be so gradual as not to be noticeable by the man who buys his goods and turns his stock promptly within the usual merchandising period.

If the lack of foresight or stubborn selfishness or prejudice on the part of labor or capital, so-called shall dam up the flood or economic tendency, so that it cannot flow evenly or steadily through its natural courses, eventually it will break from its banks and in a mighty industrial depression like those of 1837, 1857 and 1873, will force labor, capital and the millions of us who feed them down to our knees, where we shall meekly listen to the sound truths of commercial economy.

My thought is that you must not be surprised if our period of prosperity is interrupted within the next three years by a temporary reaction. I expect a prosperous period of at least two years. My faith in America leads me to believe that all our industrial troubles will soon be adjusted and that men will settle down forthwith to the regular and steady production of economic wealth.

To the Middle West, especially, belongs the future of American business. Looking, as you do, to the buying power of the State of Michigan, it is of paramount importance that your purchases should be so directed that the money you spend for goods should go towards increasing the buying

*Address by John W. Gorby, Director of Research for Chicago Chamber of Commerce, before Michigan Retail Dry Goods Association.

power of those who buy your goods. Chicago and Detroit are two of the municipal marvels of the modern world. The automobile industry, of which the metropolis of Michigan is the undisputed capitol, is the envy of the industrial world. In the same way, Chicago has grown to be the world's meat market, its greatest railroad center, its grain capitol. Its vast wholesale establishments, with whose service and character you are entirely familiar, are rendering it the Mecca of dry goods men the country over. The records show that year by year, dry goods merchants whose buying itinerary formerly took them more than three times the distance to Chicago, with many times the expense of traveling, are now directing their buyers straightway to the Midwest market saving time, labor and money. Research records show that more and more, particular shoppers of New England and New York, not to mention the best dressers of intermediate states, are coming to the magnificent counters of Marshall Field & Company, Carson, Pirie, Scott & Company, and Mandel Brothers to complete their wardrobes. Retailers are asking therefore if the consumer is coming to the Midwest market for the best in merchandise, why should not I also avail myself of this same market and buy my goods in a market which will save me time, money and labor? Moreover, retail merchants all unite in the statement that the lines of wholesale dry goods on display in Chicago are far greater in variety and styles than any other to be found in this country.

To speak of the Middle West is to speak of Chicago, its greatest commercial center. The tendency in commercial circles is to improve the entire marketing facilities of the Middle West. The thirty-eight trunk lines which enter Chicago give us a normal train schedule of nearly 1,400 trains, arriving and departing, daily. This provides you with a shipment and delivery service without an equal in the United States or the world.

The immense productive powers of the Mississippi Valley, of which you are a part, suffer not a little in the lack of an outlet to the open sea. This we are assured, is to be provided for in the Great Lakes-St. Lawrence waterway, which will enable great ocean liners to dock at your ports, and will increase the buying power of Michigan more than anything proposed in recent years. Singular and strenuous opposition from N. Y. City and other parts of N. Y. State, has arisen against this waterway. The history of such movements, with which New York should be familiar, indicates that New York City will have all the business of shipping that she can care for anyway and that her prosperity will increase far more with the proposed waterway in operation than it could possibly do if it should be abandoned. To care for the rapidly growing foreign trade of the Middle West, through the port of New York, would be a physical impossibility, as well as an economic blunder. New York is the financial capitol of the Nation and will probably continue to be. The added wealth accruing to each acre of Middle West soil and to every shelf of Midwest goods and to every till of Midwest merchants and to every depository of Midwest banks, in all these New York will share and they all will inevitably add to New York's great prosperity.

Great as are the wholesale markets of Chicago to-day, they will be considered small to-morrow. The center of population will, before long, rest in Iowa. The demands of the good people of Missouri, Iowa and Nebraska, not to mention the great states North and South of these great commonwealths, are vying with Michigan in demanding of Chicago the very best in merchandising quality and service.

The future holds great promise. Judging by the past, two elements

enter vitally into every great modern industrial civilization, iron and coal. Let us see how the Middle West fares in this direction. To the North, lie the vast iron ore deposits of Michigan, Wisconsin and Minnesota. The Superior region alone is estimated to hold 75,000,000,000 tons of iron ore. It now produces 95 per cent. of all the iron ore mined in the United States. The mighty ore boats of the Great Lakes will move this vast wealth to the foot of the Lakes as rapidly as needed.

How about coal? If the radius to the Superior iron fields be reversed and turned toward the South, the pointer will rest in the coal fields of Illinois, where experts tell us 238,000,000,000 tons of coal are known to exist. Illinois now produces 18 per cent. of all the bituminous coal of the United States. What does all this mean? Simply this, that about the foot of Lake Michigan will grow up the world's greatest, wealthiest and most powerful civilization which history records.

Michigan will profit largely by this prosperity. In fact, it will be hers as well as ours. Her mercantile establishments will flourish and her factories will multiply in wealth and productive capacity.

There is one thing we need to fear. No nation has ever grown rich and lived. We must be careful to guard the spiritual qualities as our wealth increases. I mean simply this, we must not forget that honesty is not the best policy, but the only policy for a business man; that the square deal is the smartest business method to follow it is not to be compared with truth love and honor, both private and National; that service and quality are the two big words in building business; that stock turnover at a high rate is highly essential and that knowledge of our goods and our business is the best symbol of authority.

In a word, we must not forget God and his teachings.

On these principles, we can safely build. The Midwest market, will continue to be the rich heart of America, a heart not only of wealth and culture and happy homes but pumping rich red blood of earnest high devotion to every state and every land.

Value of Courtesy.

The most expensive thing about any store is a discourteous clerk. The highest priced fixture that can be installed in an office is a discourteous "information girl." Courtesy saves time, labor and temper. If courtesy could be made automatic, and could be embodied in a machine, or injected into the veins of people like a vaccine, business men would pay fabulous prices for the machine or the injections. They know that courtesy is as profitable as honesty. Chronic discourtesy is not an ailment that can be treated by precept—the job belongs to the physician, the surgeon or French Lick Springs. Ill health is at the root of chronic discourtesy. Look into the face of the cross, irritable clerk and you will see evidence of internal disorders. The best waiters, agents, clerks and salesmen, are always trained to meet discourtesy with courtesy, and rudeness with politeness. They have found that it pays, and their employers have found that it pays. That is one of the reasons why these employes happen to have these "best" jobs and their employers happen to have these "best" establishments. It is very pleasant to "bawl out" the human pests, but it is costly and does not pay.

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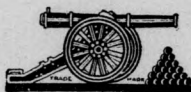
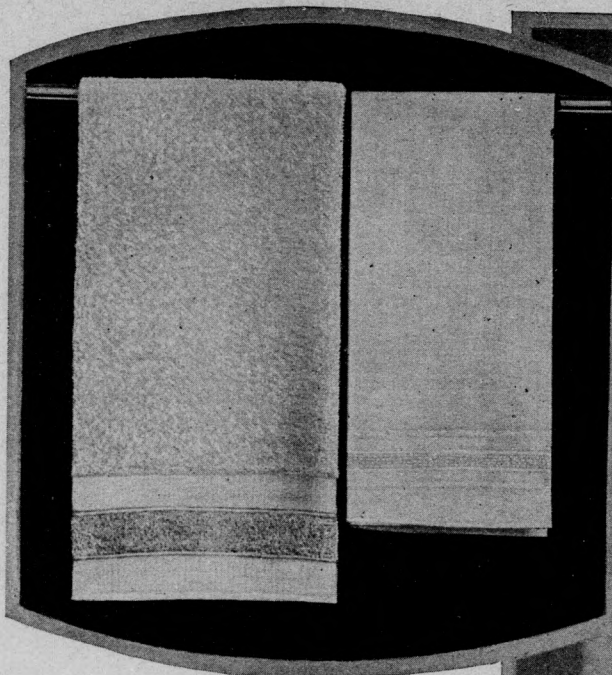


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CANNON TOWELS

DRY GOODS MEN AT LANSING.

Proceedings of Their Fourth Annual Convention.

The annual convention of the Michigan Retail Dry Goods Association convened at Lansing last Wednesday forenoon, with more than 150 dry goods dealers in attendance. After the meeting was called to order by Charles H. Davis, Secretary Lansing Chamber of Commerce, Mayor Ferle delivered the following address of welcome:

I note with great pleasure that the fourth annual convention of the Michigan Retail Dry Goods Association will hold its sessions at the Chamber of Commerce in this city on Wednesday and Thursday, Sept. 13 and 14. A copy of the completed program has just been placed in my hands and I desire to express to you, and through you to the citizens of Lansing, the pleasure and profit which will come by the bringing of this convention to our city.

A perusal of the program shows that representatives of Babson's Statistical Organization, of Boston, of the Dry Goods Economist, published in New York, and of the Chicago Chamber of Commerce, and a widely known and very popular merchant from Missouri, the founder of the American Community Association from Fargo, North Dakota, the President of the National Personnel Association from Niagara Falls, and a department store accountant from Boston, will all be present and take an active part in the discussions of the convention.

I am pleased to observe, also, that citizens generally are invited—not only proprietors of dry goods stores, but store help and ladies. The crowning event of the convention I observe to be the banquet, Thursday evening, Sept. 14, at the Chamber of Commerce building, at which Dr. Alexander Karr, of North Dakota, John W. Gorby, of Chicago, Illinois, President Friday, of the Michigan Agricultural College, and United States Senator Irvine L. Lenroot, of Wisconsin, will be the chief speakers. The fact that these men will be introduced by Rev. Mr. McCombe as toastmaster gives assurance that these men of ability will be properly presented to the audience.

The luncheon clubs of the city, consisting of the Rotary, Kiwanis, Exchange, Zions, Zonta, Merchants and Ad Clubs, with their ladies, and the music furnished by the Lansing Conservatory of Music, will give quality and enthusiasm to the occasion.

There are so many points of interest in Lansing that I would not feel justified in taking up your time in their enumeration, but a few words in regard to Lansing's parks and playgrounds. Through the generosity of a number of public spirited citizens, we have a fine start. We have some beautiful parks, river drives and the last that is being finished is a \$35,000 swimming pool, which will be a great benefit to the rising generation.

Lansing is known as a convention city on account of its central location, which reduces cost of transportation. On account of the large number of apartment houses or private hotels under construction, she will soon be better able to take care of her visitors. She is also known as a city of homes, as 90 per cent. of her people own their own homes. It is also widely known for its number and the quality of their products in the auto industry and many other industries along this line.

Lansing also stands out as a municipally owned water and electric light city. We have nearly completed a new power plant which cost one and a half million. People to-day are getting electricity at 6.8 per k. w., which is practically 40 per cent. less than any other city in the country. With the new plant under operation there can be a further reduction. This enables us to furnish cheap power for local in-

dustries. Others are considering locating here on this account.

One of the great points of interest here is our State institutions, especially the M. A. C. and the great bearing it has on the future of this country. We also have other State institutions which always interest people who come here, not the least of which is our Governor, who has a habit of doing things.

As Mayor of the city of Lansing, I take this means of extending to you a most hearty welcome and to express my desire that the citizens of Lansing co-operate, to the fullest extent, not only to make the convention a success, but to secure for themselves the great profit which will come to us by the bringing of such speakers into the community.

President Knapp then read his annual address, as follows:

It is with a realization of great honor, filled with sentiment and emotion, that I call you to order this afternoon. As I have served this organization two years as Secretary and Treasurer, and two years as President, I have been given the subject of "My Four Years' Experience in the Michigan Retail Dry Goods Association."

There were times when I felt a great desire to be among the members, serving as a member only, yet with the desire of wanting to see this, the Michigan Retail Dry Goods Association, a great success, I came forward when called upon, although knowing that I could not do as well as many among you in filling the position of responsibility you have bestowed upon me. Modesty is a great virtue, but the man who lacks a spirit of wanting to do, or trying to do when called upon, is certainly missing much that helps make us better and stronger men among our fellowmen.

I cannot help but recall the first year as your Secretary and Treasurer. We were growing so splendidly and things were coming along so well with us that it was real fun. It was most interesting to meet the different merchants of the State; men whom I had heard of through traveling salesmen and also in the market, as good merchants in Michigan. It certainly was a great pleasure to come into contact with the different members of this Association and it was only through this Association that I was able to meet them face to face and see them as they really were—human beings like the rest of us.

There were originally thirteen members. I can almost see J. B. Sperry, of Port Huron, as temporary chairman, calling the first meeting to order. Then the election followed making D. M. Christian, of Owosso, President, and "yours truly" Secretary and Treasurer. The following men were enthusiastic members: John Richey, S. E. Cook, F. McElwain and H. B. Strehls, of Charlotte; W. O. Jones and C. W. Carpenter, of Kalamazoo; Fred Cutler, of Ionia; Phil Higer, of Port Huron; Mr. Brogan and F. E. Mills, of Lansing.

The object of the meeting was good fellowship, and the cultivation of co-operation in order to eliminate many of the abuses which existed in the retail business, and also to raise a higher standard of our craft in the State. All being agreed that this should be done, we started in with the determination of making it a State-wide organization. Since that contest began we have grown wonderfully and the Association is getting much more powerful and bigger than even at the time of our last convention held in Flint last March. What I mean by stronger than ever is this: The past year and six months have been a real trying ordeal to every merchant, large or small, and especially so to the smaller merchant. We have been called upon to reduce prices with the one object in view to reduce the cost of living, with the result that every unnecessary expense connected with each store was eliminated. Some merchants felt that it

was not necessary to be a member of any organization, but I am mighty glad and pleased, also proud, to tell you that the membership of our association has stood up wonderfully under these conditions. I am quite sure that every merchant in the State realizes that he gets more than his money's worth as a member of our Association, and I also feel that the merchants of our State know that by coming in personal contact with one another in the surrounding towns and larger business places, they derive unusual benefit.

I have noticed at several group meetings which I have had the pleasure of attending that the first thing the merchants do after being introduced is to start in talking their business over with one another, with a result that in 99 cases out of 100 merchants go back to their own stores with more confidence and enthusiasm pertaining to their own business.

I am also a great believer in local town or city organizations or dinner clubs. These clubs, when first organized, had a tendency to be selfish and work among their own members; but with a spirit of true Americanism, they are now joining with all organizations and helping their own community, towns and cities in the best way for lasting benefit. I would advise every merchant to be a member in his own town of some dinner club, and if there is no club of this kind, to organize a chamber of commerce club. In this way the business and professional men of any town or community can meet at least once every two weeks, or every week, and thus come in contact with their neighbors and competitors, with the result that these men grow to be real business persons. A community benefits much by such a spirit.

Each city or town has its problems to solve and it is through these organizations that much good can be done. I cannot help but refer to the organizations here in Lansing. They have done much for the business and professional men and made the town one of the best in the State. I know that these organizations in any town or city stand ready at any time to help any State organization along business lines which is trying to up-build and solve problems which every business and professional man is interested in.

Our own Association has received benefits in many ways from commercial clubs all over the State. Our banquet to-morrow evening will illustrate the Lansing spirit in its splendid dinner clubs, they having consented to take part and join with us as a fit ending of this, our fourth annual convention. We certainly feel proud of our splendid State and have much to be thankful for, as Michigan is one of the most prosperous and successful states in the Union, commercially speaking yet with this prosperity there is a responsibility. Our whole country is still feeling the effects of the terrible experience and logical results of the huge destruction of property and dislocation of affairs which are inherent in war. The country as a whole is far from normal and the average individual shows plainly that he is not yet quite sure how he should conduct himself amid the changed and changing conditions. He is looking for real guidance and yet he is almost morbidly fearful of a false step. His own experience does not offer any precedent upon which he may surely build a policy fitted to withstand the shocks of the present period of readjustment and he is sometimes too apt to throw the whole responsibility of renewing our financial and industrial organization and vigor upon the shoulders of the National Government.

The retail merchant's attitude in these times differs from that of the average individual only in the matter of degree, and in my opinion the Government in its deliberation has caused some to almost lose hope. The individual, whether he be banker, manu-

facturer, merchant, farmer or laborer, must have a base upon which he may work out the problems which are personal to his own calling. Whether he shall do this as an individual or in co-operation with others who have like problems will be a matter of his own judgment.

Let us consider for a few minutes what are these fundamental matters in which we justly look to the National Government for guidance and help. They are credit, taxation, the tariff, and, what is still more fundamental, Government expenditures. In each of these matters important steps have been taken by one or another of the departments of Government. The Federal Reserve Banking System and the Farm Credits Bureau form together a machine which, with some alterations in operation, methods and policies, will suffice, and is proving of great benefit in settling the credit needs of the Nation's business.

After the November election we feel quite hopeful that our lawmakers will take decided action in eliminating or settling a great many questions, which are vital to the business of our country at large. We all regret that the tariff question is still undecided, yet we would much rather it would be undecided than to have it settled in an unsatisfactory way to the commercial interests of our country. The problems of individual business men must be worked out by them along the lines dictated by necessities of their business.

Our experience during the war and in the period following it, strenuous as it was, has not been without its educational value. If we study it from the right angle we will find that we have learned much that would not have been driven home to us in any other way. There is no question but that the average store, before the war, was carrying too much merchandise and had too much capital invested in stock. With a declining market staring us in the face, we were compelled to reduce stocks and increase our turnover if we wished to stay in business. In other words, the days of large accumulated stocks are gone and the retailer who is a real merchant will from now on buy only such goods as are required to enable him to turn merchandise into money in the shortest possible time.

I fully realize that the small and medium-sized stores have a much harder task on their hands to reduce stock and keep up turn-overs than have the larger ones with their big volume, yet in my estimation there are thousands of dollars invested in dead merchandise, or as our financial friends would say, in "frozen assets." We, as good merchants, should see clearly from now on that money in dead and unsaleable merchandise is a bad investment and should guard most rigidly against any influence, whether of trade journals, wholesalers or manufacturers, which would lead us to speculate in any way. Most of us have had some experience of the unpleasant results which often follow the breaking of this rule.

I wish to make a few comments on my observations as regards the educational features derived and gained by experience in the smaller or medium-sized stores. There is no question but what, to a certain extent, the smaller merchants are educating a certain number of their help for the larger stores, and I am quite sure, from my own experience, that the best help to be had are the ones who have gained their experience in the smaller or medium-sized stores. An incident learned in a store struck an observer recently with wonderful force. The store is a great institution, holding the good will and admiration of a vast territory, and having a very fine personnel. After carefully engaging several high-trained persons for different positions of importance to the business, a woman having executive responsibilities set herself to studying their methods. She was surprised her-

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self at the discovery she made. She was prepared to feel admiration for the clever women and girls who had taken special work and schooling for the departments to which they applied. She also expected to feel sorry for the ones who had not an inkling of what they were to do in their new store life. To her amazement—and very reluctantly, be it admitted—this judge was really obliged by her conscience to own that the specialized workers were unmanageable because they were so fed up on theory and form and rules that their own ingenuity and originality were not being brought to bear at all upon the work. They were automatons who went ahead with uniform routine and never swerved to differentiate between situations.

Then the woman studied the small, energetic squad of workers who were quite untrained in store work, but who had received normal, civilized bringing-up and a fine, though non-vocational education. These workers were so keen, mentally, so on the lookout to develop a system that would vitally serve the situations of their field that the woman was delighted. She confidentially explained this experience as one that was an "eye-opener," for this is the age of training and wrong training is more common than right training. So to put in workers who are eager to simplify, develop and improve their opportunity serves the store better than to put in the cut and dried systematizers who have no deposit of personal zest and no formative sense to bestow upon the special needs of this special work.

I quote the above to bring out the fact that for real salesmanship, economy and helpful business matters, the ones who have gained their business experience in the medium and smaller stores prove generally to be better help than those who are trained especially in our larger stores by professional salesmanship educators. We very often hear it said that such and such a concern is a wonderful organization. I know what I am talking about when I tell you that I have come in contact with medium and small stores whose organization is doing a 100 per cent. efficient business, compared with some of the great institutions that we hear of and that have a Nation wide reputation.

What the small or medium-sized store lacks is not so much in its selling and buying organizations as in its accounting or book-keeping departments. We very often find that the small merchant allows himself to be imposed upon by people who take advantage by hook or crook and obtain most any length of time for credit. I have known of small and medium-sized merchants, who, if they had the amount of money owed to them by customers, could have paid all of their bills and had a balance in the bank. As it was, they were compelled to borrow money to run their business with, and I state most emphatically that the smaller merchants should insist on having a definite time for credit customers to settle their accounts and see to it that each and every one abides by it, even to the employees in their own stores.

We as retailers are looking forward with some anxiety and a great deal of hope as regards the future business. I feel quite certain that the members of our Association gathered here will not alone act with intelligence and foresight in the selecting of the officers for the coming year, but that we have among us many men who are capable of advancing the best interests, of not alone the members, but of the Association as a whole. I have great confidence in the Michigan Retail Dry Goods Association, and, as I have stated many times, feel proud not only to be an officer, but a member. Whoever are elected I wish to assure them of my most hearty support. I shall stand ready in the future, as I have in the past, to give service at any time when called upon.

The affairs of the Association were

turned over to me two years ago, after being guided and helped along by our splendid former President, D. M. Christian. No one knows how much I appreciated his work, as it was an inspiration to me in doing the little that I have done. The Association can be doubly congratulated in having as its Manager Jason E. Hammond. I have always found Mr. Hammond fair, honest, square and sincere, with a desire to treat everyone with the greatest of consideration, and going out of his way to help, not alone to perform his duty, but to help those who have asked it in whatever way he could. With his nearly four years' experience, he is now better fitted than ever, and our next officers will find him thoroughly equipped to do justice to his position as Manager of the Association.

In conclusion, I want to thank every member of the Association for their hearty support and great interest. I retire as your President, and I want to be a deserving member among you. I shall show my appreciation by trying to help along the lines of pushing the Michigan Retail Dry Goods Association still higher in the commercial welfare of our great State and Nation.

It has been my ambition as a member of the Michigan Retail Dry Goods Association to set so high a standard of mercantile ability and integrity that every dry goods and ready-to-wear merchant in the State would want to be a member. We have already grown wonderfully and can boast a membership of over 400, a record not equalled by any other similar association in the country.

The only way we can attain a still larger membership and prestige is by continuing to convince the merchants and people of Michigan that our two principal aims are to make the retail business what it should be in every community and to make the community the better for having business men a part of it.

Some Things To Consider Before Signing Lease.

The average retailer's most important consideration in selecting a location is what percentage of the passers-by are prospective buyers and what their buying power is. A family earning \$3,000 per year or less spends on the average from 12 to 15 per cent. on wearing apparel. A study of rents in a neighborhood offers an approximate idea of the earning power of the people in that neighborhood. When choosing between two sides of a street remember that plate-glass windows become mirrors when the sun shines directly on them and the most attractive displays can be made on the shady side of the street, especially of stationery, candy, drugs and dry goods. A store on a windy corner is at a disadvantage. A location that is good only part of the year should not be selected unless the business in the heavy season compensates for the slack part of the year. New buildings attract, but old, empty structures and billboards are not desirable neighbors near a store. Competition should be courted—a shoe store ready-to-wear clothing shop, jewelry store and drug store all attract women's trade and make a good combination. A good location should not be turned down because the rent is high. In small towns rents should run about 1 to 2 per cent. of sales; in small cities 2 to 3 per cent. and in larger cities from 3 to 6 per cent.

Don't start up a blind alley; go where you can see something ahead.

Prize Ideas From the Ranks.

A salesgirl noticed that a customer looked around hurriedly, and then asked her for the time. The same girl noticed a little later that another customer looked about her in much the same manner, and finally looked at her watch. To-day in that store there is a large, centrally located clock.

After a long time in which boiler makers experienced a great deal of trouble in handling bolts, the suggestion of one of the employees to the effect that in order to allow for rough handling the bolts should be made with tapering ends solved the problem.

In a certain factory in Akron there has been constant demand for the use of a certain gauge. In the past, this gauge was always missing when it was needed, and a great deal of valuable time was consumed in searching for it. An employee's suggestion to the effect that it should be kept fastened to the foreman's desk by a light chain has solved the problem.

The foregoing illustrations of how simple are the plans which result in great profit to industries indicate that almost any mind in the plant or office can evolve ideas which will prove of great profit. But the fact remains, as all managers know, that among the ranks of the employees, even in the upper ranks, there are very few minds from which proceed original ideas, simple or complex. Creative genius is laggard, at least in expressing itself.

Two closely related feelings entertained by employees are partly responsible for this dearth of suggestions. The first is a lack of self-confidence. The second is a diffidence about offering advice to the management, which is based on the assumption that ideas from below are not welcomed. Employees must be systematically encouraged to study the problems of production and management, and to reveal their conclusions.

The management, however, is not universally to blame for the employees' conviction that suggestions are unwelcome. One executive tells of how, as a boy, he went to his foreman with a suggestion for a new foot control that would speed up the machines. The foreman ultimately rejected the idea as too expensive. The executive states that the essence of his idea is now embodied in machines of the type affected. This problem of the adverse attitude toward suggestions frequently persisted in by foremen and other minor executives is an exceedingly serious one. A mere invitation is not enough to combat this situation and to stimulate the self-confidence and enthusiasm of the employees. An effective suggestion system really has to create a market for suggestions, has to bid for suggestions, and place a premium on them. There must be some extra incentive to produce the extra work. It must be made perfectly clear from the outset that the management regards the making of suggestions as extra work for which the employe is entitled to receive additional compensation.

A large specialty store in New York has placed a suggestion box in the vestibule of its employees' entrance. This store is an active concern, advertising on a large scale, and enjoying a wide patronage. But recently the management realized that the profits were leaking out through small but insidious inefficiencies. He summoned an efficiency engineer; but like some other managers he refused to take the engineer's advice. He wouldn't install a real suggestion system. He wouldn't offer the additional and essential incentive. He took the attitude that he was paying the employes for their time, and that he was entitled to everything they could do without further cost to him. The result has been that the suggestion box is regarded as a joke. A few anonymous, trivial, flippant, and generally worthless suggestions have been passed in; but that is all.

It is not true, however, that the additional incentive must be supplied in the form of cash. In principle, the requirement is for recognition and for some token of esteem. One manager finds that he can operate by giving the maker of a helpful suggestion a purse, a fountain pen, or some similar article. In order to avoid selecting an article which will not satisfy the tastes of the particular person making a suggestion, as may easily happen in a concern employing a large number of people, some companies have arranged to have an assortment of articles from which the individual may choose. This array of prizes may be displayed, or it may be photographed, and the photograph may be exhibited. Another firm has found that a well-defined yearning for honor and distinction has made the award of medals a satisfactory compensation for suggestions. Geo. W. Gray.

Old Customer's Week—Have You Tried.

Each year H. F. Hart, a successful retailer of Long Prairie, Minn., conducts an "Old Customer's Week," utilizing the old customer as a drawing card for increased trade. All old-time customers are invited to be present to meet other old-timers of the same town or neighboring towns, with the store sales force on hand to make things comfortable for the visitors. Features of the week are a number of contests in which the old folks participate. Several weeks before the actual event the store sends out announcements to the entire list of customers. During the last "Old Customer Week" the store paper contained pictures of some of the store's oldest customers, with a number of testimonials from the oldest and most prominent customers. A special reunion was held at the store on Saturday, when the old folks were invited to a repast in the store proper. The important feature of this event was a contest to determine the oldest person visiting the store during "Old Customer's Week" who had traded with the store ten years or more, and the winner was featured later in the store paper and in other special announcements.

Visitin' Round

WITH
KELLY CLIENTS

SOME ten years ago—

THE Schoenfeld-Martin Company opened a department store in Peoria, Illinois, right in the heart of the business district.

MANY merchants might have made the mistake of thinking that a fine store and stock in such a good location guaranteed a successful business—but not Mr. R. A. Schoenfeld, President of the Schoenfeld-Martin Company.

HE fully appreciated it was a man-sized problem to keep stocks turning properly in all departments and have the business show a net profit each year.

MR. Schoenfeld's ability to meet the competition, style changes and price fluctuation that enter into merchandising is well recognized. This is shown in his election to the presidency of the Illinois Hardware & Implement Dealers Association as well as in his leadership in the business development of Peoria.



WITH a view of expanding his business and getting more of the farmer trade around Peoria, he called in Kelly Service and he now has a bigger volume, covers a greater territory and his overhead has been reduced materially thru the adoption of plans and methods put in operation by Kelly Service.

MR. Schoenfeld can be relied on to give you definite information about Kelly Service and—

A REQUEST from you giving size and nature of your stock will bring full details of this Service as it will apply in your case, and incurs no obligation on your part.

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



Michigan Retail Hardware Association.
President—Charles A. Sturmer, Port Huron.

Vice-President—J. Charles Ross, Kalamazoo.

Secretary—Arthur J. Scott, Marine City.

Treasurer—William Moore, Detroit.

Directors—R. G. Ferguson, Sault Ste. Marie; George W. Leedle, Marshall;

Cassius L. Glasgow, Nashville; Lee E. Hardy, Detroit; George L. Gripton, Britton.

How To Put Life Into a Dead Business.

In the suburbs of a certain fairly large city there is a hardware store where business is humming along with every symptom of success. A few years ago the same business was dead, absolutely dead, and waiting to be buried.

In the interval it has changed hands. Hence the equally changed fortunes. I asked the hardware dealer how he did it. He said:

"I was living in this suburb for a number of years simply as a resident. I hadn't the remotest idea of ever opening a store here. I was interested in hardware—you know I traveled for Blank & Co.—but I simply came here to reside. It is a nice neighborhood, and my wife liked it, and so did I, when I was home. There was just one defect that I could see. In an emergency, when I wanted a hammer, or some nails, or a carpet sweeper, or a can of paint, I could never get the least satisfaction dealing at the hardware store. Sometimes I accepted something different, usually inferior or unsuitable; often I had to go all the way down town to make my purchase. Believe me, I used to think, "If I only had that store, I would run things differently.

"The day came when the hardware stock went under the hammer. I'd seen it coming. My wife wanted me to tackle the business. The end of it all was, I bought the stock myself.

"Did you ever see a better laid out store or a nicer display of hardware? No? Well, except for a thousand dollars, the face value of the investment represented here is hardly more than the stock my predecessor carried in his old store. Yet it looks \$10,000 more, if I do say it myself—and looks count for a lot, in hardware, as in anything else.

"I had to make some changes, though. First, I could not have begun business in the same building my predecessor occupied. He had rented the front of his store to an insurance agent and the basement to a laundryman; so he had three businesses in a building hardly big enough for one. Yes, and when he handed over the front of the store to the insurance agent, he threw away one of his biggest assets.

"I decided right at the start if I was to succeed, my store must look as unlike the old store as possible. First,

I secured a location a few doors away. A rather classy brass name plate, bearing the new name, was ordered, and placed in the base of the window. The color of the fixtures was changed; I stained them inside and out a mahogany color, and placed green felt on surfaces where goods were to be displayed. As you see, I had a good-sized display space; and by providing two fancy mahogany barriers, about a foot high, I practically converted by one extra wide window into three smaller ones.

"You noticed, didn't you, that those windows were dressed to attract women? I believe I can easily get the men's trade; but when I started, I pretty soon found out that my predecessor had thoroughly cured the women of buying at home. They used to jump on the cars and ride down town, where they could shop in the department stores to their hearts' content, and choose just what they liked.

"So I had to make my special appeal to the women. I used my windows to interest them in my store. I tried to adapt the department store methods to my place of business; and I also introduced some ideas of my own.

"Did you notice while waiting that two ladies were seated? It is not often you see chairs in a hardware store. When I installed them, I did so for a particular reason. They have earned me scores of dollars. My idea is, that if you can get a woman seated in your store, she will soon begin to gaze around, and before long she will see something that takes her fancy, say, a teapot. If she is able to walk over to that teapot, she may buy it; but if she sees it dangling from a string on the ceiling, in ninety cases out of a hundred she won't even trouble to ask about it.

"Hardware, to my way of thinking, is something like jewelry. If you put it where people can see it, they may possibly buy. A woman is seated on one of those chairs. While waiting for the clerk to tie up a parcel she has bought, she notices a little brass nicker sampled on one of the drawers. It looks to her like a picture-hanger. Possibly she has been accustomed to driving two inch nails into the wall. She asks the price; and finding it is only a few cents, she buys half a dozen.

"You know, hardware, especially household hardware, is different from clothing. In time a man has got to buy a pair of pants, or the chill will get him. On the other hand, most lines of hardware must be displayed to sell.

"That, however, is getting away from the point. I was telling how I got started; and how I improved on

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



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.

the other fellow's methods. There were a number of things that to my way of thinking militated against my predecessor's success. You know, for instance, this is a fairly high-class suburb. As in most suburbs, the women do most of the buying; the men are generally down town all day. How could this man expect to get the women's trade when, to get into his store, a woman was compelled to gather her skirts tightly to avoid getting them soiled? Even where the old store wasn't actually dirty, it looked dirty, which, from the feminine point of view, seems to be just as bad. Anyway, that had a lot to do with driving the women to the department stores.

"Another of my predecessor's defects was his fatal inability to sell. A hardware dealer must be a salesman or he must engage a salesman. This man tried to run his business on boys. A man went into his store one day and told the merchant that he had lost his key. What do you think the chap told him? Told him he had better break the door in. I guess that man went somewhere else. A good salesman would have tried to make or sell him a key; and then would have induced him to buy a new lock set on the ground that somebody else had his key. In little things like this my predecessor didn't use much diplomacy.

"But his chief faults and the most largely instrumental in bringing about his failure were the careless way in which he kept his stock, and his lax business methods. An instance of the latter just occurred to me. A lady ordered a vacuum cleaner at a cost of over \$100. He did not have one in stock so he ordered one. It lay in the store over three weeks before it occurred to him the lady might want it. When he did deliver it, she told him she had bought elsewhere and refused to take it. What did he do with it? He wrapped the body up and hid it away in the back of the store. The rest of the equipment he pushed into another corner.

"When I bought his stock I soon made up my mind that this wasn't a thing to leave in a corner. I placed it at the entrance to the store and advertised it for rent. In one season it made me more money than it cost me; and paved the way for a big business in vacuum cleaners.

"The stock in the old store was good and fairly well selected. But it was displayed and stored without either taste or good judgment. It took me a couple of months to fix up the boxes of small household goods and builders' hardware. Practically everything in that line was sampled wrongly. I found hooks and eyes in a number of boxes. There were twenty-four small ornamental clocks hidden away in as many boxes—stuff you positively can't sell unless you show it. The stock of roller skates was hidden away in the cellar.

"You noticed the show cases in which I am displaying electric fixtures, bathroom supplies and tools. Those I found filled with enamelware wrapped in paper. The silent salesman at the entrance to the store, the one in which I show aluminum ware on a green felt base, was packed full of

cheap crockery—so full, the case refused to function as a silent salesman. You have got to know your goods, know where to find them, and show the public what you have, to make a business like this a success. That is what I am trying to do."

Victor Lauriston.

Can Help Store's Credit Department.

Perhaps it would be a rather dangerous practice if clerks generally speaking were encouraged to turn themselves into amateur detectives when waiting on a charge customer. In the case of a tactless employee such activities might easily lead to the offending of reputable patrons in the store. Nevertheless, without going to extremes, there are many instances where a clerk of ordinary intelligence could pick up information of great value to the credit department. A customer, especially when purchasing a suit or other merchandise of equal value spends some time with the sales person during the selection. During this time, he may drop a remark or two about himself, his family or his position that would be of material aid to the credit manager in making a decision. If the customer is not talkative, a tactful word from the salesman, in many cases, would draw out valuable information. This is a much better course than to simply turn over the customer to the credit manager "for better or for worse."

An instance is cited of a dapper young man with a very winning personality who made several purchases in the men's department of a representative store, and offered a check on an out of town bank for more than the amount of the purchases. He asked that the balance be given to him in cash and the goods forwarded to his hotel later. Since he was a stranger, he was referred to the store's credit department in accordance with the rule of the establishment governing such cases. Quite unperturbed by this development, the customer proceeded to interview the store's credit manager and almost succeeded in convincing the latter of his integrity and good faith. His credentials seemed to be first class; a hurried telephone call to the hotel brought forth the information that he was registered there. Everything seemed to be "rosy" for the customer. But the close observation of the salesman who had waited on the customer proved to be the latter's Nemesis. The salesman noticed that the name in the man's coat and the indorsement on the check were not identical. This appeared a little queer to him, and he promptly reported his suspicion to the credit man. This tip led not only to a refusal of credit, but also to the arrest of the would-be purchaser, for it turned out that he had been operating in other stores.

Willing To Work.

A tramp asked a gentleman for a few cents to buy some bread.

"Can't you go into any business that is more profitable than this?"

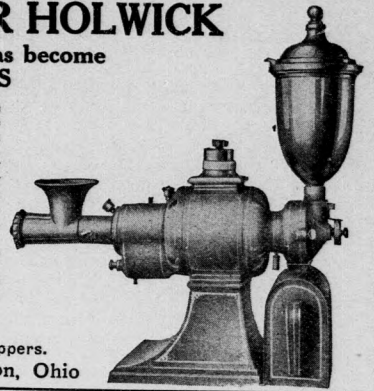
"I'd like to open a bank if I could only get the tools," answered the tramp.

THE DEMAND FOR HOLWICK
Electric Coffee Mills has become
CONTAGIOUS

Merchants are learning that stale "ground-package" coffee is not a trade winner and are buying coffee in the bean and steel-cutting it on a Holwick Mill, just as they sell it, and are not only doubling their profits on the coffee they sell, but a coffee customer usually buys other goods. Therefore they are increasing their profits without increasing the cost of doing business.

Thousands are doing this. Why not you? Increased profits will take care of the small monthly payments. Let us tell you more about it.

B. C. HOLWICK (Maker)
Electric Coffee Mills and Meat Choppers.
Dept. F. Canton, Ohio



Sand Lime Brick

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

Brick is Everlasting

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

Signs of the Times
Are
Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.

We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.
Bell M 797 Citizens 4261

THE 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



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

Write us about
our **SOLE AGENCY**

CHASE & SANBORN
CHICAGO



COMMUNITY CO-OPERATION.

How It Has Worked Out in North Dakota.*

To save our American civilization, we must maintain our American agriculture. In order to maintain our American agriculture we must save our American small town. A thought expressed by President Wilson, when he declared that "If we discourage the locality, the community, the self-contained town, we have killed the Nation."

One of the most alarming signs of these alarming times, observable not only in America but throughout the civilized world, is the tremendous and constantly increasing exodus from small towns and rural districts to the great centers of population.

In the last ten years the increase of urban population in this country has been seven and one-half times greater than that of the rural. Hon. T. Meredith, Secretary of Agriculture, is authority for the statement that in the same period of time more acres of land went out of cultivation than came under the plow.

In one of our Eastern states a recent survey brought to light some startling facts. It was found that in every county the farm population was decreasing rapidly, that in the 351 towns and villages visited a similar condition prevailed. More significant was the fact that the average age of the men on the farm in that State was more than 50 years while that of those in the towns and villages was more than 57 years. It cannot be denied that in that State agriculture and the small towns will die. Similar conditions are developing throughout much of rural America.

In large sections of our country the land is either being turned over to tenant farmers or falling into the hands of people of alien birth and habit. This condition, in view of the fact that all history proves conclusively that they who till the soil come to own it and in time secure the control of the government, is surely a matter of grave concern.

America's great rural reservoir of brain and brawn is being drained off citywards until to-day many of our rural communities resemble fished-out mill ponds—nothing left but bull-heads and suckers.

We are suffering from centralization, a congestion of the life blood in the heart. Rural America is losing her man power and money power, a condition which, unless cured, will result in National disaster. The strength of the Nation is not to be found in her great centers of population, but on her farms and in her small towns. Here is the source of power. "Our cities would have died, rotted and exploded long ago had it not been for the infusion of new blood from the fields."

The three outstanding causes of the condition that had developed was the lack of social and recreational life among the people generally, the inroads of the mail order houses and the work of the political demagogue.

Only through community co-operation, mass action designed primarily to promote the public well being, the performance of civic duty and the preservation of the common rights and privileges of the people will it be possible to save the situation.

The growth and extension of community co-operation depends primarily upon three things:

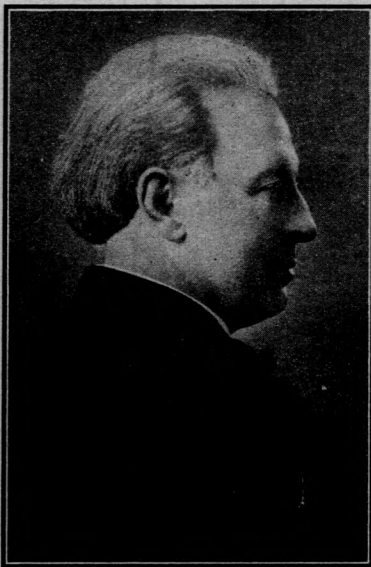
1. The creation of a better community spirit, with emphasis on the fact that the interests of the town and the country people are inter-dependent and mutual.
2. The organization and preservation of the spirit through the formation of community clubs.
3. The erection of community buildings to serve as recreational and social centers and common meeting

*Paper read at annual convention of the Michigan Retail Dry Goods Association by Alexander Karr, of Fargo, North Dakota.

places for all the citizenry in order to restore to social intercourse that harmony and affection, without which liberty and even life itself are but barren things.

The most important thing in any community is what the people think about each other, because what they think about each other will determine what they will do to each other, for each other or against each other. What the people of the United States of America think about each other will, in time, determine the form of government and the nature of our institutions and what the people of the world think about each other will in time determine whether we are to have chaos or civilization on earth. What the people think about each other in any community is the spirit of that community.

"Thinking kindly and helping some" constitute the essence of neighborly conduct. A proper community spirit is always known by its fruits. It invariably manifests itself in kindly thoughts and helpful deeds. The first self-governing colony in America was that established by the passengers of the Mayflower in 1620, as set forth in the Mayflower Compact—the charter



Alexander Karr.

of their liberties—the cardinal features of the Declaration of Independence and the underlying principles of the American Constitution. After declaring their faith in God and their allegiance to the king, they stated, "We covenant and combine together for our better order and preservation and for the general good." They had formed a community partnership for the purpose of maintaining their individual rights and liberties, while at the same time agreeing to assume their share of collective responsibility.

If for the next twelve months the general public would give as much consideration to the problem of their collective responsibility as they have for the last century devoted, each twelve months, to the question of their individual rights, we would be in a fair way to solve the most of our pressing problems.

We ought to again amend our constitution, adding to the Bill of Rights a Bill of Duties, emphasizing the truth of Theodore Roosevelt's saying—"If this is to be a good country for any of us to live in, we must make it a good country for all of us to live in."

What America needs is not more legislation, but more religion, based on the scriptural injunction, "Bear ye one another's burdens and so fulfil the law of Christ."

The creation and development of a better community spirit in this country is a difficult task because of the polyglot character of our population.

America is not a melting pot. It is simply a mixing pot and even the mixing has been poorly done. Thirty-six million of our people are foreign born or the children of such. In the nineteenth century most of our immigration was of the finest type. In the twentieth a large proportion of it is of low mentality, debased in blood and revolutionary in spirit.

If Americans are to preserve and maintain their individual rights and liberties, they must assume a larger share of responsibility for the general good. Only by intelligent consideration and sympathetic action can we hope to solve the problems which have grown out of our foolish immigration policy.

Much of the difficulty in creating a better community spirit in America arises from ignorance. We learned, as the result of army tests during the war, that one out of every four of our young men between 21 and 31 years of age could neither read nor write. If the strength of a democracy is based on intelligence, our foundation needs repair. To expect any nation to remain free and independent while continuing in a state of ignorance is to expect what never was and never will be. The indifference resulting from ignorance is responsible for the greater portion of our social and economic difficulties. Only by arousing the public to discussion and study of conditions can a remedy be found.

Sentiment not sense—emotion not reason—is the force back of much of human conduct. The propagandist uses this fact with telling effect. The mail order business is the most destructive influence in the economic life of the Nation. The immense growth of that business is destroying the American small town and depopulating the country districts.

During a recent year one Western city of 25,000 population had received thirty-eight carloads of catalogues for distribution in its territory. In addition, there were six other distributing points in the State. The representatives of one Eastern house boasted of a return of \$400,000 cash in twelve months as the results of the distribution of four carloads of catalogues.

A publication of one of the largest mail order concerns boasts of having one of the largest printing plants in America, employing 300 linotype operators, typesetters and proof readers constantly; of using two and one-half tons of ink and five carloads of white paper every working day, an output of 1565 cars per year—fifty-two train loads averaging thirty cars to a train.

A few years ago a high school debate on the mail order question was staged in a Western state. This furnished a fine opportunity to use the schools for the purpose of discrediting the business men of the State—a most brazenly impudent and thoroughly unjust attempt to work a wholesale injustice.

While the financial injury worked upon the small towns of the Nation is tremendous, the harm thus done was but a trifle in comparison with the disastrous effect upon community morale. A widespread and continuous propaganda of misrepresentation, exaggeration and innuendo has caused the buying public to look upon the local business man as a conscienceless profiteer, utterly devoid of all sense of honor and justice.

To save the situation—as a mere matter of self preservation, small town business men must learn to co-operate—first among themselves and then with all the people of the community. A good citizen is a man who will work, even with his enemy, for the common welfare. Men cannot act with effect unless they act in concert and they will not act in concert unless they have confidence and they will not have confidence unless they have common opinions, common affections and common interests.

In every community the reason for common agreement and collective action vastly outnumber and greatly out-

weighs the cause of indifference and separation. Starting with this fundamental fact, enlightened leadership need not stop short of splendid community achievement.

A dead town soon finds a reflection in a dying agriculture. The making of two blades of grass grow where one grew before and the satisfactory marketing of this increased production will not solve the rural problem. To render agriculture profitable—to make farming pay—will not ensure a satisfying and permanent rural community life. This was, no doubt, the thought in the mind of Roosevelt when he wrote: "Civilization is founded at the bottom on the completeness, the wholesomeness and the attractiveness, as well as on the prosperity, of life on the farm. Economic well being and social development must go hand in hand."

Recently there returned from a splendid Northwestern farming section to their former homes in the East the last of more than a score of farm families, none of whom had resided in the community more than a dozen years, but all of whom had succeeded financially. Without exception, they all gave the same reason for their departure: They were weary of the monotony, of the dead level, of the sameness of every day, of the barrenness of social life, of the lack of entertainment for both young and old, of the dreariness of their country town's existence, of the lack of community spirit on the part of the town and the utter absence of accommodation for out-of-town folks.

In many American neighborhoods the leisure time of the people which should constitute one of the chief assets of the community is instead one of its principal liabilities. Life is so monotonous that the temptation to clandestine recreation and licentiousness is a real menace, resulting in a condition of moral delinquency and juvenile depravity of a most alarming character. American community life is not only disintegrating, it is degenerating as well.

The greatest asset of any community is its youth; its chief function is to produce a high type of men and women. The work of the church, the school and the home must have reinforcement and redirection. Social intercourse and recreational facilities must be added. To deny and repress the social instinct will dwarf if it does not kill. The majority of American rural communities have not yet awakened to these facts.

Mr. Karr here related the story of the loss of his son in an aeroplane accident and after stating that he, like any other father, would give worlds to have him back again, went on to speak of how Iowa, with all its wealth, was the only State in the Union which from 1900 to 1910 had lost population because it had not sought to conserve its youth but was more interested in the development of cattle and hogs than in the care of its boys and girls.

Several years ago the community movement was inaugurated in North Dakota. Four groups consisting of a lecturer and entertainment company were employed to tour the State. In each town taking the service, four visits a year were made with lecturer and entertainment company traveling together, remaining for two days at each visit and staging three public meetings each time. This meant twelve entertainments and twelve lectures a year in each town, all having as their purpose the idea of developing better community spirit and the establishment of community clubs, special emphasis being laid upon the fact that the interests of the town and the country were mutual and inter-dependent, and that whatever affected the one for good or ill would likewise affect the other.

This campaign was State-wide in its scope. In all 4,587 meetings have been conducted, with the result that community organizations have sprung up all over the States and many com-

munity building enterprises launched. Any attempt to state concretely the results achieved would be futile. A creative and constructive work, the example of which was contagious, has been carried on so successfully that it is paying its own way.

The creation and development of community spirit, followed by organization of some kind of community association or club, naturally leads to the erection of a community building to serve as a social and recreational center. These buildings should, at least, provide commodious and well appointed rest rooms for both men and women; kitchen and dining room, library and reading room; gymnasium and auditorium. Such an enterprise results in an increase of the volume of local business and enhances the value of farm lands. More important still it serves to bring all the people together in common counsel and invariably develops mutual understanding, resulting in concerted action for the common good. Within a dozen years all up-to-date towns will have such a building. Without a home, community spirit, like the church, the school, the fraternal organization and the family, would die.

The Ideal Country Hotel.

During the coming winter I propose preparing for the Tradesman a number of articles descriptive of country hotels and in order that I may proceed understandingly, I would like the opinion of all interested Tradesman readers, especially traveling salesmen, as to what is in his or her opinion the ideal country hotel of Michigan, taking into consideration the physical condition of and conduct of its affairs. Write me in care of the Tradesman and I will undertake to do the rest.

Frank S. Verbeck.

Buyers Week Success From Every Angle.

Detroit, Sept. 18—The consensus of opinion among the local wholesale interests is that the Buyers Week held during the State Fair was successful from every angle and will become a permanent semi-annual feature with a continued larger number of wholesalers joining in the movement.

"Although forty merchants participated in the event, if the balance had a thorough understanding of the real significance of the benefits to themselves and Detroit at a remarkably low cost as a result of combining their forces, the proposition of impressing the importance of the Detroit market on every retailer in the tributary territory and bring them here in increasing numbers, would be solved," was the declaration of William B. Holden, chairman of the Wholesale Merchants Bureau.

Plans are already under way for the Spring Buyers Week Campaign and a more systematic canvass of the potential firms interested in the movement will be carried out. Because of a lack of complete organization and the large amount of work that devolved upon the individual merchants who have sponsored the Buyers Week movement, several prospective participants were overlooked by committees in charge of the solicitation of these firms.

Secretary Prine, of the Wholesalers Bureau, announces that he is ready to receive the names of firms who are interested in the details of the Buyers Week and will be glad to furnish any required information or available data on the subject. Wholesalers who have as yet not joined in the movement are cordially invited to phone Mr. Prine at his office in Board of Commerce and arrange for call by him.

James M. Golding.

A year of silence will undo five years of advertising.

Domino Syrup

The Most Popular Flavor in the World!

The delightful taste of sweet sugar cane is always appreciated. It imparts an irresistible flavor to many good things to eat.

Domino Syrup brings this popular flavor in its most appealing form—for a table spread and for cooking. It finds a ready welcome every day in the year.

The nation-wide demand for Domino Syrup will be further intensified by our forceful magazine advertising in attractive color pages and black and white half pages this fall.

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown;
Golden Syrup; Cinnamon and Sugar;
Sugar-Honey; Molasses

Did You Ever Notice It?

Some merchants are lavish in their use of price tags. It is never necessary for their customers to ask the price of an article.

They recognize that displaying prices means additional sales—they know that many sales are lost because the customer will not ask prices and they are **cashing in** on that knowledge.

To display prices on well known merchandise is good business and helps turnover, but the system is doubly effective where you can offer your customers such a product as

K C

Baking Powder

Same price for over 30 years

25 ounces for 25¢

The price is established through advertising and being shown on the package.

Your customers accept it without question.

You Can Get Your Full Profit—
ALWAYS

The government used
millions of pounds.

Reduction in freight rates July 1, passed on to
the trade in reduced list prices on K C

Write us. Let us show you the
greater profit in selling K C than you
can get on other advertised brands.

JAQUES MFG. CO. - Chicago



Michigan Retail Dry Goods Association.
 President—J. W. Knapp, Lansing.
 First Vice-President—Geo. T. Bullen, Albion.
 Second Vice-President—H. G. Wesener.
 Secretary-Treasurer—Fred Cutler, Ionia.
 Manager—Jason Hammond, Lansing.

Resolutions Adopted By Michigan Retail Dry Goods Association.

Whereas—This meeting of the Michigan Retail Dry Goods Association has been so successful and beneficial to its membership; and

Whereas—This success has been accomplished through the efforts of our officers and the co-operation of the city of Lansing; therefore be it

Resolved—That the thanks of this organization are extended to Mayor Jacob W. Ferle, to Charles H. Davis, Secretary of the Chamber of Commerce, for his work and the assistance of his Chamber, and for the use of the Prudden auditorium for the banquet; to the Rotary Club, Kiwanis Club, the Exchange Club, the Lions Club, the Merchants Bureau, the Zonta Club the Ad. Club and the Display Men's Club of the city of Lansing and such other organizations as have given of their time and effort in our behalf, and

Resolved—That this Association express its great appreciation of the wonderful work of its retiring President, J. W. Knapp. His two years as Secretary-Treasurer and two years as our President have been years of service to us and of sacrifice to himself. The Association has prospered and doubled its membership during his administration; its influence has grown in the State and Nation and its benefits to its members have been inestimable—all through the untiring work and energy of President J. W. Knapp. We wish him the happiness and success he deserves.

Whereas—There appears to exist a serious discrepancy in the fire and tornado insurance forms as used in this State, and

Whereas—Under certain conditions the insured might carry both fire and tornado insurance on a risk and fail to collect the loss from either the fire or tornado company; therefore be it

Resolved—That the Insurance Committee of the Michigan Retail Dry Goods Association be instructed to take up with the Insurance Department of the State of Michigan the matter of having fire and tornado policies so changed that where the insured carries both fire and tornado insurance there can be no condition arise that will not place the loss directly on one of the two forms of insurance affected, where the loss is due to a fire followed by a wind storm.

Whereas—The proposed Lake-to-the-Sea waterway, as proposed by certain members in Congress and approved by a board of engineers, if built will be of inestimable value to the great Central West and to the United States as a whole, and

Whereas—The building of said waterway will reduce the cost of living because of lower carrying charges; and

Whereas—The farm products of our farms will find a more ready foreign market with a saving of time and reduced carrying charges, thus paying our farmers better prices for their products; therefore be it

Resolved—That this Association go

on record as being in hearty favor of the proposed Lakes-to-the-Sea waterway; that we as an Association and as individuals lend our hearty support to this movement and that a copy of this resolution be sent to each of the Michigan Congressmen and Senators.

Whereas—This Association recognizes the importance of closer co-operation between the cities, towns and villages and the farmers with the end in view that the imaginary barriers be removed; therefore be it

Resolved—That the Association create a new committee to be known as the Co-operation Committee, whose duties it shall be to in every way further the work of closer co-operation between the farms and cities, that said Committee be charged with the duty of aiding such local organizations in this State, as may now exist, to bring into being Community Clubs patterned after the Battle Creek Community Club.

Resolved—We regret exceedingly the absence at this meeting on account of illness, of C. W. Carpenter, of Gilmore Brothers, of Kalamazoo, one of our highly esteemed members, a constant worker and booster of the Association, and whose absence we never noticed until this gathering. We extend to him our hearty greetings and earnestly hope for him a speedy recovery and a resumption of his former activity among his friends, business associates and members of this Association.

Resolved—That in the death of W. L. Milner this Association has lost a valuable member. His passing was a sad blow, particularly to those of us who had been privileged to know him intimately. A great merchant and a good friend has been taken from our ranks. To the family and his business associates we extend our heart-felt sympathy.

Resolved—We mourn the passing of Henry Rudy of Paducah, Kentucky, President of the Kentucky Retail Merchants' Association. In his death the State, his home city and the Association he so ably presided over loses a fine citizen, a splendid executive and a sturdy merchant; his wife and family, a kind and loving husband and father, to all of whom we extend our sincere sympathy.

Resolved—The passing of Mr. H. Byron Scott, of Newcombe, Endicott & Company, Detroit, came as a great shock to his many friends and acquaintances in this Association, his untimely death a great loss to his business associates and to the city of Detroit a fine capable business man with the best interest of his city and State foremost in his mind. To his family and immediate associates this Association extends its heartfelt sympathies.

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.

Furnishing Department

We have a good complete assortment of Men's Outing and Flannel Shirts. Prices range from \$10.50 to \$45.00 per dozen. Also Boys from \$10.50 to \$27.00 per dozen.

We offer a good value in Men's V-neck grey cotton sweater, size 36 to 46—@ \$9.00 dozen.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS GRAND RAPIDS, MICH.

Heather Mixed Hose

Are Going Strong.

Men's in FANCY COTTON
 ALL WOOL
 WOOL and SILK
 with or without clocking.

Women's in Assorted with or without clocking.

Now is the Time.

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

CITY DAY

EVERY WEDNESDAY is CITY DAY and we will have bargains in all Departments EVERY WEDNESDAY.

During the past week there have been numerous small advances on many lines of merchandise, but we had the merchandise bought before the raises and a great many staple wanted items are now in stock or in transit and we would appreciate an opportunity of selling you your needs on the old market.

GRAND RAPIDS DRY GOODS CO.
 Wholesale Only.

Duro Belle

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.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Dress Goods. 32 in. Wool Mixed Storm Serge -- 42 1/2
36 in. All Wool Storm Serge -- 65
44 in. All Wool Storm Serge -- 92 1/2
50 in. All Wool Storm Serge -- 1 10
French Serges proportionately,
Danish Poplar Cloth -- 37 1/2
Julliards Novelty Checks & Plaids 1 85
54 in. All Wool Coating -- 1 50@2 00

Linings. 30 in. Black Satine -- 18 1/2
33 1/2 in. Satine, colors -- 25
36 in. Satine, black & colors 23 1/2@32 1/2
36 in. Printed Satinette -- 52 1/2
36 in. Radiant Bloomer Satin -- 42 1/2
36 in. Percaline -- 16 1/2
Windsor Cambric -- 10
36 in. Radiant Charmeuse -- 45

White Goods. All widths and both finishes of Indian Head, account strike, at value only.

Ginghams and Wash Goods. 27 in. Plain Colors -- 15@17 1/2
27 in. Checks & Plaids -- 17 1/2
32 in. Checks & Plaids -- 21 1/2
32 in. Checks & Plaids, better quality from -- 23 1/2@23 1/2
32 in. Tissues -- 35 @42 1/2
39/40 in. Voiles -- 37 1/2
40 in. Organdies, all colors -- 42 1/2
32 in. Romper Cloth -- 22 1/2
27 in. Apron Ginghams -- 12 1/2@14 1/2
27 in. Cheviots -- 16 1/2
Plisse & Serp. Crepe, from -- 17 1/2@25
36 in. Challies -- 13 1/2
32 in. Madras -- 25
32 in. Suitings, from -- 22 1/2@35
36 in. Chiffon, from -- 32 1/2@42 1/2
27 in. Poplins -- 30
36 in. Poplins, from -- 25 @42 1/2

Percales. 36 in. 64x60 -- Lights 13 1/2, Darks 14 1/2
36 in. 68x72 -- Lights 15 1/2, Darks 16 1/2
36 in. 80x80 -- Lights 18, Darks 19

Crashes. 18 in. P. Bleached -- 22
18 in. P. Brown -- 21
Other grades accordingly and less 10% for quantities.
16 in. Irish Imp. Br. Linen Crash 16 1/2
15 in. Bleached Toweling -- 06 1/2
17 in. Glass Toweling, Red Stripe -- 12 1/2
18 in. Absorbent Toweling -- 15 1/2
16 in. Blea. Linen Crash, from 18 1/2@20

Diaper Cloth. 18 in. Red Star -- 1 05
20 in. Red Star -- 1 15
22 in. Red Star -- 1 25
24 in. Red Star -- 1 35
27 in. Red Star -- 1 60
Less 10 per cent.

Damask. 64 in. Mercerized -- 67 1/2
72 in. Mercerized -- 82 1/2
58 in. Mercerized -- 45
58 in. Bates or Imp. Hol. Red Dmk. 75

Pattern Cloth. 58x72 Mercerized -- 1 25
Larger sizes, good qual. from 2 50@3 00

Towels & Wash Cloths. Turkish Towels from \$2.25@9.00 depending on size and quality, and whether plain or fancy.
Huck Towels from 62 1/2c@86.00 per doz. depending on size and quality and whether part linen, hemstitched, etc.
Wash Cloths from 45c per doz. to \$1.50 depending on size and quality and whether plain or fancy.
Bath Sets from 75c@1.30 each.

Draperies. Stratford Cretonne -- 16 1/2
Harmony Art Cretonne -- 22 1/2
Normandy Silkline -- 19 1/2
36 in. Better Grades Cretonnes from 25c @62c, depending on quality.
Scrims & Etamines, from -- 10 1/2@19 1/2
36 in. Plain & Fancy Marquisettes from 16 1/2c@32 1/2c, depending on quality.
Curtain Nets from 25c@62 1/2c, depending on width and quality.

Blankets. 45x72 Cotton Felted Blankets -- 1 07 1/2
50x72 Cotton Felted Blankets -- 1 20
54x74 Cotton Felted Blankets -- 1 30
60x76 Cotton Felted Blankets -- 1 45
64x76 Cotton Felted Blankets -- 1 55
64x80 Cotton Felted Blankets -- 1 65
68x80 Cotton Felted Blankets -- 1 80
72x80 Cotton Felted Blankets -- 1 90
Seconds about 5 to 10% less.

Singles and Single 2nds proportionately. 64x76 Barlan Heather Plaid -- 1 85
72x80 Barlan Heather Plaid -- 2 20
Seconds about 5 to 10% less.
Singles and Single 2nds proportionately. 60x76 Plain Woolnaps -- 2 30
60x80 Plain Woolnaps -- 2 50
64x76 Plain Woolnaps -- 2 55
66x80 Plain Woolnaps -- 2 65
66x84 Plain Woolnaps -- 3 05
72x80 Plain Woolnaps -- 3 00
72x84 Plain Woolnaps -- 3 15
Seconds about 5 to 10% less.
Singles and Single 2nds proportionately. 60x76 Woolnap Plaids -- 2 50
60x80 Woolnap Plaids -- 2 65
66x80 Woolnap Plaids -- 3 00
72x84 Woolnap Plaids -- 3 45
Seconds about 5 to 10% less.
Singles and Single 2nds proportionately.

Comfortables, Indian Blankets & Bath Robe Blankets. 64x78 Bath Robe Comfortables -- 2 50
66x80 Bath Robe Comfortables -- 3 10
72x80 Bath Robe Comfortables -- 3 25
64x78 Comfortables -- 3 00
66x80 Comfortables -- 3 50
66x84 Two in one -- 3 50@3 75
72x84 Two in one -- 4 75
72x90 Bath Robe Blankets with Cords, Tassels & Frogs -- 4 00

Crib Blankets. 30x40 Stitched -- 70
30x40 Scaloped -- 75
36x50 Stitched -- 1 00
36x50 Scaloped -- 1 10
36x50 Bound -- 1 37 1/2

Camp Blankets. Camp Blankets -- 2 50
Auto Robes. Auto Robes -- 2 50

Wool Blankets. 66x80 Wool Mixed -- 5 75@6 25
66x 80 All Wool -- 7 50@8 50
70x80 Wool Mixed -- 8 50@9 50
70x80 All Wool -- 8 50@12 00

Comforts. Small sizes cheap Grades -- 22 50
Larger sizes, better grades from -- 24 00@48 00

Sheets. 63x90 Pequot -- 13 75
63x99 Pequot -- 15 04
72x90 Pequot -- 15 25
72x99 Pequot -- 16 69
81x90 Pequot -- 16 75
81x99 Pequot -- 18 34
63x90 Pepperell -- 13 39
63x99 Pepperell -- 13 45
72x90 Pepperell -- 14 71
72x99 Pepperell -- 14 35
81x90 Pepperell -- 15 70
81x99 Pepperell -- 15 70
72x90 Lockwood -- 13 45
72x99 Lockwood -- 13 71
81x90 Lockwood -- 14 65
81x99 Lockwood -- 16 03
Cheap Seamless Sheets -- 13 50
Cheap Seamed Sheets -- 9 00

Pillow Cases. 42x36 Pequot -- 3 96
45x36 Pequot -- 4 20
42x36 Pepperell -- 4 48
45x36 Pepperell -- 4 72
42x36 Lockwood -- 3 48
45x36 Lockwood -- 3 72
Cheap Pillow Cases -- 2 25

Bedspreads. 72x84 Bedspreads -- 1 50
Better qualities and larger sizes up to -- 5 00

Carpet Warp. White -- 42
Colors -- 48

Oilcloth. 5-4 White -- 2 85
5-4 Meritas White -- 3 35
5-4 Meritas Fancy -- 3 25
6-4 Meritas White -- 4 50
6-4 Meritas Fancy -- 4 35

Batts. 3 lb. Quilted Cot. Batts -- 67 per batt
3 lb. Plain Cotton Batt -- 65 per batt
3 oz. Small Cotton Batt -- 10 1/2 per batt
10 oz. Small Cotton Batt -- 12 per batt
12 oz. Small Cotton Batt -- 16 per batt
1 lb. Wool Batts -- 1 45 per batt

Wide Sheetings. 7-4 Pequot Bleached -- 43
8-4 Pequot Bleached -- 48
9-4 Pequot Bleached -- 53
10-4 Pequot Bleached -- 58
7-4 Pequot Brown -- 38
8-4 Pequot Brown -- 43
9-4 Pequot Brown -- 48
10-4 Pequot Brown -- 53
7-4 Pepperell Bleached -- 58
8-4 Pepperell Bleached -- 62
9-4 Pepperell Bleached -- 67
10-4 Pepperell Bleached -- 72
8-4 Pepperell Brown -- 38
9-4 Pepperell Brown -- 42
10-4 Pepperell Brown -- 45
7-4 Lockwood Bleached -- 38
8-4 Lockwood Bleached -- 42
9-4 Lockwood Bleached -- 46
10-4 Lockwood Bleached -- 50
8-4 Lockwood Brown -- 38
9-4 Lockwood Brown -- 42
10-4 Lockwood Brown -- 46

Tubings. 42 in. Pepperell -- 30
45 in. Pepperell -- 31 1/2
42 in. Pequot -- 34
45 in. Pequot -- 36
42 in. Cabot -- 30
45 in. Cabot -- 31 1/2
36 in. Tubing -- 25

4-4 Bleached Cottons. Lonsdale -- 18
Hope -- 16 1/2
Cabot -- 16 1/2
Fruit of the Loom -- 17 1/2
Auto -- 16 1/2
Big Injun -- 13 1/2

4-4 Brown Cottons. Black Rock -- 14
Velvet -- 13 1/2
Giant -- 13
Cheaper Cottons -- 10 1/2@11

Cambrics & Nainsooks. Knights -- 21
Berkley -- 20
Old Glory -- 19 1/2
Diamond Hill -- 15 1/2

Ticking. Straw Ticking -- 14 1/2
Feather Tickings from -- 22 1/2@30
Fancy Satine Tickings from -- 29 1/2@35
36 in. Imp Hol. Ticking -- 42 1/2

Denim. 220 -- 21 1/2
240 -- 20
260 -- 18 1/2

Prints. In Various colors -- 10 1/2

Cheese Cloth. 36 in. Bleached Curity Gauze -- 06 1/2
Better Grades -- 07 1/2@08 1/2@10

Flags. Small Spearheads doz. -- 1 90
Larger sizes from 4x6 ft. to 10x15 ft. ranging from, each -- \$2.00@8.00

Napped Goods. 25 in. White Shaker -- 11
27 in. White & Twill. Shaker 12 1/2@14 1/2
Cashmere Twill -- 16
27 in. Light Outings -- 13 1/2@14 1/2
27 in. Dark Outings -- 14 1/2@15 1/2
36 in. Light Outings -- 16 1/2@17 1/2
36 in. Dark Outings -- 1 1/2@18 1/2

Notions. Star Snaps, gro. -- 60
Kohinor Snaps, gro. -- 60
Wilsnaps, gro. -- 75
Satin Pad S G Garters, doz. -- 2 00
Sampson fly swatters, doz. -- 75
Roberts needles, per M. -- 2 50
Stork needles, per M. -- 1 00
Self Threading Needles, paper -- 06 1/2
Steel Pins S. C., 300, per box -- 43
Steel Pins M. C., 300, per box -- 45
Brass Pins S. C., 100, per box -- 43
Brass Pins M. C., 300, per box -- 75
Coats Thread, doz. -- 59
Clarks M. E. Thread, doz. -- 59
J. J. Clarks Thread, doz. -- 56
Belding Silk, 50 yd., doz. -- 90
Cobro Silk net with elastic, gro. -- 4 50
Gainsborough Hair Nets
Single Strand -- 80
Double Strand -- 1 00
Wolverine nets, gro. -- 9 00
R. M. C. Crochet Cotton, per box -- 90
B-4 O. N. T. Cro. Cotton, per box -- 90
Silkene Crochet Cotton, per box -- 90
Sanskil Crochet Cotton, per box -- 55
M & K or Dexters Knit. Cot., white, per box -- 1 50
Black and colors -- 1 75
Allies Yarn, bundle -- 6 50
Fleishers Knitting Worsted Skeins 2 30
Fleishers Spanish worsted balls 2 60
Fleishers German't Zepher Balls 3 70
Fleishers Saxony Balls -- 3 70
Fleishers Knitting Worsted Balls 2 60
Fleishers Scotch & Heather Balls 2 90
Excello Suspenders, doz. -- 4 50
President Suspenders, doz. -- 4 50
President Suspenders, Ex. Heavy 6 00

Infants' Hosiery. Cotton 1x1 Rib Hose -- 1 00
Combed Yarn 1x1 Rib Hose -- 1 85
Mercerized Lisle Hose, Cashmere Silk Hl. & toe, 60% Wool Hose 4 12 1/2
Silk & Wool Hose -- 6 12 1/2

Children's Hosiery. BS No. 1 Cotton Hose -- 2 10/8
R. & F. 07 1/2
2 Thread 200 Needle, 3 lbs. on 9 2 25/8
R. 10 F. .05
Misses Mercerized 300 Needle Combed Yarn Hose -- 2 25/7
R. 10 F. .05
Misses Cot. 28 dz. Dou. card. Hose 1 35/7
R. & F. .05
Misses Merc. 344 Needle Hose -- 3 85/7
R. 10 F. .05

Ladies' Cotton & Silk Hosiery. 176 Needle Cotton Hose -- 1 15
220 Needle Cotton Hose -- 1 35
220 Nee. Co. Yarn, seam back Hose 2 50
232 "Burson" rib top -- 4 25
232 "Burson" rib top, out size Hose 4 50
520 "Burson" split sole Hose -- 4 25
220 Needle Mercerized -- 4 00
Pmt. 110, lisle, hem top -- 4 00
440 Needle full Mercerized -- 5 25
Fibre Silk Hose -- 4 62 1/2
13 Strand Pure Silk Hose -- 12 00
Pmt. 110 Silk & Fibre -- 8 50
260 N'de 18 in fibre boot mock sm. 6 75
10 Strand 18 in. Boot Silk -- 9 00
Ladies' Fall Fash. all silk Hose -- 21 00

Ladies' Fleeced & Wool. 220 needle, 2 lb. combed yarn -- 2 25
200 needle, 2 1/2 lb. comb. yarn hose 3 00
200 n'de, 2 1/2 lb. O.S. comb. yn. hose 3 25
176 needle out size Hose -- 2 50

Men's Hose. E. & F. Hose Cotton -- 1 40
Record, med. weight Cotton -- 1 90
R. & D. Heavy Cotton Hose -- 1 50
176 needle Cotton Hose -- 1 25
200 needle combed yarn Hose -- 2 00
200 needle full mercerized Hose -- 2 85
240 needle fibre plated Hose -- 4 50
Pure Thread Silk Hose -- 6 00
Nelson's Rockford socks, bdl. -- 1 30
Nelson's Rockford socks, bdl. -- 1 45
Nelson's Rockford socks, bdl. -- 1 55
2 1/2 lb. Wool Sox -- 1 25
3 lb. Wool Sox -- 3 50@3 75

Childs Waists. "Cub" Knit Waist -- 2 50
"Bear" Knit Waist -- 3 75
Muslin Waist -- 2 25@3 50@4 50

Boys' Underwear. Vellastic Fleece Union Suits -- 7 00/2
Egypt Ribbed Union Suits -- 4 25/20
"Hanes" No. 953 Ribbed U. S. -- 6 00/20
Part Wool Union Suits, all sizes 10 50
50% Wool Union Suits -- 13 50/24
Heavy Fleece Vests & Pants -- 5 50/16
Part Wool Vests & Pants -- 5 50/16

Spring. Boys' 72x80 pin check Ath. Stan. S. 4 75
"Hanes" 756 & 856 72x80 pin check Athletic Suit -- 6 12 1/2

Misses' Underwear. Vellastic Vests & Pants -- 3 00/16
Heavy Fleece Union Suits -- 6 50/2
Med. weight Fleece Union Suits 5 00/2
Part Wool Union Suits -- 11 50/2
Vellastic Fleece Union Suits -- 7 00/2

Spring. Misses Gauze 12 cut Union Suits -- 4 25
LSSI "Sealpax" Athletic Suits -- 8 50

Ladies' Underwear. 7 lb. Brush Back Vest & Pants, Reg. 7 25
Heavy Fleece Vest & Pants, Reg. 8 25
Wool Vests & Pants -- Reg. 15 00
Medium Wt. Ribbed U. S. -- Reg. 8 00
11 lb. Brush Back Union Suits, Reg. 11 25
Silkateen & Wool U. S. -- Reg. 22 00
Mer. & Wool Union Suits -- Reg. 23 00

Spring. 1x1 rib, 12 cut Vests, Dou. extra -- 3 00
1x1 rib Bodice Top Vests -- Reg. 2 15
1x1 rib Tu. V. N. vests, lace tr. Reg. 2 25
12 cut, lace & cuff knee Union Suit, Double Ex. -- 6 25
1x1 rib, band & bodice top lace union suits -- Reg. 5 00

Men's Underwear. Red Label Shirts & Drawers -- 9 00
Red Label Fleece Union Suits -- 16 50
Black Label Shirts & Drawers -- 8 50
Black Label Fleece Union Suits -- 15 00
1668 Hanes U. S. 16 lb. cot. ribbed 12 75
San. Fleece Shirts & Drawers -- 6 50
"Hanes" rib. shirts & drawers -- 7 50
Wool Shirts & Drawers -- 14 00
San. Fleece Union Suits -- 12 00
Heavy Ribbed Union Suits -- 13 50
Part Wool Union Suits -- 36 00
Mer. & Wool Union Suits -- 34 50
100% Wool Union Suits -- 45 00

Spring. Lawrence Shirts & Drawers 7 00@7 50
Bal rigan Shirts & Drawers -- 4 25
Balbriggan Ecu Union Suits -- 7 50
Ribbed, Ecu Union Suits -- 8 75
64x80 pin check nainsook, Ath. S. 5 37 1/2
72x80 pin check nains. Ath. Suits 6 25
Fancy striped nainsook -- 8 00
B. V. D. Athletic Suits -- 12 62 1/2
Fancy Strip Madris -- 9 00

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

Men's Dress Furnishings. Slidewal Collars, linen -- 1 60
Flannel Night Shirts -- 10 50@13 50
"Linine" Collars, per box -- 34 1/2
"Challenge" cleanable, doz. -- 2 75
64x60 percale dress shirts -- 3 00
68x72 percale dress shirts -- 9 50
Fancy Madras Dress Shirts 13 50@21 00
Silk & Satin Stri. on good gr. 22 50@36 00

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
Stiefels, 285, rope stripe, Wabash stripe Club or Spade overall or jacket, 2 seam triple stitched -- 13 50
Black sateen work shirts, good qua. 9 00
Golden Rule work shirts -- 7 50
Piest dyed work shirts -- 7 62 1/2
Best Quality work shirts -- 9 00@16 50

Boys' Furnishings. Knickerbockers -- 6 00@15 00
Mackinaws, each -- 4 25@8 50
Overalls, Brownies, etc. -- 6 50@9 00
Youths' overall, 265 Weight -- 10 25
Coverall Heavy Khaki -- 12 00@16 50
68x72 Dress Shirts -- 8 50
"Honor Bright" Stiefels Wabash Stripe Romper, red trim -- 7 50
"Honor Bright" Khaki Romper, Red trim -- 8 00
"Honor Bright" Plain Blue Romper, Red trim -- 7 50

Ladies' Furnishings. Middy Blouses, red, green or navy, Parker & Wilder, wool flan., each 4 00
Tricollète Overblouses, each -- 3 25
64x60 Percale aprons, Lights -- 8 50
64x60 Percale aprons, Indigo -- 9 50



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 Meat Feasts at Funerals.

About one hundred years ago there was nearly always a tremendous tea at country funerals, at which ham was indispensable, just as a huge joint of beef is considered inseparable from the dinner provided for those who have come early in the day from a distance. To quote from an old butcher's diary it seems the biggest orders he received were for funerals, at which the feast seems to have been much more elaborate than at weddings or christenings and similar joyous occasions. These orders are invariably ear-marked as "for Thomas Somebody's (or William Somebody else's, as the case might be) funeral." On one occasion at least three or four stones of beef were purchased on the "if not eaten to be returned" system, and some was actually returned, not having been "consumed on the premises." Allowance was duly made, and no doubt someone else got the "funeral beef." I suppose it was always difficult to gauge the actual number and appetite of the prospective attenders (I do not term them mourners) at a funeral in the days when traveling was not so easy and folks had to drive or ride long distances on horseback. Storms and snowdrifts and weather generally might prevent a number of those who, under other circumstances, would have been present.

What Would You Have Done?

A woman comes in on a Monday morning saying she didn't get her meat and was without anything to eat on Sunday. Upon investigation it was discovered that the meat had been sent to a party living on the floor above who also trades in this store. When the second party came in she was asked about her meat order. She said, "Yes, the girl had received the parcel while she was out on Saturday evening and she discovered that it was not her meat because, she hadn't ordered any. Not knowing what to do with it and being very warm she cooked it in order to prevent it from spoiling, and, incidentally, the family had a nice dinner from it instead of going out, as was their intention. The butcher said, "All right, the meat was \$2.65." The woman replies, "I am not going to pay for that meat. It would have spoiled and gone in the garbage can if I hadn't cooked it, so I might better have done that than have thrown it away. I am only going to pay for

things that I buy." What would you have done?

Names of Prominent Retailers Misused.

Detroit, Sept. 19—Unauthorized use of the names of prominent retail stores in advertising literature of the Rock Bottom Buying Association, 35 East 10th street, New York City, has been called to the attention of the Better Business Bureau of Detroit.

The organization is soliciting memberships which entitle subscribers to bulletins entitled Rock Bottom Buys, wherein are offered opportunities to purchase merchandise direct from manufacturers at alleged rock bottom prices.

An advertising circular distributed by the company contains the names of thirty-eight prominent retailers, including the following:

L. S. Plaut, Newark, New Jersey.
 H. Batterman, Brooklyn, New York.
 Walter G. Becker, Philadelphia.
 Frank & Sodor, Pittsburgh, Penna.
 John Stillman, Fort Wayne, Ind.

These stores inform us that they are not members of the Rock Bottom Buying Association, nor are they connected with it in any way whatsoever.

Retail trade sources are advised concerning these misrepresentations in order that they may be fully protected in case they are approached for membership.

Better Business Bureau.

Unique Collection System.

A retail merchant who experienced difficulty in collecting charge accounts tried a novel method of making his customers use the cash and carry system. He marked all his goods with tags showing two figures, one price mark in black for cash customers and one in red for charge and delivery customers. The red figures were on the average 10 per cent. higher than the black. It was not long before many of the charge accounts had been changed to cash and carry.

Speaking of home-brew and such like, haven't you noticed that those who can "take it or leave it" always take it?

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

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.

HOW about that new **CASH REGISTER**? The largest and best assorted stock—attractively priced—is at

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

**VISIT OUR BOOTH AT
 WEST MICHIGAN STATE FAIR**



CHURNED FRESH DAILY



AT YOUR GROCERS

KENT STORAGE COMPANY
 GRAND RAPIDS - BATTLE CREEK
 Wholesale Distributors

Looting of Public by the Union Beast.

Grandville, Sept. 19—Those who dance must pay the fiddler.

How true this is in many instances, but it doesn't seem true with regard to the mad dancing of the striking labor unionists. They pay no fiddler. Instead the whole expense and then some of months of strike outlawry is footed by the common every day citizen who belongs to no union, but floods his honest way, molesting no one, thinking of nobody until he comes to meet the expense of providing his storehouse with winter fuel.

Then comes the rub. And it is a genuine rub all right, deep into the pocketbook of the consumer—the innocent consumer, we might say—since he has had no hand in the strikes going on all over the land.

I asked a coal dealer yesterday what he expected to get for coal this year and he named a price something over 15 per cent. in advance of last year, and at that time coal was at the top notch. The dealers aim to assess the extra expense they have been to on the general public. This is as true to-day as it was in war time.

If it were only so we could all stand for our rights, as Ford is aiming to do, there might be a comedown on robber prices of fuel, but so long as the general public is willing to be made the goat for all the devilry committed by labor unions, and by some employers in this country, just so long will this iniquitous scoundrelism continue.

The Captain Kidds, Claud Duvals and Dick Turpins of this country have no more respect for the Government and constitution of their country than a rattlesnake has for the man who disturbs his repose near his den.

The Kaiser's war created a long list of ignoble creatures who have, for one excuse or another, preyed on their fellow beings to the limit, and still continue to prey regardless of decency and common humanity.

To-day lawyers are being employed to destroy the power of the Daugherty injunction, which is solely aimed at securing the safety and constitutional liberty of any man who chooses to work for wages that he and his employer may agree upon. This right is as old as the Nation; as sacred as the home; as inalienable as the right to walk, talk, think and breathe beneath the starry banner of our country. These creatures who aim to suppress civil liberty, to enthrone union labor treason and despoil the homes of honest citizens should be banished from the community they would rule with despotic force.

It would be simple justice to banish the disloyal leaders to Bolshevik Russia, where they might train with people of their own ilk and be made to eat of the fruit of their own misdoings. There have been muttered threats of civil war from the lawless element fathering the present day strikes.

If civil war should come!

We do not believe that even the treason organized for social disorder in America, under the name of this labor organization and that, dare touch the match to civil strife. It wouldn't be safe for them and they, it seems to us, are wise enough to know it.

Should such a disaster happen there would be such an uprising as would discount that of the North in 1861 a hundred per cent. The instigators of treasonable war upon the Nation would meet with sudden and condign punishment such as uprooted the clan of Molly Maguires in the coal regions of Pennsylvania over a score of years ago.

It may be safe to whisper war, to even mention it aloud by these undesirable citizens who carry union cards, but the first overt act would light a fire that would burn out only when the last unmasked traitor adorned a gallows. The American people are slow to anger. They will

submit to all sorts of hardships and indignities for the sake of peace, but there is such a thing as going too far. Once a patient, long suffering people became aroused, the wrath of righteous ideas is sure to wreak summary justice wherever it belongs, and these wily demagogues know this so well that the outbreak of civil strife is not likely to occur.

Honestly, now, is it not time for the people to be treated fairly, both by the coal and railway men? Haven't we submitted to being robbed long enough? There is really no labor problem in this country to-day. All would be simple sailing if these hot-mouthed and high salaried labor leaders were suppressed, as they should be by the laboring men themselves. The man who works has been robbed, time without measure, by these pretended friends, until he knows not which way to turn in order to be at peace and on his job right along. Had there been no salaried guides to mislead, there would have been no strikes; labor would be employed at fair wages and the business outlook in the country would be far more encouraging than it is now.

If there is any way to put a stop to this annual assessment of our citizens in the line of fuel prices so exorbitant as to be appalling it is high time that way was found and the looters brought up with a round twist.

The excuse for these outrageous prices is the coal and railway striking unions. There never was any rascality perpetrated in the world that was not excused on some pretext or another.

The pretext this time is not good. The war was one pretext. Even that did not justify what followed in fuel robbery. Yet good men were disposed to condone much for the sake of patriotism. To-day there is no war excuse save this war of trade unionism on the rights of a hundred million of American free men. Shall this beast under such a guise be permitted to have its way and continue the unhalloved looting of the general public?

Old Timer.

Attract Women To Your Store.

Women's interests should have a distinct representation in the window display. The window generally should be more humanized. Stores should be made more attractive. Household utensils may be artistically arranged, and a good section, well displayed in the show cases, will always attract the woman customer. Comfort should go with each sale and purchase. The provision of seats is an important factor. Courtesy is most important of all. The clerk must be eager to answer questions, however many. Remember that one woman customer often means the trade of all her friends, which may finally mean a large feminine clientele, the best a store can have for regularity of turn-over.

The greatest mistake we can make in life is to be continually fearing we will make one.

To Make Your Business Grow

There is nothing that will make a business grow faster than a reputation for handling reliable merchandise. Leading grocers everywhere carry



VAN DUZER'S CERTIFIED Flavoring Extracts

because they know of the high reputation these products have for purity, strength and richness of flavor. A liberal profit combined with quick turnover makes Van Duzer's a worth while line to handle.

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

ONIONS

When you want fancy red or yellow globe onions, in any quantity, get in touch with us. We will take care of your needs to your complete satisfaction.

Vinkemulder Company
Grand Rapids, Michigan

M. J. DARK & SONS

GRAND RAPIDS, MICH

Receivers and Shippers of All

Seasonable
Fruits and Vegetables

DRINK DWINELL-WRIGHT CO'S

WHITE HOUSE COFFEE

BEST GROCERS

THERE'LL BE A BIG BOOM ON WHITE HOUSE FROM NOW ON. BE SURE AND PLACE YOUR ORDER AT ONCE—FOR WHITE HOUSE IS A SURE THING WINNER.

SUITS WHEN OTHERS DISAPPOINT

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

Curtailling Fraudulent Advertising in Detroit.

Detroit, Sept. 19—Activities of the merchandise division of the Better Business Bureau of Detroit, one of its most important departments, showed a steady increase during July and August. One of the reasons is the growing demand for service reports, which give advertisers valuable data in their efforts to make offerings check up with advertised statements.

During two months ended August 31 important work of the division is summarized as follows:

Investigations	49
Recommendations	39
Service reports issued	496

Investigations comprised cases, of which many were not covered in service reports. In order to enunciate the truth-in-advertising doctrine effectively personal calls on advertisers by a representative of the Bureau were necessary. In all these instances it was set forth that the Bureau had nothing to sell; that its fundamental aim was to protect the good will of business institutions by promoting constructive and productive advertising standards. Co-operation was readily given.

During the same period it was necessary to summon only one advertiser before the prosecuting attorney. A Detroitier insisted that a prosecution should be instituted, but a representative of the Bureau pointed out that the error was excusable on the ground that the copy was prepared in the East and that the arbitrary attitude of one of the resident managers of a chain of shoe stores undoubtedly would not be countenanced by the officials in the Eastern headquarters. The controversy arose over an advertisement, published in a local newspaper, announcing a sale of shoes, "every pair in the house," at one price. The complainant alleged that he was asked to pay a much higher price than the figure advertised; that the treatment he received in response to his protest was arbitrary and he believed the misstatement in the advertisement was made with intent to deceive the public. Assistant Prosecuting Attorney Skillman cited provisions of the Michigan advertising statute to a representative of the advertiser and requested that a warning be sent to the Eastern headquarters. Further action in the case was deferred and the Better Business Bureau also took the matter up direct with officials of the concern, in an Eastern city.

After a local advertiser offered a group of dresses, the materials of which were listed as canton, romaine and crepe back satin, complaint was made that only a few of the former were on sale and none of the latter two. A representative of the Better Business Bureau began an investigation promptly. The advertiser showed him a considerable number of each model and the complainant was informed that his position was not justified; that he undoubtedly had been misinformed.

When a woman, living in the North-Central section offered gowns for sale, through advertisements inserted a number of times in the classified columns of a local newspaper, the Bureau began an enquiry to determine whether she was a regular dealer. The investigation was based on the theory that a "regular dealer," advertising seemingly as a private party, has no particular incentive to afford the necessary protection to the buying public, as the advertiser could move overnight and a purchaser could obtain little, if any, redress, in the event of misrepresentation. Provisions of a city ordinance cover the question. In this particular instance the advertiser was found to be selling her personal belongings and was acting in good faith.

When an advertiser announced a sale of "gold and silver" mesh bags, through an announcement in a local newspaper, a representative of the Bu-

reau examined the merchandise and found that it was plated. The matter was promptly called to the attention of the store and the recommendation made that the qualifying term "plated" be used. He readily accepted the suggestion and requested that all advertising be changed to conform with it.

A woman's coat, purchased by a representative of the Bureau, in response to an advertisement, bore a \$35 tag. An impartial appraisal brought information that the maximum value of the garment was \$25. The matter was taken up with the manager of the store, who summoned the head of the department in which the sale was held. The latter said the tag was put on the coat through an error, and that he would give instructions so that proper care would be exercised in the future. The manager ordered that all garments in the sale should be examined with the view to seeing that proper tickets were on them.

Immediately after the value quoted on a sale of hose was challenged by a representative of the Bureau the advertiser launched an investigation after which he said the copy would be corrected at once. He also was told that a number of imperfect hose were found in the sale, and that no mention of this fact was made in the advertisement. He said he had given specific instructions to the proper persons on this point, too.

Acting on a report from a representative of the Bureau that a number of dresses in one sale were originally priced high, the matter was taken up with a local advertiser. He was informed that similar dresses "light shades" could be bought elsewhere for \$12.75 to \$14.75, and consequently his maximum figure seemingly was not justified. After an investigation he said the Bureau's position was correct and that the necessary changes in future advertising would be made.

Better Business Bureau.

Plight of the Farmer.

Muskegon, Sept. 19—In recent editorials you express gratification that farmers have not gone on a strike and that bumper crops evidence their prosperity. The more wheat a farmer raises at less than 90 cents a bushel, corn at 50, potatoes at 40 and oats at 20 the poorer he is and the faster he approaches bankruptcy. These prices, already reached in parts of our land, are not offset by lower labor cost. Farm labor is still high, and, what is worse, utterly demoralized by the eight hour day and the exorbitant wages of railroad, mine and factory unions, which the farmer in a large measure pays. It is also scarce, many laborers having quit the farm to swell the multitude of the city unemployed.

Few farmers are deceived by the tariff "protecting" farm products. We know we produce more than this country consumes; that we are dependent on foreign markets; that foreign nations have no money to pay debts or make purchases, and if their products cannot be accepted in exchange, which the tariff largely prohibits, we are doomed to see surplus crops stay here and continue to depress the market.

An investigation will show that farmers pay 9 per cent. for Government money loaned them; that, while they cannot get for a hide the price of skinning, they must pay \$1.10 per pound for the same hide when tanned; 5 to 6 cents they get for a beef and pay the butcher 25 to 35 for a roast; a plow point still costs four times its former price; their business is ruined by high freight rates necessary to pay exorbitant wages to railway unions; and grain, their main dependence, is the football of exchanges. Union labor fiends destroy millions of dollars of our perishable crops by their strikes without batting an eye, and now Congress, after a tariff to Cerberus, loads us, down with billions for a bonus to mercenary troops and a ship subsidy.

The farmers of this country have the

power to rule it. Is it not time that they took the reins of government entirely in their own hands?

Samuel B. Woods.

Smile.

If the weather looks like rain,
Smile.
When you feel you must complain,
Smile.
Do not mind if things seem gray;
Soon there'll come a brighter day;
You will find that it will pay
To smile.

If the world looks sad and drear,
Smile.
Banish every thought of fear,
Smile.
Do the very best you can;
Play your part now like a man;
Make each day a better plan
And smile.

If you taste life's bitter cup,
Smile.
Should the doctors give you up,
Smile.
You are very far from dead;
Waste no time in useless dread;
Put your trust in God instead
And smile.

Grenville Kleiser.

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

A. B. KNOWLSON CO.
Grand Rapids Michigan

Michigan State Normal College OPENED IN 1852

EDUCATIONAL PLANT

Campus of fifty-five acres.
Ten Buildings with modern equipment.
Training School, including Elementary and High School Departments.

CERTIFICATES AND DEGREES

Life Certificates on completion of Two Years' Curriculum.

A. B. and B. S. (In Education) Degrees on completion of Four Years' Curriculum.

SPECIAL CURRICULA

Home Economics, Kindergarten, Physical Education, Public School Music, Music and Drawing, Drawing and Manual Arts, Commercial, Rural, Agriculture, Special Education.

Normal College Conservatory of Music offers courses in Voice, Piano, Organ and Violin.

Fall Term Begins September 25, 1922.
Write for bulletin.

C. P. STEIMLE, Registrar,
Ypsilanti, Michigan.

Time only confirms your good
opinion of

Old Monk Olives
Old Monk Olive Oil
Grandee Olive Butter



JUDSON GROCER CO.
GRAND RAPIDS, MICHIGAN

SOLD EVERYWHERE

RYZON

REG. U.S. PAT. OFF.

**BAKING
POWDER**

Increased leavening power.
Home-baking insurance
—no bad luck.

You use less

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

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

If your jobber cannot supply you
address 40 Rector St., New York



Even a Dollar Bill Can Be Read Aloud.

Written for the Tradesman.

The gray-haired man with the ruddy face, whom the pretty young girl accompanying him called "Uncle Tom," looked out of the car window for a few moments; then turned toward her, and taking a green-backed bill from his pocket said:

"Margaret, what is that?"

They sat facing me across the table in the dining car, so I could not help hearing what he said, as well as her somewhat astonished reply:

"Why it's a dollar, of course."

"What makes you think so?"

"It says so—don't you see the figure 1?"

He gravely tore a leaf out of his notebook, wrote a large figure 1, and handed it to her, saying:

"Well, if that is all it takes to make you think a thing is a dollar, here is another one. I'll make you a present of it."

She laughed, and I did, too.

"Oh, you know perfectly well that you can't make dollars with a paper and pencil-like that. It has to be—well, anyway, it is forgery, or something for a person to try to make money like that. It is only the Government that can make money."

"Well, what about this one? Did the Government that?"

"That is five dollars—see the 5?—and the Government did make it," she cried triumphantly, "doesn't it say 'United States of America?'"

She looked at it more closely, and read:

"The First National Bank of Westfield, Massachusetts, will pay to the bearer on demand Five Dollars."

"That is really issued by the Government," Uncle Tom said, "but can you guess why the Government knows that the First National Bank of Westfield will pay that five dollars?"

"I suppose it is an honest bank," she ventured.

"No doubt it is, but the Government doesn't depend on the bank's honesty. The bill says something else."

She searched around on the bill and presently read:

"Secured by United States bonds or other securities."

"Exactly. There is something behind it that gives the man who owns it confidence that \$5 will be paid for it."

"Now look at the one-dollar bill. What bank is going to pay that?"

"This certifies that there has been deposited in the Treasury of the United States of America one silver dollar, payable to the bearer on demand."

"Oh, we haven't got to trust anybody for that," he said. "There is an

actual dollar in silver waiting for us any time we ask for it."

"But supposing the Secretary of the Treasury or somebody should steal it?" she demanded.

"Well, there you have it. Back of both of those bills are the credit and the honesty of the United States Government, and our confidence that its promise is good. That is what gives the whole value to this one."

"The United States of America," she read, 'will pay to the bearer on demand ten dollars.' Why, that is just a promise."

"Yes, just a promise, as good as the United States is, and no better. What if the United States should forget or not feel like paying?"

"Oh, but it wouldn't!" she cried.

"Some people do," he replied. "I knew a girl once who borrowed five dollars from her uncle, and promised to pay it back the next morning, and that was a week ago, and—"

"Oh, I think you are just horrid, Uncle Tom. You know I forgot it."

"That is just it, Margaret," he said. "I don't care anything about the \$5, as you very well know, but I've just been reminding you, with these bills, of how important it is that a promise to pay shall be good. The whole structure of our business world hangs on promises to pay, and on the confidence of the people that the promises will be kept."

She was taking from her hand bag a little check book. She borrowed his fountain pen and wrote out a check.

"Father has opened a bank account for me," she said. "It is the first time I ever had any money really of my own. Nobody ever told me even so much about what makes money worth anything. I used to borrow money of him, but he didn't expect me to pay it back."

"No wonder," said Uncle Tom, "that you didn't attach any importance to your promise to pay me. I might have needed that \$5. I have seen the time when I did."

Prudence Bradish.

(Copyrighted, 1922.)

Advice To Pipe Smokers.

Lansing, Sept. 19—It was not many years ago that pipe smoking in America was considered bad taste. Pipe smoking on the street was not indulged in by gentlemen nor did men of good manners smoke a pipe in the presence of ladies, in hotel lobbies or in their clubs, where, as a matter of fact, it was forbidden. But like many other good things we have learned from Englishmen, we have learned the art of pipe smoking.

How times have changed. Pipe smoking is now the vogue. No longer are special rooms set aside in the clubs for pipe smokers.

My advice to pipe smokers is to always keep their pipes clean and never

refill them until they have become cool. To enjoy the fragrance of tobacco a pipe must be cool, clean and clear, so, after smoking always empty the bowl and blow gently through the stem. Treat your pipe with consideration and respect. Do not knock the ashes out by banging it against a lamp post or fire hydrant, for this injures the pipe and litters the sidewalk. Empty your pipe with the same care as you take to fill it and you will always be proud of your pipe and never ashamed of being a pipe smoker.

F. B. Thompson.

The Bridge of Yesterday.

Over the bridge of yesterday
My thoughts have turned to-night,
And out of the far-off distance
Comes a tender, glowing light.

It centers around a friendship
That has lasted through time and tide,
Though the chance and change of fortune
Has severed our pathways wide.

It may be that earth's to-morrows
Hold for us no meeting place;
It may be that only in heaven
I shall meet you face to face.

But when memory seeks a pleasant trip,
And the choice of a pathway comes,
I choose the bridge of yesterday
To the days when we were chums.

Is Home Canning Going Out?

Has the canner, with the aid of the grocer, really succeeded better than he realizes in selling "the fruit in the can" to the housewife? The present reports from many quarters seem to indicate it.

Rarely has there been a season when fruit and berries were so plentiful and good and cheap. Sugar has also been anything but dear. And yet reports tend to indicate that the rush of the season for preserving-sugar is not being experienced. Nor are housewives so commonly "putting up" preserves. Why? The only answer seems to be that she has found it cheaper and more satisfactory to let the manufacturer do it for her. And that is just what canners and grocers have long been trying to put over.

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

Quality Goods — Quantity Sales

N. B. C. products leave no guesswork on either side of the counter. The best materials, the best methods, the best baking equipment—all make for the finest biscuit obtainable. N.B.C. products are preeminently Quality Goods.

Quality has a universal appeal for every type of customers. Quality sells itself. Quality repeats its sales—brings back the buyer again and again. The store that carries N. B. C. products is the store of a quick turn-over. No idle goods on the shelves. No delayed profits.

By cooperating with the national advertising that is constantly carrying forward these quality crackers, cookies, wafers, cakes, and jumbles, you will produce red-letter success. Quality sells. And pays, one hundred per cent.

NATIONAL BISCUIT COMPANY



Gabby Gleanings From Grand Rapids.

Grand Rapids, Sept. 19—The McKinnon House, at Cadillac, announces that it has established a radio in connection with the hotel. Traveling men who have occasion to stop at the McKinnon insist that the money thus invested could be used to better advantage in the purchase of springs and mattresses for the beds.

Fliver agents assert that the price of Lincoln cars will be materially reduced next Spring.

The price of sweet corn to growers is less than one cent per ear. The hotel man receives from 5 to 25 cents for the same thing and he tells you it is due to the high cost of labor. The farmer has a dozen operations to perform and his money is tied up for a whole year. All the hotel man does is to dip the corn in hot water a few moments. The ultimate consumer leaves 10 cents at his plate after paying the check. Melons costing 25 cents on the market are sliced by the restaurant man who nets about \$1.50 each. While wheat is selling at 90 cents per bushel, traveling salesmen are often compelled to pay \$2.25 for a place to sleep on an old wooden bed, with oil lamp, wash bowl and pitcher. One of the leading hotels on the West side of Michigan recently charged \$2.50 for a single cot, where seven travelers were huddled into one room.

Michigan hotel men, about 250 of them, met last week in Battle Creek. The session lasted two days. The South Shore News Co., with headquarters at Marquette, determined to squeeze one more nickel from travelers, has advanced the price of Michigan Railway Guides to 25 cents. If auto bus lines are desirous of patronage from traveling salesmen their schedules should appear in the Railway Guide. The seven pages of advertising and time tables now appearing in the Michigan Railway Guide would be more useful to the traveler if arranged in convenient form.

While the salesman must always be guided in his approach by the personality and peculiar characteristics of each customer, he may write it in his heart that brevity and directness are the very soul of business. They save time and make a good impression on the thorough-going business man. The salesman who talks too much, who prefaces everything with a long introduction, who goes around and around half a dozen times before he gets to the point, tires and irritates a busy man. Good business men are direct. When you succeed in getting their attention and arousing their interest, they drive right to the marrow of things; and when a deal is put through they want to close and go on to the next thing.

Some salesmen with many splendid qualities lose a great deal of business by talking too much. They tire out their prospect, bore him by their lack of tact. They do not have sense enough to see that when a prospect begins to move about uneasily in his chair and to look around the room that he wishes they would get out. To be able to talk well is one of the most essential qualities of a salesman, but remember, it is better to err on the side of talking too little than too much. Selling goods to-day is largely a question of attraction. Customers are

drawn, not pushed, and, other things equal, the salesman who is the most magnetic, who has the most affable manners, who is a good mixer, will attract the largest amount of orders. If you take the trouble to cultivate a magnetic personality, you will increase your sales and lessen your work besides getting a lot more enjoyment out of life than you otherwise would.

The cracker-jack salesman always has a positive mind. He could not be a winner if he were negative. He does not wait for his prospect to say, "You can put me down for so and so. Yes, I'll take that." He uses his own positive mind to guide and bring to a focus the vacillating, almost-decided mind of the prospect, for he knows from experience that the temptation of most buyers is to hang off, to wait. Knowing the processes through which his prospect's mind is passing, he seizes upon the psychological moment to bring his mind to a decision and that of the city.

When people are suffering from the discouragement disease, which means that they have lost their grip, lost faith in themselves, they cannot really do the best of which they are capable, because they don't believe they can succeed. Just as the racehorse who has once lost confidence in his ability to win can never again be a winner, the average man, after he has failed a few times, loses his enthusiasm, his faith in himself, takes it for granted that he is a failure; and, of course, when his mind is filled with the failure instead of the success thought it is impossible for him to succeed. He can only who thinks he can. Faith is the leader of the army of success. If all the people in the vast failure army to-day could be made to believe in themselves, even for a period of thirty days, to have a superb confidence in their ability to do the thing they long to do, to believe that they still could make the tag ends of their lives a success, they would cease to be failures. Their mental attitude, their courage and self-confidence would revolutionize their lives.

Twenty-five years ago the general consensus of opinion was that the farmer's wife led a pretty hard and lonely existence. But to-day, what with running water, electric lights, electric labor-saving devices, telephones, radios and automobiles, the case is very different. In a recent investigation only six per cent. of 7,000 farm women were dissatisfied with their lot and most of them maintained that farm life was much preferable to that of the city.

A Harvard professor in a recent address prophesied that the question of morals will eventually be determined by science, not by religion. A scientific study of the natural history of goodness will be most effectual in discovering how the forces which make good thoughts may be encouraged and strengthened and the bad ones be inhibited.

Do you remember the days when you used to get five cents a week allowance and spend it the minute you got it? Times have certainly changed. Now the wealth of children in thrift bonds is enough to wipe out the entire National debt of Mexico, so a Wall Street banker says.

In France the eight hour day did not increase efficiency of production.

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.

Learn More—Earn More!

You want to start into a good position which will lead you steadily up the ladder of success.

FALL TERM SEPTEMBER 5



Michigan's most successful Business School for over a quarter century.

Why not get out of the rut? Write for our beautiful new catalog. It is free.

"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

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

HANNAFORDS NEW CAFETERIA

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

For The Past 10 Years
Prop. of Cody Hotel Cafeteria

Beach's Restaurant

Four doors from Tradesman office
QUALITY THE BEST

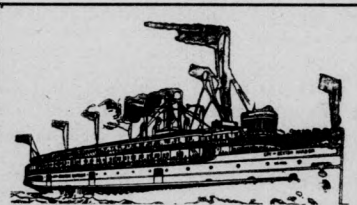


CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



Graham & Morton TO CHICAGO

\$3 95 Single Trip \$7.30 Round Trip

MICHIGAN RAILWAY LINES

BOAT TRAIN 8 p. m.—G. R. Time
DAILY

FREIGHT RATES LOWER

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

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

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.

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.
Muskegon - Michigan

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.

In fact its indirect effects as seen by the National Industrial Conference were increased wage expenditure, scarcity of raw materials, increased prices, higher transportation rates and a falling off of sales. The general conclusion was that "there had been a falling off of production in proportion to the reduction in hours with no increase in output per hour."

If life is hard for you, try to make it easier for somebody else.

There are a lot of 8-hour men with 16-hour wives that ought to unionize their homes.

Every great soul of man has had its vision and pondered it, until the passion to make the dream come true has dominated his life.

No one is living aright unless he so lives that whoever meets him goes away more confident and joyous for the contact.

You may succeed when others do not believe in you, when everybody else denounces you even, but never when you do not believe in yourself.

C. S. Simpkins, formerly in charge of the piece goods department of the Grand Rapids Dry Goods Co., has leased the vacant store at 129 Ottawa avenue and will occupy it with lines of silks, white and colored wash goods, linens and bedding. He will conduct the business under the style of the Specialty Dry Goods Shoppe.

Decent people everywhere will rejoice that the determined effort to make the West Michigan Fair clean and wholesome, so far as the exclusion of gambling devices is concerned, won out in the executive committee.

Some employes are more anxious to be profit-sharers than profit-earners.

Pray more to give happiness; less to get it—and lo! it will come in as you send it out.

The final question shall be not, How much have you? but, How much have you done?

Before accumulation, renunciation.

The gun that makes most noise does not always shoot best.

Are you conscientiously paying your debt to the world?

Everybody delights in bringing down the overhazy.

To do your work successfully, cultivate light, not heat.

Secretary Buck, of the Michigan Wholesale Grocers' Association, recently made a fishing trip with F. C. Letts, President of the National Grocer Co. Referring to this trip and the subject of co-operation Mr. Buck said: "While fishing last week with Mr. Letts, I could not help but notice the co-operation of one fish with another. The water was so clear that you could see the bass when they attempted to eat your bait; of course, the moment one bit he was caught on the hook and then the fight was on. The fish would swim this way and that, thrashing around in the water in his attempt to escape and the others would rush up and run with him (sometimes as many as ten) trying to save him from the unseen foe and help him out of his trouble. And so I thought if the wholesale grocers would only cooperate like that how much easier it would be to solve some of your vexatious problems."

A man has no more right to go about unhappy than he has to go about ill-bred.

John B. Olney.

Closing Day of the Lansing Convention.

J. C. Toeller, of Battle Creek, was elected President of the Michigan Retail Dry Goods Association at the Thursday morning session, succeeding J. W. Knapp, of Lansing, who held the office for two years. Mr. Knapp was previously Secretary-Treasurer of the organization and has devoted much of his time to the success of the Association.

F. E. Mills, of Lansing is the new First Vice-President and W. O. Jones,

of Kalamazoo, is Second Vice-President. Fred Cutler, of Ionia, was re-elected Secretary-Treasurer. Directors named are D. W. Robinson, of Alma, Fred Carpenter, of Calumet, and J. T. Miliken, of Traverse City.

Prudden auditorium was practically filled for the banquet on Thursday evening, which concluded the convention. In addition to Association members, the event was attended by members of the Lansing dinner clubs and their ladies.

Urgent business in Washington prevented the appearance of U. S. Senator Irvine Lenroot, of Wisconsin. The evening's program was well filled with speeches and entertainment, however, with Dr. David Friday, President of the Michigan Agricultural College, as the headliner. The program was opened by J. W. Knapp, retiring President, who introduced special entertainment features provided by the local clubs.

Rev. C. Jeffares McCombe, pastor of the Central M. E. church, was toastmaster for the evening and was introduced by Mr. Knapp. J. C. Toeller, of Battle Creek, newly elected President of the Association, was introduced and highly commended the city of Lansing on its enterprise. He presented Mr. Knapp with a handsome cane on behalf of the Association.

Dr. Friday's talk was filled with interest for the retailers and for Lansing business men who were present at the banquet. The speaker declared that a general inflation of prices is not likely at this time. He pointed out that statistics covering the period of the last twenty years show that practically an even balance has been maintained between the prices for manufactured and agricultural products. It is only since the war, he said, that manufactured products have gone ahead of farm produce. This balance is now being restored, he said.

"I do not expect that there will be any boom in prices of agricultural products," said President Friday. "This is because of the credit situation overseas which makes it impossible for Europe to buy on the American market. I expect the tendency of prices for manufactured articles to be downward."

President Friday declared the present wage increase demands that are being made, to be a temporary phenomena.

In his brief talk, Mr. Toeller took issue with President Friday in regard to his statement that prices will not go higher. He declared that prices in dry goods are certain to be higher. One of the influences affecting this merchandise is the fact that cotton has doubled in price and the goods manufactured from this crop must necessarily bring a higher price.

John W. Gorby, of the Chicago Chamber of Commerce, told a score of stories which were new to his audience and spent only a moment or two with the serious side of his subject, "As a Man Thinketh."

During the banquet, things were enlivened by a number of songs led by H. H. Hardy. The dinner was served in excellent style by the Chicken Lifters' Club of the Masonic lodge.

The place of the next meeting is to

be decided at a later date in conference of the executive committee and Jason Hammond, manager of the Association.

Boomlets From Bustling Boyne City.

Boyne City, Sept. 19—The primary election in our town came off as advertised and our candidates were more than active, both before and during the election. They rolled up a heavy vote for the off year primary, but alas for human hopes. Charlevoix gathered to herself the whole cheese, except one. All the county offices went to that bailiwick and East Jordan and Boyne City had their labor for their pains. Of course, it is only the primary, but in this county it is the deciding factor. There were some surprises, notably that of prosecuting attorney. Both the present members of the National legislature received good majorities and the Governor received the endorsement of the county's electors. Aside from that, the "regular" nominees were rather demoralized. The majority against our candidate for sheriff was so small that he is not yet sure he is not running. Anyway, our wet friends have no cause to be very much elated. We guess that, while the arid voters are not making much noise, they are putting that little cross in the right place when it comes to expressing their opinions.

F. I. Thompson, who has been Secretary of our local Chamber of Commerce, was the only one of the three candidates for nomination who was placed on the ballot for the November election. He was in the race for county road commissioner. To all appearances, he made no campaign. He stayed in his office and attended strictly to business. He simply filed the necessary petition and let the voters do the rest and they did it. Mr. Thompson has a very wide and accurate acquaintance in county affairs and will make a good officer.

There are rumors afloat of some important changes in the personnel of one of our important industries, but we have not been able to verify them at this writing. If true, it will have an important bearing on the future of Boyne City.

We learn with a great deal of satisfaction that Rev. George W. White of the First—and only—Presbyterian church of Boyne City was made moderator of the Synod of Michigan at the meeting this week in Detroit. Mr. White is of the caliber that can carry both the honor and the responsibility of this position. He is a man with a level head and forceful personality. It would be a mistake to get the idea that the reverend gentleman is a gray and reverend senior. Nothing of the kind. He is on the sunny side of 40 and wields an axe or follows a binder with the best of them. Withall he is a power in the Petoskey Presbytery and in the community. The thought occurs to us, however, that we never supposed that a bunch of Presbyterians needed a moderator. Our impression was that some one to wake'em up would be more important. However, they may be more or less set in their way, not to say pig headed, and need strong persuasion to guide them in the way. The Reverend George W. is it. Maxy.

Intercepted Check Sent To Buyer.

A leading merchant has brought to our attention the fact that a short time ago he intercepted a check addressed to one of his buyers by a certain manufacturer, who at the same time was sending samples of his merchandise. He informs us that the check amounted to 5 per cent. of the amount of the invoice. The buyer has disappeared because of another matter and cannot be reached.

You can't sail straight through an island, but you can tack around it.

Regarding Interchangeable Mileage.

Within the month a Federal law has been passed providing for the issuance of interchangeable mileage and scrip books. The Interstate Commerce Commission, who are charged with the administration of this law, have given thirty days notice of hearing to all interested parties. The hearing has been set for Sept. 26 at the office of the Commission in Washington before Commissioner B. H. Meyer. The carriers will first be heard, then organizations and individuals from among the traveling public.

The Interstate Commerce Commission wishes information from the trade regarding the matter and especially solicits replies to the following enquiries:

1. Shall both interchangeable mileage and scrip coupon tickets be issued and sold?

2. What rate or rates shall be established as just and reasonable for each or either form or ticket? What conditions, if any, should be attached to the issuance and sale of such tickets by reason of the existence of different levels of passenger rates in different sections of the country?

3. In what denominations shall the ticket or tickets be issued?

4. In general, at what offices of carriers shall the tickets to be prescribed be available to the public?

5. What rules and regulations for the issuance and use of these tickets shall be required?

6. Shall the tickets be transferable or non-transferable? If non-transferable, what identification may be required?

7. To what baggage privileges shall the lawful holders of such tickets be entitled?

Somebody might present to you or will to you a lot of money, but nobody can present you with success. You have to dig that out for yourself.

Don't be too sure that a customer is going to buy. If you are over confident he may slip away in spite of you.

Administrator's Sale

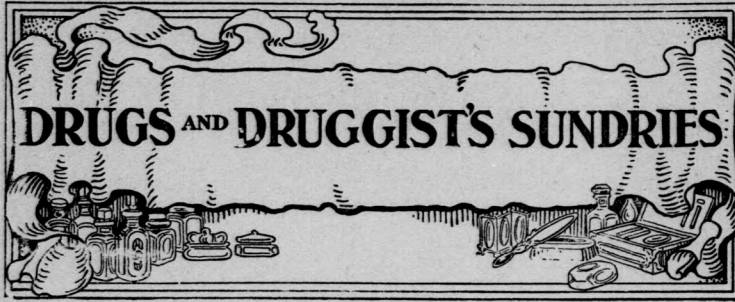
The retail grocery business at 220 No. Burdick St., Kalamazoo, Fire salvage stock of groceries, remnants of several bankrupt stocks, new stock of paint, office furniture and fixtures and other merchandise owned by the late Wm. Maxwell. Address

ESTATE OF WM. MAXWELL
522 No. Rose St., Kalamazoo, Mich.

Metal Embossed Signs

No Hunting—Private Property
No Trespassing
Other Wordings Furnished.
Sizes 2 3/8 x 1 1/4 and 4 1/2 x 10 inches.
Any two color combination in lots of 100 or more.

Crowe Name Plate & Engraving Co.
Sales Office 1414 Dime Bank Bldg.
Detroit, 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.
 November Meeting—Grand Rapids, Nov. 21, 22 and 23.

Is There Money in Radio For Druggists?

The universal interest in the wireless telephone has added another to the already numerous complications involved in the operation of a modern "drug store."

Make no mistake—radio telephony is not a fad! It is here to stay and it is perfectly safe to predict that, within the next six months, at least five per cent. of the families in the average community in the vicinity of a broadcasting station will be equipped with apparatus for "listening in" while programs are being broadcasted.

The demand for equipment has developed with a rapidity never before witnessed in the history of merchandising. Stores in every line of business and in all sections of the country have opened radio departments and have literally swamped the manufacturers of apparatus with orders. New manufacturing concerns have been organized, literally, by the hundreds and radio receiving sets of all descriptions are being turned out at top speed.

It is, indeed, "a fair field and no favor." The retailing of radio apparatus is a business that is complete in itself. It is, in no sense, an outgrowth or development of any existing division of any line of retail business. There is nothing unethical in any store in any line of business establishing a radio department and getting all the business it can. No large amount of capital is required.

But at the present stage of business the utmost care and caution must be exercised in inaugurating and conducting such a venture in order to avoid shipwreck and entire loss almost at the beginning.

Notwithstanding the fact that the demand for equipment is overwhelming very few people know anything about its installation and use. It therefore devolves upon the successful merchant to supply service of the highest order. The personnel of his new department must be able to answer any and all questions regarding the best type of apparatus for the prospective customer's use and give minute in-

structions regarding its installation and operation.

The first essential is a man in charge of the department who knows all the various phases of the business and who is capable of discriminating in the selection of the apparatus to be selected from the hundreds of lines available. The mushroom growth of manufacturers in this line has resulted in a flood of apparatus, much of it of doubtful value. If dissatisfaction of customers is to be avoided it is essential that proper advice and suitable equipment be supplied at the outset.

The type of apparatus which commands the lowest price—the crystal type of receiver—is entirely unsuited to certain conditions and is almost certain to prove unsatisfactory if a customer is allowed to believe that he can "listen in" on a program being broadcasted from a station that is a hundred miles or more from him.

This is only one illustration of the thought and attention that must be given to the organization of a radio department. The difficulties are by no means insurmountable. They are simply different from those to which the average merchant is accustomed. The business is to be had and is well worth while going after. The merchant who gives the matter intelligent thought and guards against mistakes that should be apparent to a progressive and wide awake merchandiser will reap a harvest.

Cosmetics and Reformers.

The cosmetic manufacturer who reads the fulminations in the press on the evil moral and physical effect of the use of cosmetics hardly knows whether to put up an enraged defense or treat the attacks with the amused contempt which they deserve.

There are two classes of persons represented among those who rage against the employment of cosmetics. First and least interesting, we may mention those doctors who are always looking for some method of getting free publicity. Their motives are easily understood and they require no comment.

The inconsistency of their position is readily appreciated when we consider that the cosmetics against which they rail are composed of the very ingredients which they would themselves prescribe to benefit the skin. Zinc stearate, zinc oxide, lanolin, cocoa butter, etc., are regarded with favor by the medical profession—when prescribed by their esteemed selves—and the manufacturer of toilet preparations is at least as careful as the most exacting druggist to select materials of the highest quality. Even the colors are those certified by the Government as

suitable for use in food products and beverages.

Of far more appeal to the analyst of human character are those individuals who exist numerously in every country and every generation and who now find a peculiar delight or solace in assailing bitterly the use of toilet preparations and cosmetics. Their motives are unassailably moral. They believe that the use of any intermediary which serves to enhance natural beauty or alleviate inherent or incidental ugliness is morally wrong causing as it inevitably must not only a weakening of the moral fiber of the individual but a more subtle and dangerous undermining of the whole social and National fabric. Civilization itself becomes precarious according to their viewpoint, when the flapper dares to powder her nose in public.

The cosmetic manufacturer may rage or laugh, according to his disposition, but he has at least the satisfaction that human documents do not record a time when "reformers" did not inveigh against the feminine wiles for augmenting their natural charms.

Reflex Activity in Therapeutics.

It was recently shown by the Commission on Ventilation appointed by the State of New York, that the invigorating effects of fresh air upon subjects who have been confined in stuffy rooms are attributable entirely to the contact of this stirring, out-of-door atmosphere with the surface of the body. Any gain in comfort and efficiency cannot be attributed to improvement in the chemical properties of the air.

It is well known to-day that carbon dioxide is per se not a poison, but the physiological stimulus of the respiratory center. An excess of this substance in the air has no effect beyond a slight acceleration of the frequency of respiration.

If the mere contact of stirring out-of-door air, at a temperature of less than that of the room, can produce such a marked and salutary action it is evident that we know far too little about the mechanism of cutaneous reflexes.

It has long been known that the application to the forehead and temples of certain substances like menthol, camphor and methyl salicylate exerts a powerful restorative effect in conditions such as fatigue, etc. There is no reason to doubt that this effect is

produced by a reflex mechanism, the stimulation of the skin being transmitted in some way to the circulatory and nervous apparatus.

The exact mechanism is probably complicated, and part of the refreshing effect may be due to the analgesic action of the remedies on the sensory nerves, for fatigue conditions are often associated with a certain amount of headache or other sense of discomfort. The cooling sensation and the actual cooling of the skin from the slow evaporation doubtless play their roles in obtaining the desired effect.

"The croaker who sits around and cries about success of the other fellow never stops to think that while he is croaking the successful man is working."



STRAIGHT
 SIZE—

The Johnson
 Original 10¢ Cigar

VAN DAM

MANUFACTURED BY
 TUNIS JOHNSON CIGAR CO.
 GRAND RAPIDS, MICHIGAN

NATION WIDE
CANDY DAY

Saturday, October 14th

PREPARE FOR IT

WRITE US FOR WINDOW TRIMS



Remember
 Everybody Likes
CANDY

Putnam
 Factory

Grand Rapids, Mich.

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.

Table with columns: ADVANCED, DECLINED. Items include Citron, Calfskins, Rolled Oats-Sacks, Cheese, Evaporated Milk, Beef Pork, Orange Peel, Prunes, Molasses, Codfish.

Table with columns: AMMONIA, CANNED FRUIT, CANNED VEGETABLES. Items include Arctic Brand, Apples, Apricots, Asparagus, Green Beans, Lima Beans, etc.



Table listing prices for AXLE GREASE in various quantities: 48 lb, 24 lb, 10 lb palls, etc.

BAKING POWDERS

Table listing prices for various baking powders: Calumet, Royal, K. C., etc.

BLUING

Table listing prices for bluing products: Jennings, Royal, etc.

BREAKFAST FOODS

Table listing prices for breakfast foods: Cracked Wheat, Cream of Wheat, Pillsbury's, etc.

Post's Brands

Table listing prices for Post's Brands products: Grape-Nuts, Postum Cereal, Post Toasties, etc.

BROOMS

Table listing prices for brooms: Standard Parlor, Fancy Parlor, etc.

BRUSHES

Table listing prices for brushes: Solid Back, Pointed Ends, Stove, Shoe, etc.

BUTTER COLOR

Table listing prices for butter color: Dandelion, Nedrow, Electric Light, etc.

CANDLES

Table listing prices for candles: Electric Light, Paraffine, Wicking, Tudor, etc.

Table listing prices for CANNED VEGETABLES: No. 1 Green tips, No. 2 1/2 Lge. Gr, Wax Beans, etc.

CANNED FISH

Table listing prices for canned fish: Clam Ch'der, Clams, Clam Ch., etc.

CATSUP

Table listing prices for catsup: B-nut, Libby, Van Camp, etc.

CHILI SAUCE

Table listing prices for chili sauce: Snider, Lilly Valley, etc.

OYSTER COCKTAIL

Table listing prices for oyster cocktail: Sniders, Lilly Valley, etc.

CHEESE

Table listing prices for cheese: Kraft, Beeman's, etc.

CHEWING GUM

Table listing prices for chewing gum: Adams, Kraft, etc.

CHOCOLATE

Table listing prices for chocolate: Baker, Hersheys, etc.

Baked Beans

Table listing prices for baked beans: Beechnut, Campbell's, etc.

Derby Brands in Glass

Table listing prices for Derby Brands: Ox Tongue, Lamb Tongue, etc.

Derby Brands in Glass

Table listing prices for Derby Brands: Beef, Beef No. 1, etc.

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Derby Brands in Glass

Table listing prices for Derby Brands: Beef, Beef No. 1, etc.

COCOA

Table listing prices for cocoa: Baker's, Bunte, Droste's, etc.

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COCOA

Table listing prices for cocoa: Baker's, Bunte, Droste's, etc.

CLOTHES LINE

Table listing prices for clothes line: Hemp, Twisted Cotton, Braided, etc.

COFFEE ROASTED

Table listing prices for coffee: Rio, Santos, Maracaibo, etc.

COFFEE ROASTED

Table listing prices for coffee: Rio, Santos, Maracaibo, etc.

COFFEE EXTRACTS

Table listing prices for coffee extracts: N. Y., Frank's, Hummel's, etc.

CONDENSED MILK

Table listing prices for condensed milk: Eagle, Leader, etc.

MILK COMPOUND

Table listing prices for milk compound: Hebe, Carolene, etc.

EVAPORATED MILK

Table listing prices for evaporated milk: Carnation, Every Day, etc.

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J. J. Bagley & Co. Brands

Table listing prices for J. J. Bagley & Co. Brands: Mayflower, Pioneer, Tiger, etc.

P. Lorillard Brands

Table listing prices for P. Lorillard Brands: Weyman Bruton Co. Brand, American Tobacco Co. Brands, etc.

PLUG TOBACCO

Table listing prices for plug tobacco: American Navy, Amer. Navy, etc.

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Table listing prices for plug tobacco: American Navy, Amer. Navy, etc.

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

P. Lorillard's Brands.
Beechnut Scrap, doz. 96
Buss, L. C., 10c, doz. 96
Buss, L. C., 35c, doz. 3 30
Buss, 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
G. O. P., 10c, doz. 96
Loredo, 10c, doz. 96
Peachy, Do. Cut, 10c 96
Peachy Scrap, 10c, dz. 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, 8 oz. doz. 3 25
Way Up, 16 oz. doz. 7 10
Way Up, 16 oz. pails 7 40
Yankee Girl Scrap, 10c 96

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

J. J. Bagley & Co. Brands
Broadleaf, 10c 96
Buckingham, 10c, doz. 96
Buckingham, 15c tins 1 44
Gold Shore, 15c, doz. 1 44
Hazel Nut, 10c, doz. 96
Kleeko, 25c, doz. 2 40
Old Colony, Pl. C. 17c 1 53
Old Crop, 50c, doz. 4 80
Red Band, Scrap, 10c 96
Sweet Tip, 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. 36
Prince Albert, 17c, dz. 1 53
Prince Albert, 8 oz. 6 72
Prince Albert, 8 oz. 6 72
Prince Albert, 8 oz. 8 82
Prince Albert, 16 oz. 12 94
Stud, Gran. 5c, doz. 48
Whale, 16 oz., doz. 4 80

Block Bros. Tobacco Co.
Mail Pouch, 10c, doz. 96
Falk Tobacco Co., Brands
American Mixture, 35c 3 30
Arcadia Mixture, 25c 2 40
Champagne Sparklets, 30c, doz. 2 70
Champagne Sparklets, 90c, doz. 8 10
Personal Mixture 6 60
Ferique, 25c, per doz. 2 25
Serenie Mixture, 16c dz 1 60
Serenie Mixture, 8 oz. 7 80
Serenie 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
Klickerbocker, 6 oz. 3 00
Kleberman, 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, 35c tins, doz. 3 58

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

Snuff.
Copenhagen, 10c, roll 64
Seal Branding, 10c 64
Seal Göteborg, 10c, roll 64
Seal Swe. Kapee, 10c 64
Seal Norkopping, 10c 64
Seal Norkopping, 1 lb. 85
CONFECTIONERY
Stick Candy Pails
Standard 16
Jumbo Wrapped 18
Pure Sugar Stick, 600's 4 20
Big Stick, 20 Lb. case 18
Mixed Candy Pails
Kindergarten 18
Leader 16
N. L. O. 13
French Creams 18
Cameo 19
Grocers 11
Fancy Chocolates, 5 lb. Boxes
Bittersweets, Ass'ted 1 75
Choc Marshmallow Dp 1 60
Milk Chocolate A A 1 95
Nibble Sticks 2 00
Primrose Choc. 1 25
No. 12 Choc. 1 70
Chocolate Nut Rolls 1 90
Gum Drops Pails
Anise 17
Orange Gums 17
Challenge Gums 14
Favorite 20
Superior 19
Lozenges, Pails
A. A. Pep. Lozenges 16
A. A. Pink Lozenges 16
A. A. Choc. Lozenges 17
Motto Hearts 19
Malted Milk Lozenges 21
Hard Goods, Pails
Lemon Drops 19
O F. Horehound Dps 19
Anise Squares 19
Peanut Squares 20
Horehound Tablets 20
Pop Corn Goods
Cracker Jack, Prize 3 75
Checkers, Prize 3 75
Cough Drops Boxes
Putnam's 1 30
Smith Bros. 1 50
Package Goods
Creamery Marshmallows
4 oz. pkg, 12s, cart. 95
4 oz. pkg, 48s, case 3 75
Specialties.
Arcadian Bon Bons 19
Walnut Fudge 23
Pineapple Fudge 21
Italian Bon Bons 18
National Cream Mints 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, specially print front cover is furnished without charge.
CREAM OF TARTAR
6 lb. boxes 38
DRIED FRUITS
Evap'd Choice, blk. 30
Apricots
Evaporated, Slab 30
Evaporated, Fancy 36
Citron
10 lb. box 46
Currants
Package, 15 oz. 18 1/2
Boxes, Bulk, per lb. 18
Peaches
Evap. Fancy, Unpeeled 21
Peel
Lemon, American 24
Orange, American 25
Raisins
Seeded, bulk 13 1/2
Seeded, 15 oz. pkg. 14 1/2
Seedless, Thompson 13 1/2
Seedless, 1 lb. pkg. 19
California Prunes
90-100 25 lb. boxes @10
80-90 25 lb. boxes @10 1/2
70-80 25 lb. boxes @11 1/2
60-70 25 lb. boxes @12 1/2
50-60 25 lb. boxes @13 1/2
40-50 25 lb. boxes @15 1/2
30-40 25 lb. boxes @18 1/2

FLAVORING EXTRACTS
Jennings
Pure Vanilla
Turpeneless
Pure Lemon
7 Dram Per Doz. 1 35
1 1/2 Ounce 1 70
2 Ounce 2 75
2 1/2 Ounce 3 00
3 Ounce 3 25
4 Ounce 5 00
8 Ounce 8 50
7 Dram, Assorted 1 35
1 1/2 Ounce, Assorted 1 75

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, 1/8s 7 20
Red Arrow, 1/8s 7 80
Worden Grocer Co.
American Eagle, Quaker, Pure Gold, Forest King, Winner.
Meal
Gr. Grain M. Co.
Bolted 2 25
Golden Granulated 2 45
Wheat
No. 1 Red 88
No. 1 White 86
Oats
Carlots 38
Less than Carlots 46
Corn
Carlots 72
Less than Carlots 77
Hay
Carlots 18 00
Less than Carlots 22 00

FARINACEOUS GOODS
Beans
Med. Hand Picked 09
Cal. Limas 09
Brown, Swedish 08
Red Kidney 10
Farina
24 packages 2 10
Bulk, per 100 lbs. 06 1/2
Hominy
Pearl, 100 lb. sack 2 50
Macaroni
Domestic, 20 lb. box 07 1/2
Domestic, broken bbis. 06 1/2
Armours, 2 doz. 8 oz. 1 60
Fould's, 2 doz. 8 oz. 1 80
Quaker, 2 doz. 1 85
Pearl Barley
Chester 3 75
Peas
Scotch, lb. 07
Split, lb. 08
Sago
East India 07 1/2
Tapioca
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 65
Medium, per 100 yards 7 25
Large, per 100 yards 9 00
Floats
No. 1 1/2, per gross wd. 5 00
No. 2, per gross, wood 5 50
No. 2 1/2, per gro. wood 7 50
Hooks-Kirby
Size 1-12, per 1,000 1 05
Size 1-0, per 1,000 1 20
Size 2-0, per 1,000 1 45
Size 3-0, per 1,000 1 65
Size 4-0, per 1,000 2 10
Size 5-0, per 1,000 2 45
Sinkers
No. 1, per gross 65
No. 2, per gross 80
No. 3, per gross 90
No. 4, per gross 1 20
No. 5, per gross 1 60
No. 6, per gross 2 00
No. 7, per gross 2 60
No. 8, per gross 3 75
No. 9, per gross 5 20
No. 10, per gross 6 75

FEED
Street Car Feed 29 00
No. 1 Corn & Oat Fd 29 00
Cracked Corn 29 00
Coarse Corn Meal 29 00
FRUIT JARS
Mason, pts., per gross
Mason, qts., per gross
Ideal Glass Top, 10 00
Ideal Glass Top, qts. 12 00
Ideal Glass Top, 1/2 gallon 16 00
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
Plymouth, White 1 55
GRANULATED LYE.
Wanders.
Single cases 5 15
2 1/2 cases 5 04
5 1/2 cases 4 95
10 cases 4 87
1/2 cases, 24 to case 2 60
CHLORINATED LIME.
Single cases, case 4 60
2 1/2 cases, case 4 48
5 1/2 cases, case 4 40
10 cases, case 4 32
1/2 case, 25 cans to case, case 2 35

HIDES AND PELTS
Hides
Green, No. 1 12
Green, No. 2 11
Cured, No. 1 13
Cured, No. 2 12
Calfskin, green, No. 1 17
Calfskin, green, No. 2 15 1/2
Calfskin, cured, No. 1 18
Calfskin, cured, No. 2 16 1/2
Horse, No. 1 3 50
Horse, No. 2 2 50
Pelts
Old Wool 75@1 00
Lambs 50@1 00
Shearlings 50@1 00
Tallow
Prime 5
No. 1 4
No. 2 3
Wool
Unwashed, medium @33
Unwashed, rejects @23
Fine @35

HORSE RADISH
Per doz., 7 oz. 1 25
JELLY AND PRESERVES
Pure, 30 lb. pails 3 00
Pure 7 oz. Asst., doz. 1 20
Buckeye, 22 oz. doz. 2 40
O. B., 15 oz., per doz. 1 40
JELLY GLASSES
8 oz., per doz. 35
MATCHES.
Blue Ribbon, 144 b.x. 7 55
Searchlight, 144 box 8 00
Safe Home, 144 boxes 8 00
Cleveland Match Co. Brands
Old Pal, 144 Boxes 8 00
Buddie, 144 Boxes 5 75
Red Stick, 720 ic bxs 5 50
Red Stick, 144 bxs 5 25
Safety Matches.
Quaker, 5 gro. case 4 75
Red Top, 5 gro. case 5 25
MINCE MEAT.
None Such, 3 doz. 4 85
Quaker, 3 doz. case 4 00
Libby Kegs, Wet, lb. 25
MOLASSES.
New Orleans
Fancy Open Kettle 60
Choice 48
Good 46
Fair 32
Halt 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 10
Red Hen, 6, 10 lb. 2 80
Ginger Cake, 24, 2 lb. 3 00
Ginger Cake, 24, 2 1/2 lb. 3 80
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, Terregonas 22
Brazil, Large 14
Fancy, Sicily 21
Flberts, 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 30
Walnuts, Grenoble 34
Walnuts, Sorento 35
Salted Peanuts
Fancy, No. 1 13
Jumbo 21
Shelled
Almonds 50
Peanuts, Spanish, 125 lb. bags 11 1/2
Flberts 50
Pecans 80
Walnuts 75
OLIVES.
Bulk, 2 gal. keg 3 00
Bulk, 3 gal. keg 4 50
Bulk, 5 gal. keg 7 00
Quart, jars, dozen 5 25
4 1/2 oz. Jar, plain, dz. 1 35
5 1/2 oz. Jar, pl., doz. 1 60
10 oz. Jar, plain, doz. 2 35
16 1/2 oz. Jar, Pl. doz. 3 50
3 1/2 oz. Jar., stuffed 1 45
8 oz. Jar. Stu., doz. 2 40
9 oz. Jar. Stuffed, doz. 3 50
12 oz. Jar. Stuffed, dz 4 50
PEANUT BUTTER.
Bel Car-Mo Brand
8 oz. 2 doz. in case 2 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
Red 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 67.2
Finol, 4 oz. cans, doz. 1.40
Finol, 8 oz. cans, doz. 1.90
Parowax, 100, 1 lb. 7.2
Parowax, 40, 1 lb. 7.4
Parowax, 20, 1 lb. 7.6

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SALT

Colonial 24 2 lb.	90
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bg	90
Farmer Spec., 70 lb.	90
Packers Meat, 56 lb.	56
Packers for ice cream	
100 lb., each	95
Blocks, 50 lb.	47
Butter Salt, 280 lb bbl.	4 50
Baker Salt, 280 lb. bbl	4 25
100, 5 lb. Table	5 07
30, 10 lb. Table	5 30
28 lb. bags, butter	48



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.

Blackine, 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
Stovoil, 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
Grma 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	6 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
Tribly, 100, 12c	8 50
Williams Barber Bar	8 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



60 can cases \$4.80 per case

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 90
Grandma, 24 Large	3 80
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25

Jinx, 3 doz.

La France Laun, 4 ds.	4 50
Luster Box, 54	3 75
Miracle Ctn, 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
Rub No More, 18 Lg.	4 25
Spotless Cleanser, 48, 20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 70
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

SPICES.

Whole Spices.

Allspice, Jamaica	@13
Cloves, Zanzibar	@45
Cassia, Canton	@18
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochin	@20
Mace, Penang	@70
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@40
Nutmegs, 105-110	@33
Pepper, Black	@15

Pure Ground in Bulk

Allspice, Jamaica	@16
Cloves, Zanzibar	@50
Cassia, Canton	@22
Ginger, African	@22
Mustard	@23
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@18
Pepper, White	@32
Pepper, Cayenne	@32
Paprika, Spanish	@32

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	2 20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2 1/2 oz.	90

STARCH

Corn	
Kingsford, 40 lbs.	11 1/4
Powdered, bags	03
Argo, 48 1 lb. pkgs.	3 75
Cream, 48-1	4 80
Quaker, 40 1	6

Gloss

Argo, 48 1 lb. pkgs.	3 75
Argo, 12 3 lb. pkgs.	2 74
Argo, 8 5 lb. pkgs.	3 10
Silver Gloss, 48 1s	11 1/4
Elastic, 64 pkgs.	5 35
Tiger, 48-1	2 85
Tiger, 50 lbs.	05 1/2

SYRUPS

Corn

Blue Karo, No. 1 1/2, 2 doz.	1 88
Blue Karo, No. 5, 1 dz	2 60
Blue Karo, No. 10, 1/2 doz.	2 40
Red Karo, No. 1 1/2, 2 doz.	2 00
Red Karo, No. 5, 1 dz	2 80
Red Karo, No. 10, 1/2 doz.	2 60

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	10 40
12, 5 lb. cans	11 40
24, 2 1/2 lb. cans	12 40
24, 1 1/4 lb. cans	7 00
5 gal. jacket cans, ea.	8 15
36, 8 oz. bottles	5 75
24, pint bottles	7 25
24, 18 oz. bottles	7 75
12, quart bottles	6 25

Silver Kettle.

6, 10 lb. cans	8 40
12, 5 lb. cans	9 15
24, 2 1/2 lb. cans	10 15
48, 1 1/4 lb. cans	12 00
5 gal. jacket cans, ea.	6 90
36, 8 oz. bottles	4 90
24, pint bottles	6 00
24, 18 oz.	6 25
12, quart bottles	5 25

Ko-Ka-Ma.

6, 10 lb. cans	5 40
12, 5 lb. cans	5 90
24, 2 1/2 lb. cans	6 65
5 gal. jacket cans, ea.	4 15
24, pint bottles	4 50
24, 18 oz. bottles	4 75

TABLE SAUCES.

Lea & Perrin, large.	6 00
Pepper	3 85
Royal Mint	1 60
Tobasco	2 40
Sho You, 9 oz., doz.	2 70
A-1, large	5 75
A-1, small	3 60
Capers	1 90

TEA.

Japan.

Medium	34@38
Choice	45@56
Fancy	58@60
No. 1 Nibbs	62
1 lb. pkg. siftings	18

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	36
Cotton, 3 ply balls	38
Wool, 6 ply	20

VINEGAR

Cider, 40 Grain	28@30
White Wine, 40 grain	17
White Wine, 80 grain	22
Oakland Vinegar & Pickle Co.'s Brands.	
Oakland Apple Cider	35
Blue Ribbon Corn	22
Oakland White Pickling	20

Packages no charge.

WICKING

No. 0, per gross	60
No. 1, per gross	85
No. 2, per gross	1 10
No. 3, per gross	1 85
Peerless Rolls, per doz.	45
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	90

WOODENWARE

Baskets

Bushels, narrow band, wire handles	1 90
Bushels, narrow band, wood handles	2 00
Bushels, wide band	2 10
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 Trays	9 00

Mop Sticks

Trojan spring	2 00
Eclipse patent spring	2 00
No. 2, pat. 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	2 20
14 qt. Galvanized	2 40
12 qt. Flaring Gal. Ir.	6 75
10 qt. Tin Dairy	4 25
12 qt. Tin Dairy	4 75

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	80

Tubs

Large Galvanized	7 80
Medium Galvanized	6 75
Small Galvanized	6 00

Washboards

Banner Globe	5 75
Brass, Single	6 75
Glass, Single	7 00
Double Peerless	8 25
Single Peerless	7 50
Northern Queen	6 25
Universal	7 50

Window Cleaners

12 in.	1 65
14 in.	1 85
16 in.	2 30

Wood Bowls

13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	13 00
19 in. Butter	25 00

WRAPPING PAPER

Fibre, Manila, white	06 1/2
No. 1, Fibre	07 1/2
Butchers Manila	06
Kraft	09

YEAST CAKE

Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1 1/2 doz.	1 35
Yeast Foam, 3 doz.	2 70
Yeast Foam, 1 1/2 doz.	1 35

YEAST-COMPRESSED

Fleischman, per doz.	28
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Democrats Looking Out For a Paramount Issue.

Grandville, Sept. 19—There are three disgruntled candidates in Michigan to-day. Man proposes, but the primary voter disposes, and these effectually disposed of those wise men who saw red every time the name of Newberry was mentioned, and who believed that to ring the changes on the name of the man whom the electorate of Michigan sent to the United States Senate would bring victory.

These foolish men are wiser and poorer to-day for their pains. Experience is a dear teacher, and yet it is an effectual one.

Newberryism was not an issue. It had been passed upon and settled months ago, and yet fool politicians, who had no reason in the world to aspire to anything higher than a constable's office, thought it could be made a pretext for riding into the chair of United States Senator. There are worse afflictions than being laid out at the polls. Go to work, gentlemen, in the more modest fields of endeavor now open to you. Forget you mistook the sense of the Michigan voter and you may live to profit by your one mistake.

Voters are not all as sensible as they are in Michigan, as witness the debacle in Wisconsin. LaFollette, the prince of all socialists, the one prominent pacifist of the world war, rides back to the Senate with the greatest majority ever. His nomination means election, and classing himself with the Republicans, he has won out, although it may cause a blush of shame to mantle the cheek of those members of the G. O. P. who have nothing in common with the anti-Americanism of LaFollette.

Our primary elections bring out many queer conditions. It has been said that politics makes many strange bedfellows, but even that has nothing on the primary, which takes in every ism under the sun and labels it Republican. Of course, it is well known that there is not a tenet of Republicanism that LaFollette represents. He is a socialist, which is a mild name for anarchist, and which holds in its talons only wicked designs on the life and perpetuity of the American Republic.

To call such a man Republican is to slander every descendent of those men who upbore the flag on all the battlefields of the Civil War from Bull Run to Appomattox.

No stalwart, no member of the maligned "old guard," voted for LaFollette. We know this from the fact that genuine Republicanism has no representative among the haters of America and the flag of Washington and Lincoln. These men are and have always been defenders of the constitution of their country, never its defamers and would-be destroyers.

LaFollette is not a Republican, nor will he train with them in the halls of Congress. In fact he is not a fit man to represent freemen in that body. Doubtless he fills the bill by representing a pro-German constituency in Wisconsin.

There was a State election held last Monday which has considerable significance, that in Maine, the home of the late James G. Blaine. The Republicans seemed to have no trouble in recording a victory which can give no pleasure to the anti-administration forces. It seems the Maine voters did not view with disapproval the policies of the Harding regime. Comfort for the opposition there is not, and yet there was nothing like the phenomenal majorities of two years ago. This was not to be expected.

At that time the Wilson administration was so offensive to even many democrats that when the opportunity offered many of them cast their ballots with the Republicans for a change. It may be supposed that the most of these Democrats have re-

turned to their allegiance. However, the Republicans have made a good showing and need feel no cause for alarm.

The still small voice of a once active political entity is heard in the land. Just returned from Europe the utterly discredited candidate for President who was beaten by Harding to the tune of seven million votes, proclaims the necessity for Uncle Sam to at once interest himself in the politics of Europe. Hear him:

"When I proposed that Hoover be sent to Europe to investigate conditions on behalf of the United States, and that the United States assume the leadership and become the mediator of the reparations problem, the proposal was not only accepted, but was received with the utmost enthusiasm in the chancelleries at London, Paris and Berlin."

The idea of a man so emphatically disapproved of by the American people proposing what this country should do in its intercourse with the world powers smacks of the ridiculous. It is to laugh, of course.

Jimmie Cox evidently expects people to consider him again after such a defeat as he suffered two years ago. The idea is schoolboyish and laughable. The Democratic party would hesitate a long time before it would make such a cheap thing as Cox its standard bearer again.

It is possible that the foreign courts are not up to snuff with regard to American discarded third rate political wheel horses, and we may not regard Jimmy Cox and his pompous proposals as worth notice, yet there may be something to it after all.

The men who backed Cox for the Presidency are undoubtedly seeking a paramount issue with which to go before the people two years hence. It is easy to remember the time when Democracy, having lost out on the tariff question, rushed pell mell into a fight for free silver, which, as flung to the four winds by the boy orator of the Platte, was designated as the paramount issue before the people.

Paramount issues are not easy to find. Perhaps Jimmy Cox has found one in his desire to have this country become a mediator in that European squabble over the reparations problem. Old Timer.

A Rhinoceros Horse.

The beast referred to in the Bible as a "unicorn" is almost undoubtedly the single-horned rhinoceros of Southern Asia, which, needless to say, is a very formidable beast.

At Calcutta there is a famous Zoo, which, specializing in Asiatic animals, keeps on exhibition a number of rhinos of this species.

The other day a native, who had never before seen a rhinoceros, visited the Zoo and, overcome with amazement, was suddenly inspired with an ambition to ride the biggest one which at the moment lay peacefully dozing in his pen. He proceeded thereupon to climb the iron fence, despite the protests of other persons who sought to restrain him and who looked in vain for a guard or keeper to prevent the crazy action.

Once over the fence, he boldly straddled the huge animal, and looked around him for admiration. But the rhinoceros, amazed and indignant, leaped up with surprising agility, threw the man off, impaled him with his horn, cast him thirty feet into the air and then lay down upon him. Guards, summoned to the scene, killed the beast with explosive bullets. The man was dragged out of the pen, still breathing; but he died a few hours later.

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 17—On this day was held the final meeting of creditors in the matter of Joseph E. Reed, Bankrupt No. 1966. The bankrupt was not present in person, but by Roman F. Glocheski, attorney. The trustee was not present or represented. Claims were allowed against the estate of the bankrupt. The trustee's final report and account was approved and allowed. The bills of the attorneys for trustee, bankrupt and petitioning creditors were considered and allowed at proper amounts. An order was made for the payment of administration expenses and for the declaration and payment of a first and final dividend to creditors. There were no objections advanced to the discharge of the bankrupt. The final meeting was then adjourned without date. This case will now be closed and returned to the District Court.

Sept. 13. On this day was held the first meeting of creditors in the matter of Peter Moerland, Bankrupt No. 2138. The bankrupt was present in person. Willis B. Perkins, Jr., was present for creditors. Claims were allowed against the estate of the bankrupt. The creditors failed to elect a trustee and the referee appointed Willis B. Perkins, Jr., as such and placed the amount of his bond at \$500. The bankrupt was then sworn and examined by the referee without a reporter. The first meeting was then adjourned without date.

Sept. 15. On this day was held the first meeting of creditors in the matter of Chester A. Moyer, Bankrupt No. 2139. The bankrupt was present in person and by attorneys, Patchin & Duncan. No creditors were present or represented. The bankrupt was sworn and examined and it appeared that there were no assets in the estate, therefore no trustee was appointed and the exemptions of the bankrupt confirmed. The first meeting was then adjourned without date. This case has been closed and returned to the District Court as a no asset case.

On this day also was held the first meeting of creditors in the matter of William Van den Berg, Sr., Bankrupt No. 2139. The bankrupt was present in person and by attorneys Robinson & Den Herder. Claims were allowed against the estate of the bankrupt. The schedules were amended by the addition of creditors. John Arenshorst was elected trustee and the amount of his bond fixed by the referee at \$300. There appeared to be some accounts of the bankrupt upon which the trustee might realize something, although this is the only asset of the estate. The bankrupt was then sworn and examined without a reporter. The first meeting was then adjourned no date.

Sept. 15. On this day was held the first meeting of creditors in the matter of Kersten Composition Products Co., Bankrupt No. 2140. The bankrupt was present by Jacob Kersten, its president, and by attorney, T. J. Preston, R. J. Cleland and Fred C. Temple were present for creditors. Claims were proved against the estate of the bankrupt. Frank V. Blakeley was elected trustee and the amount of his bond placed by the referee at \$500. The first meeting was then adjourned to Oct. 3, at which time the officers of the bankrupt are ordered to appear.

Sept. 16. On this day was held the first meeting of creditors in the matter of Muskegon Commercial Letter Service Co., Bankrupt No. 2136. The bankrupt was present by Henry R. Paulsen, president and by A. R. Westling, secretary of the corporation. One claim was proved against the estate of the bankrupt. The officers of the bankrupt were sworn and examined by the referee without a reporter. It appeared that the only asset of the

estate were some questionable accounts receivable, which were abandoned by the court as burdensome. The first meeting of creditors was then adjourned without date. This case will now be closed and returned to the District Court.

Sept. 16—On this day was held the first meeting of creditors in the matter of Reuben Page, Bankrupt No. 2131. The bankrupt was not present or represented and an adjournment was asked for, which was granted by the court, and the case adjourned until Sept. 18, at which time the bankrupt appeared in person. No creditors were present or represented. The bankrupt was then sworn and examined without a reporter. It appeared from the examination of the bankrupt that he claimed the sum of \$250 stock in trade exemptions and by reference to the inventory and appraisal taken it appeared that the whole of the stock in trade did not amount to the sum of \$250, therefore it was exempt to the bankrupt. C. C. Woolridge was appointed trustee by the court for the purpose of setting off the exemptions of the bankrupt. The first meeting of creditors was then adjourned no date.

Lest We Forget.

1. Longfellow could take a sheet of paper worth one-tenth of a cent, write a poem on it and make it worth \$5,000.

That's Genius.

2. Rockefeller could take a similar sheet of paper, write a few words on it and make it worth \$10,000,000.

That's Capital.

3. The United States Government can take an ounce and a small fraction of gold, stamp the eagle on it and make it worth \$20.

That's Money.

4. A skilled workman can take 30 cents worth of steel, make it into watch springs and make it worth \$8,000.

That's Skill.

5. A merchant can take an article that cost him 90 cents and sell it for \$1.

That's Business.

6. A woman can buy a good Fall hat for \$10, but prefers one that costs \$100.

That's Foolishness.

7. A miner can dig a ton of coal for less than we would wish to.

That's Labor.

8. The man that wrote this article can write a check for \$1,000,00 but it wouldn't be worth 30 cents.

That's Tough.

9. There are some folks who will tell you that you can get so much out of life in other ways as you can by attending to your work.

That's Wrong.

10. The only way to get anything or anywhere in this world, folks, is to work hard and to the best of your ability. Don't forget that your work, whether good, bad or indifferent, will be recognized.

Good Advice From a Good Merchant.

Lake Odessa, Sept. 19—Advise your subscribers not to sell their bailed waste paper or pasteboards from paper cartons for a "song."

A ton of waste paper or pasteboards is worth as much as a half ton of coal in most furnaces; besides it helps to keep the flues and chimney clean.

This will help the coal shortage greatly. Otis Miner.

No man is too big to be kind and courteous, but some men are too little.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

For Sale—Good paying meat market in town of 800. Only market in town. Address No. 901, care Michigan Tradesman. 901

For Sale—Cash registers and store fixtures. Agency for Standard computing scales. Dickery Dick, Muskegon, Mich. 643

Exchange—160 acres, modern farm home, one mile from city of 6,000 on paved way Detroit to Chicago, for good hardware stock in live town. The Loder Real Estate Agency, Homer, Mich. 902

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit. 666

For Sale—Ice cream parlor, confectionary, restaurant, combined. Doing good business. Only one in town. Reason for selling, poor health. S. A. Crosthwaite, Jonesville, Mich. 903

Bell Phone 596 Citz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

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.

TO TRADE—I have a beautiful residence property in Reed City, well located, and modern in all of its appointments, to trade for real estate or a stock of merchandise. Address Lock Box 7, Reed City, Mich. 897

WANTED—To hear from merchants with stocks of goods to sell or trade. Write us—we have waiting lists of prospects. MERCANTILE BROKERAGE CO., MANCHESTER, TENN. 890

1000 letterheads or envelopes \$3.75. Copper Journal, Hancock, Mich. 150

For Sale—Grocery in small town. Good trade. Reason for selling, other business. Address No. 893, care Michigan Tradesman. 893

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 993

Open an accessory store and become independent, or add accessories to your other merchandise and make money. Write for a copy of the Blakeslee success, it is free. The most gripping merchandise story ever printed. E. A. BOWMAN, Inc. 41 Harper Avenue, Detroit, Mich.

Want whole or part stocks shoes, men's wear or general mdse. E. C. Greene & Co., Jackson, Mich. 887

IS BUSINESS SLOW?
Why, let it drag along, when you can get results with a little more effort. Plan now for your fall campaign. A letter will get particulars. THE ARROW SERVICE Cor. Wealthy St. & Division Ave. Grand Rapids, Mich.

Wanted—Man to sell clothing and shoes. Address The Hub Department Store, Sault Ste. Marie, Mich. 909

Wanted—Young man, either single or married, to work in dry goods store. Prefer a man with experience in a city of 3,000 or less. L. E. Marshall, Grand Ledge, Mich. 904

Wanted—Man experienced in general line of merchandise, to trim and take care of advertising and card writing. Address The Hub Department Store, Sault Ste. Marie, Mich. 910

WANTED—Salesmen to handle the Dollar Arch as a side line. Liberal commission. When writing, state territory and frequency of covering. Homer Alden Co., North Attleboro, Mass. 905

For Sale—Reed Bread Mixer, good as new. One barrel capacity, with electric motor. Make an offer. Cornwell Co., Saginaw. 911

FOR RENT—STORE BUILDING. SOLID BRICK, two floors, 30x135 feet. Known as the very BEST stand in the city of Negaunee, Mich. Has always commanded the leading business in dry goods, etc. A rare chance to go into business. M. C. Quinn, Negaunee, Mich. 906

Wanted to Purchase—Grocery or small stock of general merchandise. Address No. 912, care Michigan Tradesman. 912

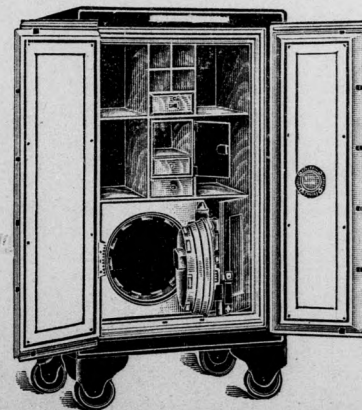
FOR SALE—Cash grocery, rich farming community. New clean stock, low rent. No delivery in town. Retiring from business. A good proposition. \$2,500 will handle. Address Ernest Cornelissen, Bazine, Kansas. 907

Position Wanted—By man with twelve years experience in general store, five years as buyer. Best of references. Address No. 913, care Michigan Tradesman. 913

LOOKING FOR SOMETHING GOOD? Investigate this. Have other business, must sell store, groceries, shelf drugs, toilet articles, 5 and 10 cent lines. Live town, business good. Five rooms over store. Cheap rent, \$1,000 will handle. Address Box 350, Bad Axe, Mich. 915

For Sale—Counters, leather upholstered shoe benches, window dividers, glove counters, etc., at very low price. Apply to Mr. Glauze, Friedman-Spring Co., Grand Rapids, Mich. 908

GRAND RAPIDS SAFE CO.



Dealer in
Fire and Burglar Proof Safes
Vault Doors and Time Locks

Largest Stock in the State.
Grand Rapids Safe Co.
Grand Rapids, Mich.

ON THE EVE OF A GREAT WAR.

(Concluded from first page)

by the bite of a monkey, in the confusion which naturally took place in Greece concerning the succession to the throne, which had long been in doubt, the government at Rome permitted and even promoted the sailing from Venice of ex-King Constantine, who had been deposed from his throne and deported from Greece by France and by Great Britain.

Had Italy acted with perfect loyalty to her allies, to Great Britain and to France, she would not have lent a hand in this fashion to the return of Constantine to Athens, where his arrival led to disorders, culminating in the overthrow of the Venizelist government. As Constantine had returned to Greece in defiance of France and Great Britain, they declined to recognize him in any way, and the co-operation of these two powers, and also of the United States, with Greece came to an end.

At the time when Venizelos, who had obtained at the Peace Conference at Versailles territorial advantages for his country doubling both the area and the population of Greece, the latter was holding a very strong military position in Asia Minor, and the several millions of Greeks living in Asia Minor were looking forward to emancipation from Ottoman misrule and persecution. But France, England and the United States could not forget that during the Great War Constantine had sided with Germany and with the kaiser against them, and Greece under his rule was no longer able to look to us for backing and support.

Matters were still further complicated by the discovery in Paris and in London that Italy was conducting negotiations with Kemal Pasha and the Angora Junta, behind the back of France and Great Britain, with a view to territorial concessions—a distinct and glaring breach of good faith.

This served to convince Kemal Pasha that the liturgical prayers for discord among the powers of the Entente had been heard, and it encouraged many of his co-religionists of the more fanatic type, bent on the seizure of Greek and other Christian property in Anatolia, to join his ranks. It likewise caused many of the Turks at Constantinople, including princes of the imperial family, to look upon him with favor and good will. Indeed, there is no doubt that to-day the Sublime Porte has completely receded from its former decision to accept the terms of the Treaty of Sevres.

It cannot be denied that Kemal has been greatly encouraged by the activities of Moslem agitators, paid liberally with Bolshevik gold, in India, and by the promises of a general rising there against Great Britain, if it took any steps to suppress him or his movement; promises that were of the most exaggerated character and unworthy of all the importance accorded to them in England and in foreign countries.

There the situation rests to-day. Thanks to the Angel of Discord, who has so often saved Turkey from obliteration, as a plague spot of civilization, and as a festering sore of South-

eastern Europe, the Turks of Kemal Pasha are again within sight of Stamboul, and literally at the gates of Constantinople. Gathered there for its defence are a large body of British troops, the latter under Field Marshal Lord Plumer, and a considerable contingent of French infantry and field artillery, while the guns of the warships of both nations, now once more working in unison, at what Napoleon described as the Key of Europe, command the metropolis of the Ottoman Empire.

Meanwhile, Christian property, including that of the American missions, is being plundered, seized and devastated by the Kemalists in Asia Minor, and men, women and children of our faith are being exterminated. The situation is arousing the Christians in the Southeast of Europe, especially in Rumania, in Serbia and in Greece, to positive frenzy, and with the Greeks clamoring for the return of their great patriot-statesman Venizelos, and for the abdication or deposition of King Constantine, the contemptible tool of the kaiser, it looks as if we were on the eve of another great war, born of discord and dissension among the Allies.—N. Y. Times.

THE WOOLEN MARKET.

London's auction sales of colonial wools came to a conclusion last Friday, so far as this series was concerned. Reading between the lines of the formal reports issued regarding them, it would appear as though it required effort to keep up prices as well as was done. Restriction of the quantity of certain kinds of wool offered and adherence to upset figures were resorted to, but even with these the figures were hardly up to those obtained in July. Interest now centers in the coming sales in Australia, where the course of prices will be watched with care. In this country prices are to be dependent on the tariff. A lot of wool brought in in anticipation of higher duties remains in bond, and it is a question whether those interested in it will be able to finance getting it out. The great increase in the stocks has been of combing wool. This was added to by 16 per cent. in July, reaching a total at the end of the month of 73,300,000 pounds. The total wool stored in bond at that time was 103,549,776 pounds, which is about one-third of the usual year's importation. In the goods market the most interesting thing just now, aside from the withdrawals of certain lines by the American Woolen Company, is the general demand for poiret twills, which almost amounts to an obsession. Cloths of the velours order are also in great request for women's wear. A little cooler weather, when it comes, will put more vim into sales of men's clothing, which have, however, started in. Business in made-up garments could be better than it is and the reluctance of retailers to order their full requirements has led to some restriction of production by the cutters.

Before you have too much to say about the difficulty of getting good help, consider whether you are yourself an ideal employer.

Review of the Produce Market.

Apples—Sweet Boughs, Wolf River and Wealthy command 75c per bu.; Strawberry apples being \$1 per bu.

Bananas—7c per lb.

Beets—80c per bu.

Butter—The market is unchanged as to price. The bulk of the receipts is showing effects of the recent hot weather and the percentage of real fancy butter is light. The consumptive demand is about normal. The indications are that further arrivals will show better quality and will relieve the short supply of top grades. We do not look for much change in the near future. Local jobbers hold extra at 37c and fancy at 36c in 63 lb. tubs; fancy in 30 lb. tubs, 38c; prints, 39c. They pay 20c for packing stock.

Cabbage—60c per bu.

Carrots—70c per bu.

Cauliflower—\$2.50 per dozen heads. Ceery—35c per bunch; extra jumbo, 50c.

Cocoanuts—\$7.50 per sack of 100.

Cucumbers—Home grown, \$1 per doz.

Eggs—Receipts of fresh have been light, in consequence of which the price has advanced 3c per doz. for fresh. Stocks of eggs in storage are larger than usual and we do not look for much change in price during the coming week. Local jobbers pay 33c for candled, cases included. Cold storage operators are now feeding out their supplies as follows:

Firsts	29c
Seconds	26c
Checks	23c

Egg Plant—\$1.50 per doz.

Grapes—4 lb. baskets sell by the dozen as follows:

Wordens	\$2.50
Niagaras	2.75
Delawares	3.25

Green Corn—20c per doz.

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

Honey Dew Melons—\$2.25 per crate of 6 to 8.

Lemons—Sunkist have gone down with a dull thud, the \$12 price having put an effectual embargo on sales. Present prices are as follows:

300 size, per box	\$10.00
360 size, per box	10.00
270 size, per box	10.00
240 size, per box	9.50

Lettuce—Leaf, 85c per bu.; head, \$1.50 per crate; Iceberg from California, \$6 per case.

Musk Melons—Home grown Osage, \$1.25 per bu. crate; Hoodoo, \$1.75 per crate.

Onions—Home grown, \$1.50 per 100 lb. sack.

Oranges—Fancy Sunkist Valencias are now held as follows:

100	\$12.00
126	12.00
150, 176 and 200	12.00
216	12.00
252	10.00
288	8.50
324	5.50

Choice, 50 per box less.

Parsley—50c per doz. bunches.

Peaches—Elbertas, \$2@2.25; Crawfords, \$2.25@2.50; Prolifics and Engles, \$1.75; good canning varieties, \$1@1.25.

Pears—\$1.25 per bu. for Clapp's Favorite and \$1.50 for Anjous.

Peppers—\$1.25 per bu. for green; 30c per doz. for red.

Pickling Stock—Cukes, 20c per 100; white onions, \$1.25 per 20 lb. box.

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

Plums—Green Gages, \$1@1.25.

Potatoes—Home grown, 75c per bu.

Poultry—Local buyers pay as follows:

Light fowls	16c
Heavy fowls	20c
Broilers, 3 lb. and up	23c
Broilers, 2 lb. and under	16c
Cox and Stags	10c
Pumpkins	20@25c apiece.

Quinces—\$2@2.50 per bu. The crop is reported to be large.

Radishes—20c per doz. bunches.

Squash—\$1 per bu. for summer.

Sweet Potatoes—Virginia command \$1.25 per hamper and \$3.75 per bbl.

Tomatoes—Ripe, 75c per bu.; 50c per ½ bu.; green, 50c per bu.

Turnips—70c per bu.

Watermelons—20c for home grown.

Wax Beans—\$1.50 per bu. for home grown.

Clever Swindler Working Among Merchants.

A very clever swindler has been working among many of the merchants in the vicinity of Pontiac. He represents himself as an agent of the United States Publishers' Association, of New York, and shows a letter from them authorizing him to sign contracts and collect money in their behalf. The agreement he makes with the merchants is for a free sample distribution weekly of twelve of the leading magazines for a period of twelve weeks, the entire plan to be of no cost to the merchants; but the contract has a binder in it, stipulating that the postage on the first shipment of the magazines is to be paid on signing the contract and the amount to be refunded when their agent checks up the distribution at the end of thirty days, and sees that the distribution was made according to the agreement.

The United States Publishers' Association say they have no one by the name of O. W. Fort, the name he uses, in their employ and that the man is an imposter.

Roll Butter.

The young housekeeper who told the fishman that she wanted some eels and when he asked her how much, replied, "About two yards and a half," has a rival in a Baltimore woman.

"I wish to get some butter, please," she said to the dealer.

"Roll butter, ma'am?" he asked, politely.

"No; we wish to eat it on toast. We seldom have rolls."

Metal Roadside Advertising Signs

Made from coated steel, heavily embossed and enameled. Lots of 50 or more in any two color combination.

CROW NAME PLATE & ENGRAVING CO.

Sales Office 1414 Dime Bank Bldg.
Detroit, Mich.

Motor

Mileage



Books

You business men who have used Railroad Mileage Books know their advantages—Why not provide yourself, your family, your employees with the same convenience, when you or they travel by automobile? You can do so with the coupon books sold by the Standard Oil Company, (Ind.)

Here are some of the advantages:

1. Coupons accepted as cash for RED CROWN GASOLINE, POLARINE, or any other S. O. Co. Product.
2. Good at any of our Service Stations anywhere and at many garages.
3. Save time and trouble of making change, keeping records of deliveries, filing invoices, checking statements.
4. Enables you to send any employee to our station and have exact check on every gallon that goes into each auto.
5. For your protection no detached coupons are accepted—numbered book must be presented and coupons detached by our agent.
6. Whenever requested, agent will give receipt showing exact amount of products delivered.
7. If wife or daughter drives a car she can get supplies as needed without the bother of paying cash, or at home can have coupons detached for tank wagon deliveries.
8. Any representative of the S. O. Co. will supply you with a book.
9. \$10.00 book contains cash value 190—5c coupons and 50—1c coupons.
10. \$25.00 book contains cash value 490—5c coupons and 50—1c coupons.

You will be pleased with these coupon books.

At any service station of the

Standard Oil Company

(Indiana)

910 So. Michigan Ave.,

Chicago

Michigan branches at Detroit, Saginaw, Grand Rapids

MCCRAY

REFRIGERATORS
for ALL PURPOSES



McCray No. 185
for
Meat Markets

The efficiency and economy of your refrigerator depends upon things neither you nor your customer can see—*materials and inner wall construction.*

Into the McCray refrigerator go *only the highest quality of those materials which our third-of-a-century experience has demonstrated to be best.* This in-built quality has made the reputation of the McCray, a reputation based on more than 30 years of satisfactory service in meeting every refrigeration need.

Exceptional display facilities for the grocer and butcher are provided in the complete McCray line of refrigerators, coolers and refrigerator cases. There are sizes and styles to meet all needs; and our Service Department will submit plans for specially built equipment, without obligation. Just send a rough sketch of your requirements.

Ask About Our Easy Payment Plan. It enables you to pay for a McCray with the money that it saves you. *Send Coupon for Details and Free Book.* In it your refrigeration problems are discussed and the complete McCray line illustrated and described.

McCray Refrigerator Co.

2244 Lake Street,

Kendallville, Ind.

Detroit Salesrooms, 36 E. Elizabeth St.

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

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

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