## THOUGHTS

Do you know that your thoughts rule your life, Be they pure or impure in the strife?
As you think, so you are;
And you make or you mar
Your success in the world
By your thoughts.
Are your thoughts just and true every hour?
Then your life will attest with great power,
If it's love fills your heart,
Then all hate must depart,
You will find all success
In good thoughts.
Are you kind in your thoughts toward all?
Then but kindness to you must befall,
As you sow, so you reap,
In a measure so deep,
Either pleasure or pain,
By your thoughts.
Emily Tupper-Bendit.

## THE SET OF THE SOUL

One ship goes East, another WestBy the self-same winds that blow;
'Tis the set of the sail and not the gale
That determines the way they go.
Like the winds at sea are the ways of fate
As we voyage along through life;
'Tis the set of the soul that decides the goal And not the calm or the strife.
Rebecca R. Williams.

# RICH \& FRANCE MANUFACTURERS OF <br> <br> Guaranteed Brooms 

 <br> <br> Guaranteed Brooms}

## The DANDY Line

AL80
The BEST ON EARTH Line
of patent brooms
see grocery list for current prices
CHICAGO
607-9 W. 12th Place
ILlinois

## Carry On

Now is the time to gather back Summer and Spring trade. Time to get back Yeast customers-Those who have tried it at Summer resorts-Those who want to settle down and eat it regularly for the Winter.

## Fleischmann's Yeast

is as good for you as for them. It encourages elimination, good digestion, good health-as well as good sales. Prove it.

The Fleischmann Company

OELERICH \& BERRY CO.


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, 1 LL.

## The Name on the Sack is a Guarantee of its Contents

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

## NEWAYGO PORTLAND CEMENT

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

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

## Newaygo Portland Cement Co.

General Offices and Plant Newaygo, Mich.

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


MICHIGAN TRADESMAN
(Unlike any other paper.)
Frank, Free and Fearless for the Good
Each Issue Complete in Itself.
$\overline{\text { DEVOTED TO THE REST INTERESTS }}$
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THE IDEA OF CONFIDENCE.
The banker drove down town this morning, serenely risking his life and the welfare of his car every other crossing by taking the right of way when it was his-because of confidence that the fellow coming from his left would pull up.
The lawyer paid a bill by giving a note-he was abie to do it because the man who took the note had confidence that the lawyer would pay.

A customer came into the store and gave an order for some groceries, which must be delivered at a certain hour, for immediate use. He had confidence not only that the grocer would do it when he said he would, but that it would be properly done.
We have a friend in whom we believe. We believe in him because he acts as a regular fellow ought to act. When some one says of him, "He did thus and such when he ought not to do," we say at once, "That's not true. He isn't that sort." We say it, because we have confidence in him.
The world is built around the idea of confidence. Credit is nothing but confidence. Reputation is nothing but concrete visualization of a confidence. Without confidence, business stops, work stops and civilization stops.
Whoever hurts confidence, hurts not on'y himself, but all the rest of the world. One automobile accident due to one violating another's confidence, hurts all automobilists. One unpaid note hurts all men's confidence in notes and credit. One foorly executed order or order not delivered on time hurts all who order and all who sell goods to merchants who do order. One man who does not deserve the confidence we place in his reputation hurts a 1 men's reputations.
If every one was always worthy of confidence, confidence would never be violated.

KEEP ON SELLING YOURSELF.
Mark Twain once sait, "There is a lot of talking about the weather, but
nothing is ever done about it." That is the trouble with a lot of the a:leged thinking we do. Nothing is ever done about it.
For example, how many of us have thought sufficiently so that we could sit down and dictate in a few paragraphs just what our business stands for; what the governing frinciples are. In definite terms, what de we propose to do for a customer and how are we going to do it. Have we thought these things out to a clear and final conclusions?
This is not a personal efficiency test; it is an extremely practical question, particularly for those who are on the sales end of the business.
In plain old United States sit down and se. 1 yourself completely on your own business. If you have any trouble in selling yourself, you are going to have that same trouble in selling the other fellow.
Keep on selling yourself. Keep your mind active and keep up faith in what your mind produces. Have enthusiasm and self confidence.
The man who has convinced himself breathes a sririt of conviction that is infectious-just as, on the opposite side, the man who has never taken the time and thought to straighten the thing out in his own mind is constantly working under a handicap.

## THE GOSPEL OF GRIT

To know that courage is a necessary business quality-
That in business there is no referee count you out except yourself-
That the collective cowardice called business depression need not wreck your business unless you let it-
That effort and energy create orders, even if in lessened degree, in hard times as in good times and all times-

Is the Gospel of Grit.
Translated into fractical terms, this means that you can, if you will, get after more of the business of your lo cality, add greatly to your sales, aug ment your usefuiness to the commun ity, increase your earning power and enlarge your profits. If you do not know just how to go about it to accomplish this result, the Tradesman will be glad to give you the benefit of advice based on an experience of forty years as the friend and adviser of thousands of successful merchants.

## Unwise Not To Provide For Require-

 ments.
## Written for the Tradesman

Cash wheat has advanced about $41 / 2 \mathrm{c}$ per bushel during the past week; futures 1@3c depending upon date of delivery, the immediate futures scoring the greater advance.

Much of this advance, of course has been due to inability to move wheat from country elevators. to. terminal

## points, in other words, to obtain the

 proper distribution.The railroad situation has not improved. In fact, Eastern rairoads have been ordered by the Car Service Committee of the American Railway Association to return box cars to their Western owners. This ruling has been made effective immediately.
While this will relieve the situation West of the Mississip pi, it will tend to aggravate it in the Central and Eastern States, so lower prices not on:y on wheat and flour, but on various other lines, are quite out of the question for the immediate future.

On the other hand, a good healthy advance has been scored during the past sixty days on both wheat and flour and it does not appear probable that material advances from this point wil: be made until after the first of the year any way, yet prices are fully warranted on both wheat and flour for despite the difficulties encountered, on the whole, the outstanding feature of business conditions at the present time is the inherent soundness displayed. Bank clearings are showing a trend upward, although there have been few new developments financially.

The railroads have all been handling an immense volume of traffic and have been in the market for large quantities of cars and locomotives as well as steel rails. Steel frices have advanced slightly due in a measure to an increased demand for the goods as well as increased pay of employes of the Steel Corporation.

Crops, generally speaking, throughout the entire United States have been good, and while prices have not been particularly attractive to the producer, in fact, in many cases realy under cost of production, the amount of produce raised has to a certain extent offset the lower price feature and the farmer is better off today than a year ago, however, with plenty of room for imp rovement.

General business is also on the upturn and, while it is not as many would like to see it, general conditions presage a material revival in business. We seem to be entering a period of real prosperity. This means, of course, a better demand for all lines and firm, if not somewhat higher, prices in many, wheat and flour included.

The worst of the depression period seems to be behind us; the future looks bright, and whie it would be very unwise for the business man in any line to overstock or overbuy, it would be just as unwise not to provide for his requirements.

Lloyd E. Smith

## Replacing Customers.

If you do not use advertising to replace the customers you lose with new ones, how are you going to keep up the business?

## Sun-Maid Canned Raisins.

The Sun-Maid Raisin Growers of Fresno, Calif., has introduced a new product on the market-canned raisins. Fancy and choice seeded muscatels are used. Blue label fancy are quoted at $\$ 5.75$ per case of 4812 -ounce, with green label choice at $\$ 4$ for 48 8 -ounce, both f. o. b. Coast. Shipments are booked for November to and including April. In a circular on the pack the Sun-Maid people say: "No more stained cartons, spoilage, shrinkage, complaints, returns from retailers, cold storage bills, fumigation, etc. Raisins packed in airtight tin cans will eliminate all these sources of trouble and worry. Fresh seeded muscats with original full flavor and luscious syrup can now be placed in the hands of the consumer. This pack will undoubtedly make a tremendous hit with the buying public because it will have a higher concentrated flavor, will contain more raisin syrup, hence will be easy to handle and more delicious than our regular carton pack. The reaction of canned raisins on the housewife after her initial purchase will be manifested in repeat orders without the shadow of a doubt. Our canning facilities this year are limited, therefore each division has been allotted only twenty-five cases (including both varieties) per jobber. Original orders range from 100 cases upward, hence we will not have enough to go around."

Automobiles and Telephones.
The isolation of the farm, long one of the basic causes of the steady drift of population towards the cities, was lessened by the construction of interurban electric railway lines which began in the ' 90 's and has of late years been greatly lessened by the increasing use of the telephone and the automobile. According to a tabulation recently made by the National Bank of Commerce in New York, 38.7 per cent. of a 1 the farms in the United States had telephone connecetions while the automobile was part of the equipment of 30.7 per cent. on Jan. 1, 1920. Iowa leads in the percentage of farms with telephones and stands second in the percentage of farms having automobiles. Slightly over 86 per cent. of the Iowa farms had telephones at the beginning of 1920 and just over 73 per cent. numbered an automobile among their equipment. Nebraska, with 75.6 per cent. of all farms in the State possessing automobiles, leads in this respect, and is third in the eroportion of farms equipped with telephones. South Dakota is the only State in the bank's tabuation in which the percentage of farms having telephones is lower than the percentage having automobiles.

Make perfection your aim, and be satisfied with nothing less.

Survey of Four More Upper Peninsula Hotels.
Hartford, Oct. 31-Here is a menu I found in the cafe of a leading Milwaukee hotel the other day, unlimited waukee hotel the other day, unlimited served at a charge of 60 cents: served at a charge of 60 cents:
old Fashioned Vegetable Soup Old Fashioned Vegetable Soup
Consomme with Rice
Dick Consomme with Rice Beef Goulash, noodies

Individual Pork and beans Mashed potatoes Lamb hasn, corn fritters Parsley potatoes
Mashed potatoes
Stewed Rutabagas
Bacon Potato salad $H$ Hot corn bread Apple pie Rice pudding with cream
Ice cream and cake Beverages

Seventeen hundred miles of the most perfect highways, of which not fifty are subject to criticism, is the record made by your correspondent during the past two weeks. From Sault Ste. Marie to Duluth, Minn., en route to Chicago via St. Paul and Minneapolis. In the copper country I found two In the copper country 1 found two wondt at Houghton.
The Scott Hotel is a strictly modern institution, where excellent service is given at reasonable rates. It is conducted on the European plan, at a charge of $\$ 1.50$ to $\$ 2.50$ per day per room, the latter with bath, but the surprising feature of this establishment was the charge made for a la carte service in the grill room. For the benefit of urban hotel men who are conducting on this plan I am showing the breakfast menu with prices attached:

Oranges 10 c , sliced Oranges 15 c Orange Juice 20 c , Stewed Prunes 10 c
Sliced Bananas 15 c , Half Grape Fruit 15 c Sliced Banana
Cereals $15 \mathrm{c}-$
Oatmeal, Corn Flakes, Grape Nuts, Shredded Wheat Biscuit, Puffed Rice. Boiled, Fried or Scrambled Eggs, 2 for 2 oc
Poached Eggs plain 25 c , on Toast 35 c Ham Little Pig sausage 35 c c (2) 45 c Fried Ham 30c, Breakfast Bacon 30 c Toast as ordered 10c, French toast 30c
Wheat cakes 15c, Hot Rolls 10c Tea 10c, Coffee 5c, per pot 10 c , Milk 5 c

George C. Burke, proprietor, is surprisingly popular with the traveling element and enjoys a wonderful patronage.
The copper country has suffered greatly from industrial depression in the past three years, but is quite evidently coming back, some of the mines operating on a small scale, but the demand for labor is still increasing and chances are all in favor of rapid improvement.
The Douglas house, at Houghton, conducted by Jno C. Mann, has recently undergone much improvement and is entirely equal to any demands which might be made upon it for years to come.
McMann is a warm advocate of the American plan of local operation and hopes soon to conduct the Douglass on that basis.

A dinner served the day I was there at 75 cents, was certainly good value. It consisted of:
Cream of Tomato Split Pea Soup Braised Pork Chops with with noodles Braised Pork Chops, with sweet potatoes Potato Salad, Mashed and boiled potatoes Fresh pumpkin pie, Fruit pudding, sauce Fresh pumpkin pie, Fruit pudding, sauce

Henceforth in reproducing hotel bills of fare in connection with my articles only such will be used as do not contain the words "choice of."

An interesting feature in my travels is the discovery that, with one or two possible exemptions, every hotel man I visited who belonged to the Michigan Hotel Association was also a regular subscriber to the Tradesman and had it in evidence in his reading was in de was in demand by travelers generally. Many landlords told me that the price quoting feature of the Tradesman saved them hundreds of dollars, especially if they noted and acted on the suggestions printed every week on page 5 regarding the trend of the makets. One Upper Peninsula land-
lord said he noted the Tradesman's prediction that brooms would be higher for at least a year to come. He thereupon bought fifteen dozen at the old price. A week later the price advanced $\$ 1$ per dozen, which meant a saving to him of $\$ 15$. He said few $\$ 3$ investments made him 400 per cent. profit, like his investment in a yearly subscription to the Tradesman.
Some landlords said they had never been importuned to subscribe for the Tradesman by the publisher, but that nearly every traveling man who came long asked to see the last copy, and if they did not have it on hand the were given to understand that a hote without the Tradesman on file was a pretty poor specimen of a hotel.
A $\$ 200,000$ hotel is in process of construction at Crystal Falls, local capital being largely utilized. Some up-to-date hotel man would find it interesting to land into this proposition.
Iron River, made famous by the celebrated Dalrymple liquor raids, is a right smart town and has two good hotels, the Cloverland, a homey place conducted by Mrs. Oberdorfer and conducted by Mrs. Oberdorfer, and the Iron Inn, of which C. A. Robinson is proprietor. Both have modern improvements and are run on the Amercan plan at $\$ 3$ per day. At the Iron nn a dinner represented by the folowing menu was served during my visit:
Sweet Pickles Pea Soup Celery
Roast Sirloin of Beef au jus
Roast Leg of Veal, with dressing
Short Ribs of Beef, with horse radish
Waldorf Salad hal
Mashed and boiled potatoes
Buttered beets
Succotash Succotash
Cherry pie
Cocoanut Bread Pudding, Fruit Sauce American cheese Beverages
In the Upper Peninsula motor busses are in eviaence evelywhere and are doing a thriving business. The unbusinesslike policy of the railroads, as in other localities, is responsible for their existence. For instance, on the Soo line between Sault Ste. Marie and Escanaba, the trains are infrequent and do not stop at the smaller places. That is, many of the smaller towns are not even served by the railroad running through them. Petitions from traveling men are unavailing. Hence the auto bus. In fact, traveling by rail is now considered passe in that portion of Michigan. Some day the sections interested may petition the Michigan Utilities Commission for reMief, but if they should have a fairly lief, but if they should have a fairly open winter such appeal will be delayed and the traffic ordinarily bedled by ded by individuals using auto con-
Naturally, the population is greatly incensed at the treatment accorded them by the railroads, and reprisal methods will eventually operate further against the regular transportation companies.
Much data which I have been gathering of late concerning Michigan hotels will be utilized from time to time in these columns. A contemplated Florida trip in November will also
supply the occasion for much impersupply the occasion for much impersonal hotel gossip.
Just at present there seems to be a very cordial feeling between traveling salesmen and Michigan landlords. Gradually hotel rates are being adjusted to meet changed conditions and I feel very sure the time is not far distant when amicable relations will be re-established all along the line. Frank S. Verbeck.

## Wouldn't Do.

"Why don't you get a job posing for the artists who design the collar advertisements? Heaven knows you're handsome enough?"
"I did try it. I applied for the job, and they examined me, but turned me down because they found a trace of intelligemce in my face."

## Are You Sorry For Yourself?

Take thirty minutes of your time, figure its value on the highest productive basis, then use it in an analysis of your job. It will be one of the best investments you as a merchant ever made.

Every once in a while we face such an accumulation of noes and other deterrents that we are prone to decide that we are all wrong and to blame our parents for withholding the silver spoon at birth. That is how we gather the barnacles which slow up our business ship.

You are in the most prosperous country in the world, which is good. You are in a location of your own choosing, which is also good. Finally, you are in a clean, profitable and honorable business. Your opportunity is limited only by yourself. You may mentally compare your business to a tread mill, but remember that it is furnishing motive power for a great economic force. Your work is constructive and positive. You are helping to expand trade, build factories and furnish employment and happiness to thousands. Incidentally, you are putting a little extra flutter of pride in the Star Spangled Banner. You are a subject for congratulation, not commiseration.

Get a new grip on your courage; banish fear and worry. Cultivate self confidence that will breed confidence in others. Then and then only will come that wonderful thing which we call success.

Worden Grocer Company

Grand Rapids<br>Kalamazoo-Lansing-Battle Creek

The Prompt Shippers.

GET BACK OF YOUR GOODS.
A good education is half of the fight. Has your child's school a comfortable, clean bui:ding?

You know what hafpens to animals in unventilated, dirty barns. They get sick. We take great care of our livestock, but sometimes we put children in stuffy, dirty school buildings and then wonder why they are stupid. Your school should have a good heater, ventilation, clean shining floors and walls, pure water, comfortable seats, clean outhouses. Curtains to regulate the light and save children's eyes. A good place to wash encourages cleanliness. Your children spend much of their time in school. Protect their health and give their minds a chance to work.

Has your child's school good maps, books, equipment?
Our grandfathers plowed with a sharp stick, but we use a plough. Our grandmothers used a needle, but we use a sewing machine. Modern times call for modern tools. The schools of to-day train our children of to-morrow to live in this modern wor:d. They need many books, some magazines, good maps and pictures, charts and blackboards. Tools for hand work are needed and cooking utensils for hot lunches or domestic science courses are found in most schools. Children and teachers do their best work with good equif ment.
Has your child's school a trained teacher?
If not trained, the teacher has to learn how to teach by experimenting on your child. Graduates of county training schools, teacher training courses in high school or college, normal schools and universities know how to teach. They have had practice. Chiidren are like colts; they can be made or spoiled by handling, and the trained teacher has been taught how to get the best from them. We don't let people doctor us or operate on us who don't know their jobs. We don't want to trust our children to people who don't know their jobs. Get trained teachers.
Has your child's school the right teacher?
One who has strength of character and ideals; one who loves children, people and her work; one who understands and likes the country; one who fits your community, who works with you and with whom you work. Get the right teacher; then back her up. Stick by her through thick and thin. Next to their mother the teacher is the strongest influence in your children's lives. Help her to help your chiidren to be the strong, honest, intelligent, educated men and women you want them to be.
FOOLKILLER BADLY NEEDED.
At a recent convention of the Illinois Retail Merchants' Association a resolution was adopted asking the State Legislature to "create a State trade commission similar to the Federal Trade Commission." A great many business men will devoutly hope that there will be some qualification of the word "similar" if the Legislature sees fit to carry out the idea.

The Federal Trade Commission was created at the behest of business man,
who wanted it as a non-technical business court, to settie questions of trade ethics without recourse to hair-splitting legal niceties of regular courts. What they got was a commission of lawyers and politicians who are susfected of having their ears attuned to the vibrations of the voter and the popularity factory and whose normal functioning has been less to check unfair trade practices than to uproot practices long since accepted as reasonable and tolerable in the game of business.

In taking sides in the controversies between chain stores, buying exchanges, wholesalers retailers, pools, quantity prices, etc., it is seeking to adjudicate questions much better ieft to the course of time and of evolutionary trade opinion. Some of its decisions have not even been conducive to efficiency, economy or the putting down of the high cost of living, however much popularity they may have produced with unthinking and inexperienced reformers.

THE BRAKES ARE HOLDING.
Yes, we are all traveing downhill. But that means we are heading towards a level road.
The scenery was fine up on the peak, but, after all, the valley is best if you want to get anywhere.
The thing of most importance is that the business brakes are holding. We are making a safe trip down. A1ways before, after one of these mountain climbing tours, business has landed in the ditch, going down. By next year we will all be traveling fuil speed on the longest and soundest stretch of prosperity this country has ever known.
We are laying our plans according1y. We know that 1923 is going to be a great year for the retail business.
It is going to be a great year for every merchant who conducts his business with level-headed optimism and courageous faith.

SHELF-WARMERS.
The dealer has no noom for them these days.

He must move his goods-and move them quickly. He cannot afford to tie up capital on slow-moving merchandise.
The quick-moving product is the product that is pushed. The jobber who gives dealer surport in moving it is the jobber who gets dealer support. The retail dealer needs help to-day -needs it badly. There must be concerted effort for the one big seiling tug.
The most effective aid the jobber can give the retailer now is good quality goods, best possible value for the money, prompt shipments faithful service and intensive advertising service which increases his volume by quickening his turn-overs.
All of these advantages, besides others of less importance, you secure in ample measure by dealing with houses which are good merchandisers and are faithful friends to the retail trade.
You can grow to your fu:l height only through your work.

## Howto useLongDistance Economically

In your use of Long Distance, you can get better and cheaper service if you know the way in which Long Distance messages have been classified for your convenience.
"ANYONE" CALLS-When you do not need to speak with a particular person but will talk with anyone who answers the call, tell your operator you wish to make an "Anyone" call. "Anyone" calls can be made quickly and cost less.
"CERTAIN PERSON" Calls-These are calls in which you tell the operator you wish to speak to a particular person. "Certain Person" calls cost more and take longer than "Anyone" calls because more time and expense are required to locate the person wanted.
On a "Certain Person" call, if you do not talk with your party, through no fault of the Telephone Company, a "Report" charge applies, providing you are given information concerning the person called.

EVENING CALLS-Between 8:30 and 12 o'clock in the evening, "Anyone" calls can be made at a reduced rateapproximately one-half the day cost. "Certain Person" ealls cost the same, day or night.

NIGHT CALLS-After midnight and before 4:30 a. m., "Anyone" calls may be made for about one-fourth the day rate.

APPOINTMENT CALLS and Messenger Service-You can arrange an appointment to talk at a definite time by telling the operator. You can have a messenger bring your party to the telephone by requesting "Messenger Service." Both of these calls cost more than "Anyone" or "Certain Person" calls.

MICHIGAN STATE
TELEPHONE CO.

MOVEMENT OF MERCHANTS Schoolcraft-Leo Long succeeds $H$ Hinkley in the hardware business.
Hol and-Joseph E. Zoemer succeeds Jake Zoerman in the hardware business.
Bay City-The Beaver Coal Co. has increased its capitai stock from $\$ 40,000$ to $\$ 100000$.
Detroit-The Coal Operators Sales Co. has changed its name to the Bursick Coal Co.
Detroit-The Wolverine Leather Goods Co. is reported to have filed a petition in bankruptcy.
Flint-The Jennings-McKinney Co. undertaker, has changed its name to the Jennings-Algoe Co.
Howell-Patrick Murningham succeeds Sidney Willettes in the restaurant and cigar business.
Jackson-Mrs. Elma Benjamin has opened a women's exchange and toilet goods shop at 180 West Main street.
Bad Axe-Frank F. Glass has sold his undertaking and furniture stock to Collon Bros. Co., which has taken possesesion.
Mio-L. C. Sanderson has sold his hardware stock and store building to William H. Hochstetler, who has taken possession.
Hudson-Thieves entered the store of the Owen-Gregory Shoe Co. and carried away the contents of the cash register, about $\$ 25$.
Bellevue-Cargo \& McCarthy have installed a soda fountain in their ice cream parior and added a stock of confectionery and hot drinks.
Allegan-Carl Symon has again engaged in the restaurant business, having acquired the recently opened Palms, on Hubbard street.
Bay City-Walther's Department Store Co. has decreased its capital stock from $\$ 150,000$ to $\$ 70,000$ and 5,000 shares no par value.
Detroit-Wetsman \& Black, 11318 East Jefferson avenue, are remodeling their store building and adding lines of furniture to their hardware stock.
Detroit-Smith's, 8851 Twelfth street, has engaged in business, dealing in bathroom fixtures, builders' hardware, supp ies, building paper, electrical surplies crockery, etc.
Burlington-E. W. Howland has sold his undertaking hardware, fuel, vehicle, paints, oils and harness stock to Ray D. Barnes, who will continue the business at the same location.
Detroit-The Oil Storage Corporation, 6448 Abrey avenue, has been incorporated with an authorized cafital stock of $\$ 40,000, \$ 20,000$ of which has been subscribed and paid in in cash.
Pontiac-Fred W. Parmeter, local hardware merchant, was chosen a member of the city commission Monday, to succeed F. B. Babcock, who resigned when appointed postmaster
Bay City-Louis Marienthal, who conducts an electrical supply store at 1048 Columbus avenue has filed a vo'untary bankruptcy petition, declaring liabilities of $\$ 5,174,24$ and assets of $\$ 460.76$.
Grand Rapids-The Stornam Co., Inc., 1159 Godfrey avenue, S. W., has been incorporated to conduct a general mercantile business with an authorized capital stock of $\$ 10,000, \$ 1000$ of which has been subscribed and paid in in cash.

Charlotte-The Kimball Piano Co has leased the Welch store building and will occupy it with a stock of music, musical instruments. etc., about Dec. 1 , under the management of $A$. W. Heffner.

Detroit-The Detroit Motor Supply Co., 3829 West Warren avenue, has been incorporated with an authorized capital stock of $\$ 50,000, \$ 15,000$ of which has been subscribed and paid in in property.
Detroit-The Benson Scrap \& Machinery Corporation, 1903 Brewster street, has been incorporated with an authorized capital stock of $\$ 1500$, all of which has been subscribed and paid in in cash.
Eaton Rapids-Jay Raymer has completed a concrete addition to his store building and will open a garage and service station in connection with his tire, automobile supplies and accessories store.

Grand Rapids-The Peerless Furniture Co. has been incorporated with an authorized capita: stock of $\$ 25,000$, all of which has been subscribed and paid in $\$ 11,564.42$ in cash and \$13,435.58 in froperty.

Kalamazoo-The Dawn Donuts Co., conducting a chain of 158 wholesale doughnut factories in several states, has opened a similar place here at 618 Portage street under the management of Reynolds \& Keller.

Detroit-The Anchor Oil Co., 3400 Scotten avenue, has been incorporated to deal in petroleum products, with an authorized capital stock of $\$ 15,000$, $\$ 8,200$ of which has been subscribed and $\$ 8,000$ paid in in cash.
Greenville-The W. A. Nichols cigar stock has been purchased by George Hopkins and Matt Faber, who will move the stock to the new Hopkins building about Nov. 10, where they will continue the business.
Jackson-The Marquedant Lumber Co., Ganson street and G. T. R. R., has been incorporated to deal in fuel lumber, bui ding materials, etc., with an authorized capital stock of $\$ 30,900$, all of which has been subscribed and paid in in property.
Lansing-The Lansing Auto Sales Corporation, 424 North Washington street, has been incorporated with an authorized capital stock of $\$ 50,000$, of which amount $\$ 10,980$ has been subscribed, $\$ 8,500$ raid in in cash and $\$ 2$, 480 in property.

Lansing-Walters \& Son, 1207 Turner street, dealers in automobiie accessories, supplies and sporting goods, are remodeling the second floor of their store building to accommodate the phonograph and record department they have added.
Owosso-Steven S. Gallagher, an Owosso merchant died at the hospital here Oct. 26 of cancer of the stomach. He had conducted stores at Alma, Sheridan, Chelsea and Lansing before coming here. The remains were taken to Alma for burial.
Hillsdale-Ray Cooper has purchased the interest of Glenn Cooper in the stock of the Cooper Hardware Co., of Hillsda $\cdot$, and has sold his interest in the stock of the same company at Allen to Glenn Cooper, who has taken possession and will continue the business under the style of the Allen Hardware $\mathrm{Co}_{0}$.

Grand Rapids-Adrian Griffioen and Joseph Ditman, who conduct meat markets at 29 Coldbrook street and 1438 Grandville avenue, have leased the store at 40 North Ottawa avenue and will engage in the sale of butchers' suprlies at the new location.
Detroit-The Harborne Shoppes, 26 Witherell street, has been incorporated to conduct a tea room, soda fountain and confectionery store, with an authorized capital stock of $\$ 50,000$, of which amount $\$ 25,000$ has been subscribed and $\$ 12,500$ paid in in cash.

St. Johns-Henry H. Colby grocer, has given a trust mortgage to Henry T. Parr for the benefit of his creditors. Liabilities about $\$ 6,800$. Mr. Colby's mother, who put $\$ 5,500$ into the business has filed a claim for only $\$ 2,500$. Mr. Parr is conducting the business. Detroit-The Multi-Power Co., 20 Tennyson avenue, has been incorporated to deal in oils, greases, auto parts, accessories and supplies at wholesale and retail, with an authorized capital stock of $\$ 25,000$ of which amount $\$ 5,-$ 000 has been subscribed and $\$ 2,000$ paid in in cash
Detroit-Lorne, Couse \& Lorne, 641 Congress street, have merged their plumbing and heating business into a stock com: any under the style of the Lorne Plumbing \& Heating Co. with an authorized capital stock of $\$ 35,000$, $\$ 22500$ of which has been subscribed and $\$ 21,500$ paid in in property.
Detroit-The Faber Distributing Co., 4263 Chene street, has been incorporated to manufacture and sell at wholesale and retail, auto equipment and supplies, with an authorized capital stock of $\$ 50,000$, of which amount $\$ 10$,000 has been subscribed and paid in, $\$ 1,000$ in cash and $\$ 9,000$ in property.
Hillsdale-E. V. Schofield, proprietor of the Cottage Grocery, on South street, has sold his stock and store building to James Hueston, who has taken possession. Mr. Schofield has purchased the store building and grocery stock of Earl Rogers, Main street, taking immediate possession. Mr. Rogers will spend the winter in Florida.

## Manufacturing Matters.

Bay City-The Gibb Instrument Co. has increased its capital stock from $\$ 75,000$ to $\$ 175000$.

Grand Rarids-The Bansford Furniture Co. has increased its capital stock from $\$ 100,000$ to $\$ 200000$.
Rogers-Rogers City Electric Light \& Power Co. has increased its capital stock from $\$ 10,000$ to $\$ 20,000$.
Detroit-The Marmola Co., 57 Garfield building, manufacturer of medicines, has increased its capital stock from $\$ 5,000$ to $\$ 30,000$.
Freesoil-J. Rothonbuh'er, of Wisconsin, has purchased the Freesoil cheese factory and will open it for business about Nov. 15.
Vickeryville-T. C. McGee has reopened the cheese factory which has been closed for the past eighteen years and is doing a fine business.
Detroit-The Stewart Hardware Manufacturing Co., 2162 East Larned street, has been incorporated with an authorized capital stock of $\$ 20,000$.
Lowell-Herman Glathart, of Grand Rapids, has leased the Maynard building and is remodeling it into a cream-
ery which he expects to open for business about Nov 15.
Berrien Springs-The Central Basket $C o$. is being organized with a capitalization of $\$ 20,000$. The company exfects to commence manufacturing baskets about March 1.
Muskegon - The Paragon Recoil Snubber Co. has been incorporated with an authorized capital stock of $\$ 10,000$, of which amount $\$ 5000$ has been subscribed and $\$ 3,000$ paid in in cash.

Ferndale-The Ferndale Auto Parts Co., 331 Oakridge street, has been incorporated with an authorized capital stock of $\$ 20,000$, all of which has been subscribed, $\$ 2,000$ paid in in cash and $\$ 1,450$ in proferty.
Ford City-The Motor Pattern \& Machine Co., Labadie and Second streets, has been incorporated with an authorized capital stock of $\$ 10,000$, all of which has been subscribed and $\$ 4$,000 paid in in cash.
Detroit-The Ackerman Blaesser Fezzey, Inc., 1258 Holden avenue, has been incorporated to manufacture and sell vehicle parts, with an authorized capital stock of $\$ 30,000, \quad \$ 14,000$ of which has been subscribed and paid in in cash.
Grand Rapids-The Advance Specialty Co. has been incorporated to manufacture and sell factory supplies and equipment with an authorized capital stock of $\$ 5,000$, all of which has been subscribed and $\$ 2,800$ paid in

## in froperty.

Muskegon-The Maximotor Co. has been incorporated with an authorized capital stock of $\$ 500,000$ preferred and 10,000 shares at $\$ 1$ per share, of which amount $\$ 150,000$ and 7,500 shares has been subscribed, $\$ 37,500$ paid in in cash and $\$ 7,500$ in property.
Detroit-The Eage Aeroplane Corporation, 3818 Grand River avenue, has been incorporated to manufacture and sell mechanical devices, toys, novelties, etc., with an authorized capital stock of $\$ 25,000$. all of which has been subscribed and $\$ 2,535$ paid in in cash.
Detroit-The Sunnyside Electric Co. 231 Grand River avenue, East, has been incorporated to manufacture and sell at wholesale and retail, electrical machines, heaters, ironers, etc., with an authorized capital stock of $\$ 25,000$. $\$ 6000$ of which has been subscribed and $\$ 3,000$ paid in in cash.

Retires After Long Service.
Kalamazoo, Oct. 31-After 321/2 years' constant service for the Standard Oi: Company, Stephen N. Marsh. manager of the Kalamazoo branch. manll retire.
Mr . Marsh due to rather indifferent health, decided to resign two or three months ago. He was granted a temporary leave of absence at that time. porary feave of absence a fill enjoying his vucation period.
Monday he received a letter from J. C. Marshall, manager of the Western Michigan division, with offices in Grand Rapids, stating that the directors had decided to grant his (Mr. Marsh's) retirement, that he would receive his full pay to Nov. 15 and then be placed on a regular annuity payab'e quarterly.
"I have never lost a single day's pay since going to work for the Standard Oil Company," said Mr.
Marsh, "and have alwavs found the Marsh, and have always found the workers under them. I will continue to live in Kalamazoo."

Essential Features of the Grocery Starles.
Sugar-The market during the past week shows no changes. Raws have made slight fluctuations, some of which have been downward, but the price at the close is not materially different from the price at the opening. Refined sugar is entirely unchanged, all refiners being on the same basis as a week ago. There is a pronounced bearishness noted in the sugar market which a good many people think means lower prices in the not distant future. Local jobbers hold granulated at 7.55 c .
Tea-The market has remained about unchanged during the past week, the demand being very fair and prices firmly maintained on most lines. There is no doubt that tea is in a pretty strong position. Javas are among the strongest things of the line on account of considerable more firmness in the primary markets. Ceyions and Indias are also standing up well. Congoes, estecially the lower grades, are also firm and advancing. The consumptive demand for tea is fair.
Coffee-The market during the past week has shown considerable easiness, particularly Brazils, although jobbing prices for roasted coffee do not share in this as yet. Rio and Santos grades, green and in a large way, are about the same as they were last week, although Rios may be a slight fraction higher. Milds are about unchanged. The consumptive demand for roasted coffee is good.
Canned Vegetables-Indiana canners will still accept some orders for tomatoes at 95 cents for standard 2 s , and $\$ 1.35$ for standard 3 s f. o. b. canneries. The price for tomatoes in Maryland and the Eastern packing states is $871 / 2 @ 90 \mathrm{c}$ for standard 2 s , and $\$ 1.35$ for standard 3 s f. o. b. canneries. Canned corn seems to be the favorite in the buying just now as there has been no advance from the lowest point reached for the pack of 1922, and as the price is so very low compared with other articles of canned foods it is regarded that there is a likelihood of higher prices soon. Standard 2s canned corn may still be purchased at 80 c cannery and is selling freely. Fancy canned corn is said by the wholesale grocers to be selling remarkably well. One buyer for a big wholesale house stated that his sales of fancy corn to his customers this season, of the 1922 pack, exceeded 40,000 cases. This quality buying on the part of the retail grocers is a most encouraging feature of the market. Peas are firm in extra standards and in standards. Buying is steady, but there is still a demand for stocks a triffe under regular quotations. Asparagus is selling well on the spot, with moderate supplies of all grades. Fall spinach in the South and in California is being bought on contract.

Canned Fish-Tuna fish is one of the firmest lines, as blue fin and white meat are not freely offered, and striped has been taken as a substitute. Lobster and crab meat are scarce. Alaska salmon has developed increased strength on the Coast, in chums particularly, followed by pinks. Failing to break the red Alaska line in the

West, there is more inclination now to buy at the source. The pack of American or domestic sardines on the Atlantic coast for the season of 1922 consists almost altogether of large sized fish, running four fish to the quarter can and some smaller. The four fish to the can and running from four to six fish are standard this season and the smallest as to size the canners are able to furnish as the fish nearly all ran large. Dealers and buyers should therefore take notice that the fish are large and that small fish are not to be had. The cans are just as full as if the fish had run small and the canners claim that the edible quality is better than if the fish had been smaller, as the large fish are fatter and more tender.
Dried Fruits-In prunes increased firmness is to be noted in California and in Oregon in all sizes, but mainly in large and small fruits. Both sections are on a higher basis, with resales mostly offered. The associations in both quarters are not quoting. Appearances indicate that medium sizes will play a prominent part in distributing channels this season, as they promise to be the most plentiful. The relatively lower prices on Oregons have made them favored, but many packers have sold out closely and offerings from first hands are not numerous. Early in the season a considerable portion of the crop was sold abroad when it was feared that the European crop was a complete failure. The feature of the raisin market is the offering of new pack in tins by the Sun Maid and seeded Muscats are used. The spot market has been undersupplied ever since the Smyrna flurry when everything in sight was gobbled up. New crop is slow in coming in with large enough volume to supply normal trade wants. Package goods are being taken by the retail trade for early holiday purposes. All grades show firmness. Currants, while high, are selling readily on the spot as supplies are light and quality is such as to give satisfaction. Nearby stocks are taken but at slight discounts under those already in hand. As the market abroad continues firm no cheap currents are in sight. There has been no radical change in apricots but there is more enquiry for them. Peaches are also being sought in jobbing lots of fair size but not frequent enough to alter the general aspect of the market.

Syrup and Moasses - Compound syrup is quite firm with a fair demand. Scarcity is the reason for the present firmness. Sugar syrups are wanted to a fair degree, but principally for manufacturing. Prices are unchanged. Good grades of molasses are being taken right along at firm frices.

Cheese-The market is firm at prices ranging about the same as a week ago, with a normal consumptive demand. The production is about the same as a year ago and stocks in storage are slightly in excess of last year. We do not look for much change from the present situation in the near future. Provisions-There is a fair consumptive demand for everything in the smoked meat line. All hams are running about $1 / 2 c$ per pound decline from last week; other cuts unchanged.

Pure lard is in light demand at unchanged prices and lard substitutes are a:so quiet at unchanged prices. Dried beef, canned meats and barreled pork are all steady, with a light demand at prices ruling about the same as a week ago.

Rice-Receipts from the primary markets are coming in slow.y as the car shortage holds back arrivals. This has been one of the sustaining influences. The market in the South is steady. Foreign rice is easy. The demand lacks force, as jobbers are not inclined to stock up freely.
Beans and Peas-No change has occurred in beans, except that the unsatisfactory condition that has characterized the market for some time still continues. All varieties of domestic beans, including pea beans, marrows and California limas, continue scarce, with California limas now about $11 / 2 \mathrm{c}$ above the opening. Green and Scotch peas show no change for the week, with here and there a holder wil.ing to shade.
Nuts-While jobbers are devoting more attention to nuts of all sorts, there is not a normally active market. Rather all distributors are feeling their way cautiously. The California Walnut Growers' Association has named its prices on bulk shelled and vacuum packed nuts and reports favorable sales. California almonds are not creating a stir but arrivals of new crop are going out to the trade and give satisfaction. Large washed Brazil nuts are firmer. Pecans are scarce and strongly favor the seller.
Paper and Paper Bags-Wrapping paper has advanced about $1 / 2 \mathrm{c}$ per pound, while bags are up from 10@ 20 per per cent. Some mills have shut down becauce of difficulties in obtaining coal and because of pulp shortage. Some are predicting a shortage of the finished product and still higher prices.
Salt Fish-Norway mackerel is now in good demand and is ruling at firm and comparatively high prices. One reason for the present good demand is that last season's supply has been very well cleaned up. Most buyers are now in the market for new fish. Irish mackerel are scarce and wanted.

## Review of the Produce Market.

Apples - Tallman Sweets, Wolf River and Wealthy command 75 c per bu.; Maiden Blush, Kings, Shiawassee Beauties, Spys and Baldwins fetch \$1@1.25 per bu.

## Bananas-81/4c per lb .

Beets-\$1 per bu.
Butter-The market is firm at an advance of about 1c per found over a week ago, with a good consumptive demand. The make of butter is about normal for the season. Stocks in storage are being rapidly reduced. The market is in a healthy condition on the present basis of quotations. We do not look for much change from the present basis of quotations in the immediate future. We are not like $y$ to have any increase in the production within the next few weeks. Local jobbers hold extra at 44 c and fancy at 43 c in 63 lb . tubs; fancy in 30 lb . tubs, 45 c ; prints, 46 c . They pay 22c for packing stock.

## Cabbage-60c per bu.; red 75c per

 bu.Carrots- $\$ 1$ per bu.
Cauliflower- $\$ 2.50$ per dozen heads. Celery- 35 c per bunch; extra jumbo, 50c.

Cocoanuts- $\$ 7.50$ per sack of 100.
Cranberries-Cape Cod command
$\$ 5.75$ per $1 / 2$ (Philadelphia) barrel box. Cucumbers-Illinois hot house, $\$ 3$ per doz.
Eggs-The production of fresh eggs is very light. The consumptive demand is absorbing everything on hand. The market is firm at about 1c per dozen advance from a week ago. The market on storage eggs has declined 1@2c. Stocks in storage are considerably in excess of what they were a year ago. We do not look for much change from the Iresent conditions in either fresh or storage eggs during the coming week. Local jobbers pay 42c for candled, cases included. Cold storage operators are feeding out their supplies as follows:
Firsts 31c
27c
Seconds
Checks 25c
Egg Plant- $\$ 1.50$ per doz.
Grapes-Calif. Tokays command \$2.75; Emperors, $\$ 3$.
Green Onions-Chalotts, $\$ 1$ per doz. bunches.

Honey-32c for comb; 25c for strained.
Honey Dew Melons- $\$ 2.25$ per crate of 6 to 8 .
Lemons-The market is without change, present quotations being as follows:
300 size, per box ------------\$12.00
360 size, per box -----------12.00
270 size, per box ------.-.--- 12.00
240 size, per box ----------- 11.50
Lettuce-Hot house leaf, 20c per lb .; Iceberg from California, $\$ 6$ per case. Onions-Home grown, $\$ 1.65$ per 100 lb. sack.
Oranges-Fancy Sunkist Valencias are now held on the following basis: 100 ----------------------------- $\$ 10.50$ 126 10.50




Choice, 50 c per box less.
Parsley-50c per doz. bunches.
Pears-\$1 for Kiefers.
Peppers-Florida, 65c for small basket containing about 18.

Pickling Stock-White onions, $\$ 1.25$ per 20 lb . box.
Potatoes-Home grown 50c per bu.
Poultry-The market is unchanged. Local buyers now pay as follows for live:

Light fowls
$-12 c$

Roosters, 4 lbs . and up ........- 18c
Cox and Stags ------------------10c


Pumpkins-20@25c apiece.
Quinces-\$2@2.50 per bu.
Radishes-35c per doz. bunches.
Squash-\$1 per bu. for Hubbard.
Sweet Potatoes-Virginia command
85 c per hamper and $\$ 2.50$ per bbl.
Tokay Grapes- $\$ 3.50$ per crate.
Tomatoes- 6 lb . basket of Californin
\$1@1.25.
Turnips-75c per bu.

## November Victories Give the Month

## Peculiar Signinicance.

Grandville, Oct. 31-The month of November buiks large in the history November buiks arge
of the United States.

For one thing it is the month that a general election is held every four a general election is held every four
years for the choosing of a chief magyears for the choosing of a chie
istrate of our common country.

It was in November that Abraham Lincoln was chosen f $c$ - the presidency Lincoln was chosen fc-the presidency in 1800 . That was a great day, and the whole patriotic citizenry, North
and South, rejoiced at the outcome of and South, $r$
Threats of secession and rebellion Threats of secession and rebellion
had been made in case the free and untrammeled voters of the various states saw fit to choose one of the common people to represent them at Washington.
These threats were of no avail. The Rail >plitter was e.ected $\ngtr$ resident and the South at once set about carrying its threat into execution. South Carolina first, followed soon by other cotton states. It was a serious condition and many a good mainy feared for the safety of the American Union. It was then that Abe Lincoln showed the stuff of which he was made. His firm stand for Union and liberty cheered many desponding hearts and buoyed $u_{\downarrow}$ the cause of the Union and human rights.
That November verdict was the making of more history than any that had heretofore been rendered.
A long and bloody civil war followed that November decision, but the new President proved equal to the occasion living to see the right triumph and the Union restored. November, 1864, was almost as critical as was that of four years earlier. The right again triumphed however, so that we may we. 1 say that this month is one of the most important, so far as America is concerned, in the ca.endar Coming down to a later date. we find the 11th of November a red letter epoch in our National history.
The armistice which announced the fhe armistice which apire was the fall of the German empire was consummated on this date and will never be forgotten because of its signinicance as the closing of the greatest, most sangui.
orld.
early every date marking an epoch in National life hinges upon some deed done in war. Peaceful eras are are not marked with monoliths accentuating any important or wonderful data The history of our world from the beginning of time has been marked with deeds of b.ood called war. Righteous wars some, yet not all, and there is no likelihood the day will ever come when peace holds sway over every foot of the earth's surface. One has only to note the workings of the latest effort for unversal peace, when several great nations of the world bound themselves together in a peace bond that hasn't made good in any part and never will, because such a hore is based on quicksand.
The Near East question has stirred all the world except the United States, and we should have been there with gun and sword had we entered into the league of nations so strongly urged by certain political idealists of our own country.
November 11 is now recognized as the high water mark of the kaiser's war. Germany surrendered conditionally, saved her bacon and made a new holiday for all the world. So we say November is a marked month for America.
In memory of the batt'es fought and won by our soldier boys in khaki we stand uncovered on this great day, and send up glad hymns of praise to the Most High for the victory granted the allied arms. which victory changed the map of Europe and added new cares and perplexities to the governments of nations.
Greece has met with disaster at the hands of the unspeakable Turk.
In our boyhood days the Turk was
while his age-old enemy, the Greek, held a soft clace in the heart of every schoolboy who had learned to recite Marco Bozarris, and grieved at the
fall of that warrior "bleeding at every fall of
vein."
The Greeks conquered then. To-day, however, the littie kingdom has met disaster at every turn and several of the great powers of Europe have connived with the Mohammedan tyrant to blast the fond hopes of the Grecian people.
There is no accounting for tastes, nor for the idiosyncracies of the great powers of Europe. Pretending friendship for the Greeks, they take advantage of Turkish victories to decide against the little nation, and again, as in days gone by, boost the villainous warriors of the Crescent as against Christian civilization.
It is all a nasty mess. We should thank our stars the United States kept out of it entirely
November 11 will always hold high p:ace in our history. That date marks p.ace in our history. That date marks
the downfall of the house of Hohenthe downtall of the house of Hohenzollern the most despotic, irreligious unchristian government ever formed among men. The kaiser in exile may have hopes of some day retrieving his fallen fortunes. A consfiracy is even now on foot seeking to re-en-

Summer Visitors Still Tarry at Petos-

## key.

Petoskey, Oct. 31-And still we have our Summer friends with us! Not a day passes without from one to five Summer tourists calling at the Chamber of Commerce offices to enquire
about M 11 or M 13, South. Our about M 11 or M 13, South. Our wonderfully warm weather has held our visitors later than usual this season and many cottages along the shores of Little Traverse Bay, as well as in Petoskey, are stili open.
The annual recort of the Emmet County Road Commission shows that over thirty-one miles of gravel road were constructed in Emmet country during 1922. In addition to this, $41 / 2$ miles of 18 foot concrete pavement was laid between Petoskey and Harbor Springs and $121 / 2$ miles of Federal Aid on M 11 between Pellston and Mackinaw City. We now have wonderfully good roads, both North and South of Petoskey and this will certainly greatly benefit us, as wel: as please our Summer touris's in 1923.
One of the greatest and most successful organized dollar day events ever staged in this section took place on Saturday, Oct. 28 in Petoskey. Our did time all day and took back some

## MY HOME IN DEAR OLD MICHIGAN.

Just, to be in Michigan to-day
Mid the scenes of childhood play,
The rippling streams, the woodclad hills
The flowers sparkling wild 'round trickling rills
The pathway winding through the verdant glen
The thrill, I feel, of fond hearts near again
The thrill, I feel, of fond hearts near again
Though my home is far away
Still in dreams I'll ever stray
Through the scenes where childhood first began
To a quaint old dwelling, grand 'mid winter gloom;
To a vintelad shelter, calm mid springtime bloom; To the place I love so well
Where countless memories dwell To my home in dear old Michigan.

The ripening grain is waving in the breeze Gently drones the hum of bees,
The fleecy clouds, at anchor swing And meadowlark and robin blithely sing
Upon the hill are children romping gay Till tolls the old school bell the call from play.
Greenville, Mich.
S. H. Hamilton.
throne the murderer of Potsdam, but it is hardly conceivable that the Germans themselves will dare, even if they care to recall the monarchy which has wrought such disaster to the Fatherland.
November nights are dark, November days are dim, and yet this gray month with its denressing dreariness has witnessed man" deeds performed for the furtherance of liberty and righteousness which give to the month a pecu iarity all its own. We hail November as one of the most important in the whole calendar.

Old Timer.

## A Faux Pas.

At Southern railway stations it is the custom of darkies to sell chicken patties and other delicacies to fassengers. A passenger who had enjoyed a patty and was leaning out of the window to buy another, asked of the dusky sa esman:
"Where do you get your chicken?"
The darky rolled his eyes. "You-all f'om de No'th, ain't you, sah?" he queried.
"Yes," was the reply. "But why do you ask that?"
"'Case, sah! No gem'm'n f'om de South eber asks a colored man whar he gits hio chicken."
wonderful bargains. Our merchants
realized a "neat -um" and our city rerealized a "neat "um" and our city received fine advertising because of the
wide publicity given this trade event. wide publicity given this trade event.
Saul Magnus, son of Joseph A. Saul Magnus, son of Joseph A.
Magnus, of Cincinnati, one of our Summer visitors, gave a very delightful party Saturday evening at the Braun Hotel in honor of John L A. Galster and Joseph Magnus. About twenty-five members of the Ga :sterDavis Hunting Club were present, and a real "pepry" time was enjoyed throughout the evening. This is the second party prior to the big "hunt" particioated in bv this well known club each year.
William L. McManus, proprietor of the Cushman House attended the Greeters convention held at the Statler Hotel in Detroit last week. This item is of especial interest to all Petoskey boosters. because they know Bill's ability for keeping Petoskey before the eyes of the trave ing public. Afton Holm.

## Year of Prosperity Ahead.

A shortage of labor and lack of transportation facilities may serve as a brake on industrial activity late in 1923, in the opinion of Col. Leonard P. Ayers, vice-president of the Cleveland Trust Company and a wel:-known business statistician. With business moving prosperously during the com-
ing twelve months, he sees the possibility of advances in some lines and declines in others. Among the possible advances he lists interest rates, wages, living costs, money in circulation, automobile outfut, and rediscounts with the Federal Reserve banks. On the other hand, bond prices, failures, building activity, and the reserve ratios of the Reserve banks may be expected to decline. There is a third group that may move in both directions, first up and then down; among these are prices of stocks, wholesa.e commodity prices, the volume of manufactures, and the volume of unemployment. Just as happened in 1920, wholesale prices may recede for some time before the curve of living costs shows any downward trend. Some of the changes indicated, such as increasing money circulation, higher wages living costs, and interest rates, and lower bond prices, are already beginning to aprear. Dealers in house furnishings will be interested in Col. Ayer's forecast of a greater number of marriages in 1923, as one incident to increasing prosperity; but at the same time his prediction of fewer suicides will be bearish news for the undertakers.

## More Money in Circulation.

Along with the rise in prices there is a tendency for the stocks of money in this country to increase. The net gain for the twelve months ending with October 1, was in round numbers $\$ 309,000,000$, and the gain for the month of September a:one was $\$ 85$,000,000 . Fior the past twelve months the gain was due to the imports of gold. The gold supply was enlarged to the amount of $\$ 421,000,000$, while the Federal Reserve notes decreased $\$ 155393,000$. Silver dollars, meanwhile, increased $\$ 84,000,000$, as a result of the recoining of this kind of currency under the terms of the Pittman act. The other forms of money in circulation showed very slight changes durng this period. Since the gold is not circulating freely, it is quite probab.e that the increase in the supply of money during the past twelve months has not resulted in any gain in circulation over that of a year ago. During the past month, however, the situation has been quite different. Thus, for the thirty days ending with October 1, $\$ 65,000,000$ of the $\$ 85000,000$ increase was represented by Federal Reserve notes and $\$ 8,000.000$ by silver dollars. With the expansion of business activity and the rise in prices, a gain in monetary circulation during September was to have been expected.

## Chinese Logic.

A gentleman formerly attached to a mission in China tells of an occasion when, in Foochow, he entered a Chinese shop to purchase tea. He found, to his amazement, that five pounds of a certain tea cost two dollars and a half, whereas ten founds of the same brand cost seven dollars and a half

The gentleman protested at these prices but the shopkeeper insisted that they were perfectly logical. And he put it:
"More buy, more rich-more rich, more can buy."

First Offering

## 50,000 SHARES

-OF-

# Pacific \& Gulf Oil Company 

General Offices Fort Worth, Texas New York City

Detroit Office<br>Dime Bank Building<br>Phone Cadillac 4141

Field Offices<br>Graham, Texas<br>Wichita Falls, Texas

An Oil Producing Company with extensive leaseholds in proven fields and large present settled production.

## CAPITALIZATION

600,000 Shares of No Par Value
295,000 Shares issued and outstanding
305,000 Shares in Treasury
All shares of like class and tenor, issued fully paid and non-assessable.
The Pacific \& Gulf Oil Company was formed for the purpose of consolidating and operating under one management, valuable producing, proven and semi-proven oil properties, all located in the proven fields of north Texas and Oklahoma.

The Company has a complete field organization for economically and efficiently operating its properties, together with adequate field equipment.

Besides its producing, proven and semi-proven properties, the Company has leases on several thousand acres of at present unproven property, but all carefully selected, upon reports by eminent geologists and oil men, as being extremely promising territory for ultimate large production. Prominent oil companies are now proving up many of these leases by the drilling of test wells upon contiguous acreage.
PRESENT DEVELOPMENT OPERATIONS: In addition to thirty-eight (38) wells now producing, the Company is at the present time drilling thirteen (13) new wells in the well-known oil pools of Herron, Bunger, Dalton, Fioneer, South Bend, Eliasville, Electra and in Grady County, Oklahoma, near the Cement Pool. The Company confidently predicts that the present drilling wells will at least double its present income.
EARNINGS AND DIVIDENDS: The Directors have adopted a resolution setting aside Fifty Per Cent ( $50 \%$ ) of the Company's net income into a Surplus and Dividend Fund.

The Company's stock has been put on a dividend basis of Twelve Per Cent ( $12 \%$ ) per annum, payable quarterly, based on the present selling price, and this rate will be increased as earnings may permit.

## OFFICERS AND DIRECTORS

## ADVISORY BOARD

JOHN D. MACKAY
Detroit, Michigan
F. J. McDONALD, President McDonald Coal \& Brick Company, Detroit, Michigan
A. J. MAYER, Vice-President Gregory, Mayer \& Thom Company, Detroit, Michigan
ALANSON A. MOORE, President Bessenger-Moore Company, Detroit, Michigan
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PRATT E. TRACEY, President Air-Way Appliance Corporation, Toledo, Ohio
F. G. MOORE, President Detroit-Mexia Oil Company, Detroit, Michigan

# W. E. MOSS \& COMPANY 

710 Union Trust Building, Detroit.<br>Telephones: Main 4612-Cadillac 4141

The statistics and information contained herein, while not guaranteed, are obtained from sources we believe to be reliable.

PROHIBITION ON THE FARM.
About 100,000 women voted in the Literary Digest po. 1 on prohibition, of whom 60 Ier cent. were not satisfied with things as they are under the Eighteenth Amendment.
The farm papers have been heard from this interesting subject. They say that very few farmers' wives got a chance to vote, and that anyway farmers' wives are not much given to useless correspondence, straw votes and all that sort of thing. They are too busy cooking, sewing putting up preserves, hunting eggs and getting the children off to school to drop everything and mark up a postal card. Those who did get a Digest postal put it aside to await a spare moment, and for most of them the ssare moment has never come-yet. Whatever the cause, the farm papers feel sure. that farm women form no appreciable percentage of the 100,000 women who voted in the Literary Digest poll. If they had, the results would have been different, say the editors.

One thing is certain: prohibition sentiment is strong and determined in the rural press. The Country Gentleman, which reviews the Digest poll with withering emphasis upon its fai:ure to reflect rural opinion, draws attention to the fact that Irohibition by political enactment was at first a strictly rural phenomenon. Country drinking never had any of the gloss and color and trimming which sometimes made liquor seem a little less menacing in town. The country bar was simply a sot hole that drew men away from home when work would not wait, contributed to poverty and delinquency and made labor undependable and children miserab.e. The time came when the better sort of farmers, and practically all farm women, put the saloon out of the crossroads village.

In the great agricultural States the campaign was fought through in de-tail-by townships first, then by counties, then by states. Prohibition is part of the rural conscience by this time and any attempt to weigh prohibition sentiment which does not give the slow-moving countryside time and ofportunity to register its opinion thereon is no true measure of National sentiment on that issue.

## THE EX-KAISER'S ECONOMICS.

In whatever light the ex-kaiser may afpear as a result of the publication of his memoirs, it is certain that he will not shine as an economist. We need not be surprised when he says that the United States entered the war with ulterior motives nor even when he declares that this step was taken wholly in the interest of Wall Street high finance. Half-baked "liberals" professing to be smitten with the love of general humanity, though disdaining to love anything so tangible as their own country, have sometimes said the same thing. and the former German ruer is only repeating their chatter. But when he goes on to specify that the great profit of America from the war was its ability to attract to itself nearly half the world's gold it is time to laugh. The All Highest has fallen into the very plebeian error of confusing money with wealth. The
war has indeed resulted in an increase of some $\$ 2,000,000,000$ in the gold supply of the United States, but at the same time it imposed an immediate and direct sutlay of $\$ 25,000,000,000$ on the country, and the additional Government expenditures which it has entailed since the armistice will not disapfear entirely during the life of the present generation, and may result in at least doubling the cost. These figures do not denote the total cost, as many items of loss cannot be stated in terms of dollars; but at any rate it appears that we have had to pay a very stiff price for the gold that we got. Moreover, the accumulation of this gold does not appear to have made any of the financiers of Wall Street especia:ly happy, though the former kaiser believes that this was what they were after

## CANNED FOODS CONDITION.

In almost all instances so far the early buyer of canned foods at the first prices named by canners has had the advantage of the tardy trader who waited until the situation had settled into a sure thing purchase. In other words, the market now is higher than at opening prices. This shows a healthy situation, and as there are no overproductions to worry over, no carryover to be alarmed about and bare shelves to replenish, the outlook is one to encourage buying ahead. Some of the conspicuous examples of hardening in values are asparagus, pineapple and tuna fish, to pick out three of the principal divisions. A dozen other items could be included, with only a few examples of a lack of radical change in the market now than a few months ago. No bad breaks have occurred in any line, and while evidences of weakness occurred, a recovery, complete or in part, has taken place. Arguing from this, traders are encouraged to extend their operations, especially as the period of heavier consuming demand is here. On all sides there is a better feeling in the market.

Contrary, perhaps to the popular impression, potato production in Germany was more severely injured by the war than any of the major agricultural crops. According to reports received by the Department of Commerce, the potato crop of the three post-war years averaged only 52 per cent. of the three pre-war years, and although the crop of the current year will probably be substantial'y larger, augmented household consumption, also the result of the war, is expected to absorb the greater fart of the increase. In many respects Germany's potato crop occupies the position of our own corn crop, potatoes forming the principal article of feed for live stock and particularly hogs. As a result of the successive short crops of fotatoes coupled with last season's drought, recovery of the live stock industry has been retarded. The number of hogs is still 40 per cent. below pre-war figures and killing weights average about 30 per cent. under normal.

The old saying that cleanliness is next to godliness holds true in the fire-prevention campaign.

## MORE NORMAL CONDITIONS.

Speaking by and large and in full knowledge that generalizations regarding American business must always be subject to an almost infinite number of individual exceptions, it may be said that conditions in the steel industry indicate the progress which has been made in the process of recovery not only from the major depression of last year, but also from the more recent retarding influences which were applied to business by the labor troubles of the sfring and summer. While operations measured in per cent. of capacity have not materially increased over the figure of the past few weeks the disappearance of premiums for prompt delivery and the evidence of a better balance between supply and demand at current prices all roint towards a healthy condition. It should not be forgotten, too, that the 75 per cent. of capacity which has been the estimated rate of production for several weeks past is really a more favorable showing than appears at first sight. Utilization of fuil capacity could only be obtained by highly preferention treatment of the industry in the matter of transportation for both raw materials and finished products. In other major lines of trade as well evidence steadily accumulates that in so far as domestic conditions are concerned obstacles to normal business at satisfactory profits are being steadily overcome. Only when the survey is extended to include Europe is there found any cause for apprehension as regards the immediate future. The weekly statement of the condition of the combined Federal Reserve banks shows an increase in the ratio of reserves from 75.2 to 77.6 per cent., brought about by a substantial decrease in deposits, a slight decrease in the total of note circulation, and an insignificant decrease in total gold reserves.

## TENTATIVE ADVANCES.

A kind of testing out of the markets is now in progress to ascertain how the public will respond to higher prices some of which have come and others of which are inevitable before long because of increased tariff rates. Advances have been made in a number of instances which have the appearanace of being tentative. If they do not result in inordinate checking of buying they will be maintained. Otherwise, there will have to be a scaing down, even to the extent of sacrificing all crofits. In various lines opening prices for the season have been raised, now that many buyers have been found to have underrated the public demand. This has given the opportunity, also, for the jobbers who understood the situation and were forehanded enough to act on their judgment in securing adequate supplies early. But it is noteworthy that even they have been slow as to forward commitments, confining most of their efforts to the period before the turn of the year. A good Fall and Winter business seems assured. Beyond that it is a matter of conjecture, although what indications there are appear favorable. Conditions, however, still call for careful observation of consumer reaction to the prevailing
tendency in business and so serve as an effective check to any speculative tendency. But, for the time being, there is no mistaking the fact that business has broadened in its scope and that the general feeling is one of more confidence than it was at this period a twelve-month ago.

## AS THE TWIG IS BENT.

It is interesting, and also encouraging to read that Ohio now has a law making instruction in fire prevention compulsory in all public schools, beginning with the kindergarten. The children are to be drilled for their own safe action in case of fire. They are to be taught things about fire alarm boxes and fire extinguishers and when water is the proper thing for a fire and when sand is better, and how to avoid fires at home-this latter being really best of all. The child should also be dispossessed of the, notion that fire is a nice, friendly plaything, and should be made to understand that it is an enemy, watching to take children's lives. Toledo calls this prevention course "citizen training."
As the twig is bent the tree's inclined. Too many of our trees are a little inclined to assist accidental fires, when stocks are stale and move slow 1 y , and some 80 per cent. of our peo ple are inclined to treat insurance as a purchased license to let heedlessness do its natural work.
Oliver Wendell Holmes said the time to begin a child's education was when its grandfather was kicking in the crade, which is only another way of stating the proverb about the twig. Bend that right, and the tree will incline the right way, which means that it will stand straight, as good trees should.

One of the most impressive indications of the trend towards bigger and better business is to be found in the refort of the Department of Labor on employment in selected industries in September, 1922. This survey covers 2,653 establishments, representing forty-two different lines of manufacturing, with over $1,300,000$ employes. In thirty-one lines of manufacturing the number of persons on the payrolls increased during August. In most of the eleven lines in which there were decreases the falling off was due mainly to seasonal influences. Thus there were slight declines in the working forces of estab:ishments producing fertilizers, agricultural implements, automobile tires, carriages and wagons, brick and lumber. Wherever there were increases, however, they nearly always far exceeded the percentages of decreases. Thus, the largest decreases were 4.4 per cent. for agricultural implements and 3.7 per cent. for lumber (mill work), while car building and repairing showed a gain of 15.8 per cent. This is an abnormal change due to the strike of railway shopmen, but cotton finishing showed a gain of 11.3 per cent. and woolen a gain of 11 per cent. Along with the increase in the number of employes there was in twenty-nine of the establishments an increase in the payrolls, reflecting higher wages.

## \$2,500,000

## (CLOSED ISSUE)

# PIERCE, BUTLER AND PIERCE MANUFACTURING CORPORATION 

First Mortgage 6 $\frac{1}{2} \%$ Sinking Fund Twenty Year Gold Bonds

Dated October 1, 1922. Due October 1, 1942. Interest payable April 1 and October 1. Coupon bonds in interchangeable denominations of $\$ 1,000, \$ 500$ and $\$ 100$. Registerable as to principal only. Reedemable at the option of the Corporation in whole or in part at $1071 / 2$ and interest on any interest payment date to and including October 1, 1927; said premium of $71 / 2 \%$ decreasing $1 / 2$ of $1 \%$ on each April 1 thereafter. Principal and interest payable at The Equitable Trust Company of New York, Trustee, or at the option of the holders at Central Trust Company of Illinois, Chicago. Interest payable without deduction for Normal Federal Income Tax not in excess of $2 \%$ per annum on the income derived from the bonds.

Pennsylvania and Connecticut Personal Property Tax not in excess of Four Mills, Massachusetts Income Tax not in excess of Six and One-half Per Cent on income derived from these bonds, and Maryland Securities Tax refundable to holders resident in those States, as provided in the Mortgage.

The following information is summarized by J. T. Duryea, President, from his letter and from auditor's and appraiser's reports and other reliable sources:

Pierce, Butler and Pierce Manufacturing Corporation manufactures cast iron boilers and radiators for steam and hot water heating, a full line of pressure gauges and thermometers and a special high-grade packless steam valve, all of which are used in the heating business. The Corporation also manufactures Ames high-speed engines, Stumpf Unaflow high-speed engines and Arres high pressure boilers. Through its jobbing house it distributes a full line of plumbing fixtures and materials. The Corporation is among the largest organizations in its line of business and is the only one in the United States making all classes of boilers used for power and heating.
SECURITY: These bonds are to be secured by a direct closed first mortgage upon all real estate, plants and equipment of the Corporation, including its modern manufacturing plants, office buildings and warehouses located at Eastwood, Syracuse, Oswego and New York City, New York; Newark, New Jersey and Huntingdon, Pennsylvania.
ASSETS: An appraisal recently made of the land, buildings, machinery and equipment to be covered bv this mortgage showed a sound depreciated value of $\$ 4,105,540$. The balance sheet of the Corporation as at June 30, 1922, after giving effect of this financing, shows net current assets, after deducting all liabilities except these bonds, of $\$ 3,776,892$. Net tangible assets, exclusive of good-will, patents and contracts were $\$ 7,882,432$.

Net tangible assets amount to $\$ 3,152$ for each $\$ 1,000$ Bonds fixed assets representing $\$ 1,642$ and net current assets $\$ 1,510$ of this amount.
EARNINGS: Average annual net earnings available for the payment of interest charges on these bonds for the six years ended December 31, 1921, before depreciation and Federal Taxes, were $\$ 737,279$, or over $41 / 2$ times interest charges on these bonds, and after depreciation and Federal Taxes, they were $\$ 576,953$, or over $31 / 2$ times such bond interest.

The Corporation operated at a profit during each of these years. It was in no sense a "war industrv," its business being chiefly concerned with the building trade. Its plants are running at full capacity and the unshipped orders on its books at the present time are the largest in its history.
SINKING FUND: On October 1, 1925, a sinking fund payment of $11 / 4 \%$ of the total principal amount of this will be made. and thereafter semi-annual sinking fund payments will be made at the annual rate of either $21 / 2 \%$ of the total principal amount of this issue or $10 \%$ of the net earnnigs of the Corporation for the year ending the preceding December 31, whichever amount shall be the greater. Sinking Fund payments are to be made to the Trustee under the mortgage and are to be used for the purchase or redemption of bonds at not to exceed the then redemption price as provided in the mortgage.
Books and accounts of the Corporation have been audited by Arthur Young \& Company from 1914 to June 30, 1922. Its plants and equipment have recently been appraised by Sanderson \& Porter. Matters of legal procedure in connection with the issue are subject to the approval of Messrs. Cotton and Franklin, Counsel for the Bankers. Titles will be approved by Messrs. Chapman, Newell \& Crane, Syracuse. Copies of reports of certified public accountants and of

Bonds are offered for delivery when, as and if issued and received by us and approved by our Counsel. It is expected that Temporary Bonds or Interim
Receipts of The Equitable Trust Company of New York will be ready for delivery about November 1, 1922 .

## Price on Application

## Howe, Snow \& Bertles <br> investment securtiles

GRAND RAPIDS


Holding Tongues on Pumps in Place. This is a subject of importance because so many manufacturers have taken up the pattern hastily and in their eagerness to get some sort of tongue fattern before their trade quickly neglected to give the matter of fastening and construction the thought necessary to get a good result.
One of our readers writes that he does not believe tongues should be stitched to the goring as it prevents the goring from stretching. This is exactly one of the details to watch. If the tongue is stitched to the goring in a wide stitch across the goring, of course it will interfere. The stitch should be up and down from the throat so as not to cross the litt'e elastic threads that make the goring and in this way there will be no interference of the stretch.
This subscriber also says the tongue should be made and lined in a way to produce a stiff and heavy tongue. This is true, but unfortunately many manufacturers are using only an ordinary light weight piece of upper material, and lining it with light sheepskin. Such tongues if of any size or length. will bend, curl at the ends, rol to one side, or flop, if not fastened to a center position.

Tongues can be interlined with light weight but stiffened buckram, or treated canvas or d:ill, and will be fairly rigid. To be sure they should be slotted if a strap rattern, and the strap run through the slot, or if a gore they should be tacked to the goring, and in such a way as not to interfere with the stretch of the gore itself, as in the case of short chunky feet with high insteps. The gore should give a 1 the stretch possible to make an easy fitting and quick selling shoe.

If all tongues were made properly and fastened correctly the problem would be simple but as many are likely not to be well thought out from the selling angle it is urgent that merchants examine carefuly such tongue samples from which they buy, and make sure that they will be satisfactory before placing orders. This will obviate disappointment and dissatisfaction when the goods are received. Cobbling and doctoring shoes to make a sale is slow work, and often loses a sale as well. A little cautious forethought will make se ling much smoother and quicker, and quick sales mean less exrense in selling.

Slipper Business Opening Up.
Men are showing greater interest in all negligee attire for house wear and this has brought about a corresponding increase in the sale of slippers.
many of which are of a highly decorative pattern in the finest of leathers. Conspicuous among the articles of attire brought out by the haberdashers is the house-suit, a two-piece garment made somewhat on the lines of a sack suit. In the mo:e extensive materials, however, heavy si ks are employed. The prices on some of the latter type range in the $\$ 200$ to $\$ 250$ zone. Fine robes have also been taken up a great deal by the men. Both of these garments have been reproduced in popu-lar-priced grades.
From the retailer's point of view the significance of this movement lies in the fact that all sorts of apparel for household wear is in the ascendancy. The cafes are practitally deserted at night and there is little tublic entertaining. A specialty shop dea er who handles a fine line of slippers which he has taken in since the demand for household apparel took a jump, declares that the house suit is now the accepted garb when people living in apartment houses or hotels receive intimate friends. The men don the suits and slipiers of corresponding grandeur or more practical types. The point stressed is that the slipper business is opening up and will be unusually large this winter, keeping abreast with the apparel market, which is close $y$ linked with men's wear in many departments of dress.

Acid in Shoe Polish Harmful To Leather.
Polishes that contain free acid or alkali are likely to injure leather. This is one of the conclusions from tests made by the Bureau of Chemistry of the United States Department of Agriculture. A polish of the emulsion type containing free alkali caused cracking across the vamp of shoes where the leather is subjected to frequent bending. Many of the liquid cleaners, often put up in combination with paste po ishes for use on lightcolored shoes, contain oxalic acid, which is likely to injure leather.
In the absence of water-soluble dye in the polish, free acid or alkali can be detected by stirring up some of the polish with warm rain water and testin the clear water, after settling with red and blue litmus paper. A change from red to blue indicates free alka $i$, while a change from blue to red indicates free acid. In the presence of water-soluble dye free acid and alkali can be detected only by chemical analysis.
There is a general belief that turpentine in shoe polishes is injurious to leather, but the tests did not bring out any injury that could be ascribed to it. The turcentine sometimes becomes rancid acquiring a sharp, disagreeable
odor and causing the poish to become gummy and unsatisfactory to use but the quality of the leather does not seem to be affected.
Various other constituents are used in the manufacture of shoe polishes. Most modern polishes for leather consist of mixtures of waxes colored with dyes and softened to a pasty consistency usually with turpentine. Those free from turpentine are produced by emulsifying the mixed waxes by boiling them with a solution of borax or soda, coloring with dye or finely powdered bone charcoal, and mixing with a solution of ordinary soap to form a paste or with a solution of castile soap to form a iquid colish. There are also liquid polishes consisting of shellac, waxes and dye in alcoholi solution.

## Three Telegrams.

Mrs. Smith (telegraphing to traveling salesman husband), "Dead broke landlord insistent, wire me rent money."
Smith (in reply). "Am short myself. Will send check in a few days. A thousand kisses."
Mrs. Smith (over a chilled wire) "Never mind money. Gave landiord one of kisses. He was more than satisfied. Willing to wait on rent."


You will son forget our price.
It's our Quality that's long remembered in

## Rouge Rex, Playmate More Mileage and Ruth Shoes

For all the family.
Protect these shoes always with
Goodyear Glove Rubbers

HIRTH-KRAUSE CO.
Shoe Mnfg., Tanners
Grand Rapids, Mich.

## -as staple as sugar this time-tested shoe

Thousands of dealers carry this shoe as a staple. The H-B Black Gun Metal shoe has been a wonderful business builder for merchants. It is such a thoroughly sensible, practical shoe that once a man has worn it he does not like to wear any other. The majority of our dealers are never without a good assortment of this shoe, for they can expect vear after year a fixed, steady call for it.

HEROLD-BERTSCH SHOE CO.
GRAND RAPIDS
Herold-Bertsch Black Gun Metal Line

# Here's a Work Glove That's Unusual! 

## All Leather Glove Service at Cotton Glove Prices!



Something new in work gloves at last! A full-grain horsehide leather-palm Work Glove, so well made and so servicable that it outwears two ordinary pairs-and at the same price you're paying for the ordinary kind! The only cotton-back work glove on the market with a full-grain horsehide palm and thumb! It's a wonder!

## The Palm and Entire Thumb Is Made of Full-Grain Horsehide

Not split leather, mind you, but full-grain horse-hide! How can we do it at the price? Simply because we operate our own big tannery. It's economy of operation that enables us to do it.

## This Work Glove is Shoe-Stitched Throughout

Observe the close, sturdy stitch that holds your shoes together. It is almost impossible to pull out such a stitch, which is exactly why we use it in our gloves.


## We Want You To Make This Test and Satisfy Yourfelf!

The proof of a glove is in the way it wears. Send for a trial assortment of 3 dozen pairs of these full-grain horsehide plam work gloves! Have one of your customers, who demands real service of his gloves, give a pair a tryout! If our gloves do not give him better satisfaction than any cotton-back, leather-palm gloves he ever used, we will reylace them! Our gloves will be sound and serviceable long after an ordinary pair would be worn to tatters! Convince yourself!

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"MAN O' WAR" GUNN $5 $25
"MORVICH" GUN KNIT \$ \(\$ \mathbf{4} \mathbf{~ W 0}\)
"HARVESTER" Plymouth Cut \(\$ \mathbf{\$ 3 . 9 0}\)
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Send For 3-Dozen Trial Assortment TODAY-"Glove Time" Is Here!

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Few Changes in Federal Tax Laws Expected.
A year ago the matter before Congress in which business men were chiefly interested was the revision of the Federal taxes. Leaders in the lower house sought at first to give the tariff precedence, but the problems of taxation would not be denied first $p$ ace, and the new tax law succeeded in getting on the statute books ahead of the tariff. It did not please many reople, but no tax law ever does. ${ }^{*}$ Congress might have done better, and yet the new law accomplished a great deal in the right direction, especially by its immediate elimination of the unproductive but vexatious 'nuisance taxes" and by its provision for the later elimination of the excess profits tax. The surtaxes of the income tax were also modified, and greater exemptions were permitted fọr persons with dependents. The net results, however failed to please either the radicals or the $u$ tra-conservatives. The radicals insisted on the retention of the excess profits tax and the heavy surtaxes on incomes within the higher brackets. while the conservatives ofposed the retention of the excess profits tax for another year and the high progressive rates that survived in a modified form in the income tax. The present law, therefore, is under criticism to some extent from both groups and efforts will be made to amend it at the next regular session of Congress.

## It is a safe wager that some mem-

 bers of Congress, representing labor and farmer interests, will urge the restoration of the excess profits tax to. the Federal system, but the chances of their being able to go very far with this proposal are remote. Also, in view of some recent outgivings from politicians in Washington with regard to the iniquities of the stock dividends recently declared by a number of important corpozations, there may be some effort to ims ose a special tax on the undivided surplus of corporations. Such a measure has little to be said in its defense. It is not conducive to conservative finance, because it penalizes the "ploughing under" of earnings and the accumulation of reserves to tide a business over periods of depression that are always to be expected so long as the business cycle continues to function as it has been doing for the past century or so. Moreover the Secretary of the Treasury has recently announced that the Administration does not favor any sweeping changes in the tax system at the coming session of Congress, and as that session will terminate on March 4. it is doubtful if any important revision of the revenue laws could be effectedin the limited time. Such changes as may be recommended will be for the correction of administrative difficulties in the present law.
A year ago there was also a vigorous campaign in rrogress in behalf of the sales tax. This won a number of Senators and Representatives to its support, but it encountered the opposition of the so-called farm bloc, and before the session was ended it had also become linked up with the soldiers' bonus. As many of the advocates of the sales tax were hostile to the bonus the tying of the two together did not strengthen the case with them for this form of taxation. The most strenuous advocates of the bonus were as much opposed to the sales tax as the champions of this tax were opposed to the bonus. The Congressmen who were in favor of the "adjusted comensation" argued that to use the sales tax for this purpose was equivalent to making the so diers pay their own bonuses. Although the Administration had intimated that it might approve this method of raising funds for the bonus, it was never seriously considered by Congress. The experience of the last year justifies conservatism in the matter of changes in the revenue system. Any new and highly productive source of revenue suggested to Congress at the present time is more likely to be made an addition to existing taxes than a substitute for any of them. Moreover, old taxes to which business has adjusted itself, although open to certain theoretical objections, may be in actual practice less burdensome than a new tax that is theoretically more desirable.
There s one sweeping change in the tax system, but not in the revenue law, which the Administration will recommend to Congress. This is nothing less than an amendment to the Constitution putting an end to the issue of tax-exem:t securities. This can be accomplished only by Constitutional amendment, and such a measure was before Congress at the last session but no action was taken. Obviously, this will not affect the taxexempt issues already outstanding, as that would be legislation impairing the obligation of a contract. The total amount of such issues is now estimated at from $\$ 12000000,000$ to $\$ 15,000$,000,000 , and they are said to be increasing at the rate of about $\$ 1,000$,000000 a year. Very cogent arguments have been made in behalf of discontinuing this practice. It causes both the Federal and State Governments considerable loss of revenue. It offers to recipients of large incomes an avenue of escape from taxes and thereby enables a Government agency


BRANCH OFFICES Madison Square and Hall Street West Leonard and Alpine Avenue
Monroe Avenue, near Michigan East Fulton Street and Diamond Avenue Wealthy Street and Lake Drive Grandville 9venue and B Street
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West Leonard and West Leonard and Turner Avenue Bridge Street and Mt. Vermont Avenue
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We pay $4^{\text {th }}$ on savings
The directors who control the affairs of this bank represent much of the 'strong and surcessful business of Northern N..chigan.

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## Have You a Financial Secretary?

0NE of the trust services of this institution is to act as financial secretary to men and women who wish to be relieved of worry and assured of the careful management of their property.

In this capacity we safeguard their securities; we collect dividends, rents and coupons; we attend to all tax and insurance matters; we invest and re-invest funds; we do everything that a financial secretary can do, but unlike the individual secretary, this institution is never ill and away for an extended absence.

We would be glad to discuss these matters further with you.

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Direct wires to every Important market east of the Mississippl. A statistical service unsurpassed.
to dispose of low-yield bonds at prices not justified by current rates in the money market. This in turn is an inducement to unwise borrowing and unproductive expenditure. Nevertheless, since such an amendment must be ratified by thirty-six States its adoption will require time, and it may prove difficult to induce the commonwealths, counties, municipalities, school and road districts, and so on, to surrender the privilege of issuing taxless bonds. Here is an opportunity for an effective campaign of education on the part of business men.

About Certified Checks.
Many cases have arisen over the question whe her a drawer can stop payment on a certified check. The courts in different states have held different opinions.

Thus: A gives B a check, and B procures its certification. Soon afterward A orders the bank to stop payment. In such case the cour:s hold that the stopping of payment is optional with the bank, which is, however, under no obligation to obey the drawer who has no right to order payment stopped. The drawer has no right to order payment stopped unless he can show that he has been defrauded by the payee and indemnifies the bank.
In some states the courts have held that the law does not compel a bank to certify a check, although it is usually done on request as a mater of business custom. Many banks refuse to certify checks for small amounts, and others refuse to certify checks drawn to the order of bearer or to cash.

A bank is not compelled to refuse payment of a certified check merely upon request of the drawer, who says that he has been defrauded and that he would not be liable to the holder.

There are decisions to the effect that the bank can interpose fraud upon the drawer as a defense to the check in the hands of the payee, where the check has been certified for the drawer, but not where it has been certified for the holder. There are contrary decisions that the check, whether certified for the drawer or for the holder, is enforceable by even a fraudulent payee, and that equities of the drawer cannote be interposed by the bank in defense.
Thus, the certified check question is quite a puzzle, considering that the courts have diffeffrent opinions.

## The Danger.

"My wife says that were I to die she would always remain a widow."
"Evidently," remarked the girl, "she thinks that there isn't another man in the world like you."
"On the contrary," he responded truthfully, "she fears that there isand that she might get him."

Automobile Production Likely To Reach Record Total.
In spite of the normal seasonal reduction in automobile production, which has come about as usual during the past three months, there is some expectation that the total production of cars and trucks for the calendar year will be little below the record total of the year 1920, if, indeed, the figures for that year are not actually exceeded. Economic prof hets began nearly ten years ago to announce that automobie production in this country was nearing the saturation point, and of late years it has become more and more the custom to point with alarm to the large proportion of the National income which is being expended in the purchase and upkeep of motor vehicles. Recent estimates indicate that as much as 10 per cent. of our current expenditures may be included under this head. Those who find cause for ar prehension in the fact are possibly overlooking a fallacy not uncommon in conclusions drawn from statistical data. The fact that 10 per cent. of the National income is expended for motor cars does not necessarily warrant the conclusion that this vast sum is an economic loss. On the contrary, a large part of the expenditure is app ied to securing necessary transportation which but for the existence of the motor car might be less economically available. Ignoring the indirect benefits from the use of motor vehicles it may well be that if all the facts were at hand a direct net economic gain would be shown.

Disappearance of an Old Landmark.
Boyne City Oct. 31-Boyne City is losing one of its old landmarks and has lost a potential asset of very great value. The building that for years has been known as the Beulah Home is being torn down and sold for the material. It was built almost half a century ago by H. B. Cha man, of Saginaw, for a resort hotel. The location is ideal for such a $p$ ace at the top of the bluff overlooking the bay at the South end of Pine Lake. The place though modern in every respect at that time, never was used. It was successively occupied by a teachers training school for a short time and for about ten years by H. B. Swift as a boys' industrial home-a very successful home for the waifs gathe:ed from the alleys of the cities. This home was broken up about ten years ago and since that time the building has been empty. Since the interest in resort business has been quickened in Boyne City several attempts to interest hotel men in revamping and opening the place as a summer hotel have failed and it was fina ly sold for taxes and is being removed. It was a beautiful place, in a beautiful location and should never have been allowed to fall into decay, which as a building it never did. A com-lete history of the place would make an interesting romance. It will be a :ong time before Boyne City can replace the old Beulah Home.

Maxy.

## Why is This?

$0^{\mathrm{U}}$UT of eleven pupils entering fifth grade only one graduates from high school. Certainly that is not our ratio of mental capacity. The main deterring reason is probably financial.

How can a high school education be guaranteed to your child?
If anything happens to you, a "Trust Fund" placed in our care for this object will solve the problem. Today an education is necessary equipment for every child.
Let us consider with you what a "Trust Fund" can do. We have been administering tuition funds for upwards of thirty years past and are glad to co-operate.

Ask for our new booklet: "What you should know about Wills and the Conservation of Esta es.

'Oldest Trust Company in Michigan' Michickin Trust CONBPANY

GRAND RAPIDS, MICH.

INSURANCE IN FOR E $\$ \mathbf{8 5}, \mathbf{0 0 0}, \mathbf{0 0 0 . 0 0}$

WILLIAM A WATTS President

RANSOM E. OLDS Chairman of Board

## Mbrchants Infe Insuranger Compary

Iffices: 4th floor Michigan Trust Bldg -Grand Rapids, Michigan GREEN \& MORRISON-Vichigan State Agents

## Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over
$\$ 1,450,000$
GRAND RAPIDS NATIONAL BANK GRAND RAPIDS, MICH.

Proceedings of St. Joseph Bankruptcy Court.
St. Joseph, Oct. $z_{s}-$ The first meeting of cred.tors of herbert A. Breese, bank
rupt, of renn township, Cass county, was rupt, at Dowagiac, and as no creditors were present or represented and no claims provea, an order was entered by tue
reteree that no trustee be appointed and rereree the bankrupt be alloweu tis exemptions as caimed. The bankrupt was sworn and examinned by the refreree without a reporter and the meeti
witnout uay. vet. 24 . . In the matter of Ashel $H$. Woowward, bankrupt, of Coloma, and conducting hoouwaras pavil.on, ar Paw lake, the first meeting of creditors was helu at the referee s onince. Claims were allowed and no creditor requasting the appontument of a trustee and there
being nio assels, except tiose claimed as being 110 assels, except tose chatmed no trustee be appointed. The bankru,t was auswed nis espermptions as clatured. F..e referee examined the bankrupt relative to the prowerty helu by jount de.d in
Floriua anu uie meet.ng was then adjourned without day.
Uct. $20-1$ in the Hatter of the Palace Lamp Coo, of Benton Harbor, bankrupt, account, showing total receipts and 199.12 and d.spursements of $\$ 3.0 .21$, with request that a special meeting of credtors be called for the puryose of passing
hpon sucn report, payment of a urst dividend anu the con sideration of the orfer of settlement the Harmers and Merchants Nationa Bank of Benton Harbor for the purc. as of szi, revo. The matter was constuered and an order made by the referee, as requested by the trustee, call.ng a spec mov. 8 for of the purvose of passing Nov. \& for the puryose of passing upon Creditors were directed to snow cause why the offer of the Farmers and Merchants Nat.onal Bank snould not be ac approvea by the reteree.
uct. 26 . In the matter of Earl Marcy, bankrupt, of Kaaamazoo, the trustee nled his hnal report and account, showing to-
tal recents of $\$ 2,90.23$ and d.soursements of so25.10, leaving a balance on hand of $\$ 2,440.08$.
In the matter of Louie J. Bressin, Roscoe D. senad and Bressin \& schad, filed ms hnal report and account, snowing total recelpts of of
bursements of $\$ 29.44$, leaving a baiance oursements of $\$ 295.44$, leaving a baia that the tinal meeting of creditors be cailed for the purpose of closing ture estate. In
both matters orders will be made calling both matters orders witl be made calling fifteen aays from the time of nling the reports.
Traver, 27 . In the matter of William M . Traver, bankrupt, of Hartford, a suecial referees office for the purpose of pass.ng upon the compromise and settiement uf
the claims of the bankrupt $s$ wife, Lelia the claims of the bankrupts wife, Lelia
E. Traver, and the settement and payment of certain secured and lien claims upon the canning factory. Creditors having been directed to suow cause why
the several compromises and settlements should not be approved and conurmed by the referee and no cause having been shown, it was determined that such set-
tlements be made and the trustee was tiements be made and the erustee was carry the same into effect, so tnat tne remaining property of the bankrupt estace
will be free and clear of any and all will be rree and clear of any and all four weeks, at which time the sale of the plant will be taken up, free and clear of all liens, giving the trustee time
to carry out the orders of the referee. Oct. 28. In the matter of John McCormick, bankrupt, of south Haven, an order was made closing the estate and
recommending the discharge of the bankrupt. The record book and files were rerupr. to the clerk of the court.
In the tatt
In the matter of Herbertt A. Breese, bankrupt of Penn township, Cass county,
the referee entered an order closing the estate and recommending the discharge of the bankrupt.
In the mater of Ashel H. Woodward, contrary having been shown, an order was made closing the estate and recom-
mending the bankrupt's discharge. The mending the bankrupt's discharge. The
recoria books and tules were returned to record books and tiles were returned to
the clerk of the court.

## An Opportunity Oren.

The labor shortage which was anticipated in some quarters as long ago as last spring has become an accomplished fact. As a natural consequence of immigration restrictions it is the lack of unskilled or common labor which is most noticeable, the supply of skilled mechanics and other workers of the higher grades being as yet fair $y$ comparable with demand for their services If restrictions upon immigration are to become a permanent policy of the United States, there
is a wide field opened for Yankee ingenuity in devising machinery which will take the Ilace of the unskilled laborer. Of course, much has been done in this direction during the last half century. Excavation which was formerly done with the pick is now carried on by means of the steam shovel and the one horse carts which a generation or two since carried off the loosened earth have become locomotives and mechanically operated dump cars. But the line of deve opment in general has been towards substituting mechanical devices for large gangs of workmen. There is a tremendous amount of work in the construction field and in other lines which for various reasons must be accomplished in small units, and it is here that large numbers of unskilled workers have been employed in the past and will be most acutely missed as long as the flow of immigration is restricted. Hence it is not difficu't to foresee a demand for light portable machines which will take the place not of a gang of fifty or 100 men , but of from two to half a dozen laborers.

## An Old Game.

We are accustomed to take some pride in ourselves as a fairly wideawake people, imbued with at least a fortion of the old time Yankee shrewdness. Yet recent news dispatches indicate that a considerable number of Americans possessed of at least sufficient ability to acquire surplus cash have been taken in by the Spanish prisoner game, the hoariest of swind es. Except that the scene of detention of the imaginary prisoner was removed from Spain to the Argentine .the essentials of the story told by the swindlers to their victims were the same as those employed repeatedly in the same operation during the rast fifty years or more. The fact is that the United States is the happy hunting ground of the swindler. Generally his operations take the form of selling fake stocks, but on occasion he can operate in other fields with equal success. The greater part of the money garnered by swindlers, however, comes from the sale of fraudulent securities. The amount lost every year in this way is of course impossible of any intelligent estimate, since the victims usually keep their losses very much to themselves. But a canvass of bankers in some of the Western States just after the war convinced those in charge of the survey that the total losses from this source were in excess of half a billion dollars annually. In spite of the commendable efforts being made by some Chambers of Commerce and other organizations to educate the pub.ic, the swindlers go merrily on.

## Prices in France

Coincident with the decline in the exchange value of the franc and the considerable increase in paper currency, reports are beginning to come over the cables of a renewal of the era of war and post-war profiteering in France. The possessors of consumption goods, that is to say shopkeepers, farmers, and others, are popularly believed to be bolstering up prices, whether through concerted action or merely as the result of a simi-
lar reaction to prevailing conditions. Doubtless the popular indignation reported in respect of this matter is justifiable in some degree, but the process of !rices advancing at a pace somewhat in excess of any appreciable currency depreciation should by this time be a familiar one. The reason is obvious enough. The successful business man whether he be a small shopkeeper or the greatest of international bankers, is successful because he can to some extent anticipate the future. Lack of this qualification soon eliminates him. It follows then that every effort will be made to anticipate conditions which seem to indicate any material change in currency values and that in a free market, prices will rise at a rate somewhat in excess of currency depreciation.

## Vulgar Books.

Kalamazoo. Oct. 31-Is it necessary that a work of fiction, in order to be worth while, must be nasty? Can it really be possible. as some folks say, that we are actually entering upon an eroch of degradation in literature? And, if so, is it not the duty of those who control the book trade to turn down the works of authors who wou d cater to that which is low and vulgar in the human mind?

Frederick W. Pangborn.
Buy what you need and nothing else, and in quantities to suit

## BUY

SAFE BONDS


ESTABLISHED 1858

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

## Buy Safe Bonds

from
The Old National

Fourth National Bank
GRAND RAPID
United States Depositary

## Capital \$300,000 Surplus $\$ 300,000$

$3 \% \begin{aligned} & \text { interest pald on Savings } \\ & \text { semi-annually. }\end{aligned}$
$31 / 2 \% \begin{aligned} & \text { interest paid on Certificates of Deposit } \\ & \text { if left one year. }\end{aligned}$

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## F. A. Sawall Company

313-314-315 Murray Building<br>Grand Rapids, Michigan

Citizens 62-209
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Items From the Cloverland of Michigan.
Sault Ste. Marie, Oct. 31-Our town clock went back to standard time last Monday morning, giving our city a chance to make up for the extra hour's leep lost when the time was put ahead in the Spring.
Ray Huntoon has purchased the Arctic ice - eam parlor on Ann street. which has been conducted by Clyde Farmer for the past year. Mr. Huntoon is well known in the Soo having been a brakeman on the Soo line for many years. Mr. Farmer has joined the sales department of the Partridge \& Shunk garage. The Arctic has been doing a very successful business since it opened and the new management wil, no doubt, meet with the same success.
"Muzz" Murrav, the Soo's famous hockey star, has joined the Soo fire department as one of the drivers. This is a decided change in occupation and no mention has been made whether he will continue on the hockey games this Winter or not.
"It is the song ye sing and the smiles ye wear that makes the sunshine everywhere."
John Shine, one of our well-known local attorneys, returned from a trip to Haileybury, Canada, which was destroyed by fire recently. He reports that many temporary buildings are going up, but little fermanent construction will start before Spring. Premier Drury, of Ontario, issued a report shortly after the fire that every home owner of the devastated area who wished to return this fal. would be provided with four walls and a roof. There have been different funds opened in the province for contributions. The railway company is transacting business from a box car and provincial officials and others who visit the place are provided with the same accommodation. The provincial police have charge of the district. SFecial officers have been delegated to the place who have full power in commandeering passing cars and out-going trains for the transportation of passingers Every auto going through with any spare room is stopped and people crowded in for a "lift." Most of the people have left the flace however, and only those with interests there are remaining while the insurance settlements are being made. Some, also, are going ahead with light construction. Infringements of the fire law to build frame structure 3 within the fire limits are permitted on condition that the places are removed inside of a year.
"After the assets of a progressive firm have been jeopardized or lost. what is left but the reputation and good will that can be considered value?"
The order issued by Frank M. Rogers, State Highway Commissioner, to the road workers that all advertising signs posted a ong the highways ince last year be taken down by county employes, seems to have met the approval of tourists who sometimes approval of tourists who some signs which detract from the regular road marks.
The harness and tent stock of the J. P. Connolly Co. was sold last week to C. H. Crowe and John Sims. The J. P. Connolly Co., which has carried on P. Connolly form business for over twenty years in this city, established a reputation that will be a big asset to the new firm. Mr. Crowe who has been new emrm. Mre of the Connolly Co. for several years, had much to do with several years. had much to whe wion of the company, whi e John the success of the company, whi e John Sims is an experienced auto mechanic
who is well known in this city and the who is well known in this city and the cess. ers in confectionery and cigars at ers in confectionery and cigars at
Mackinac Island, has been dissolved. Ed Horne will continue in business. Ed Horne will continue in business. while Mr. Emmett, who is leaving the to what his plans are for the future.

Mr. Horne. who is well and favorably known on the Island, has enjoyed a profitab e business for several years profitab e business for sever
which he expects to continue.

## Advocates Not Judges.

The Raiiroad Labor Board's record has added to the evidence available during the past few years that making the contending parties or their representatives judges in their own case is a stupid and time-consuming expedient. In the end it has the result of leaving the decision to the representatives of the neutral parties and of making everything as uncomfortable as possible for the latter during the progress of the case. Very seldom have the representative of either carital or labor on these arbitration boards approached their duties in the judicial spirit. They have been simply advocates and advocates with extraordinary power and influence by reason of their ostensible judicial status. The neutral members of the boards have been worn down not only with a mass of testimony and briefs and arguments without number, but have a so had to suffer the further strain of listening to their own biased colleagues against whom the rules which govern counsel cannot be invoked. In appointing an entirely non-partisan board to investigate the facts of the coal situation President Harding has made a step in the right direction, and in spite of the wide scope of the commission's duties it will be interesting to see whether or not they are able to make a report within less time than some other bodies of the sort which have recently functioned so slowly.

## Reduced Purchasing Power.

That capital as well as labor suffered from the distortion in the price level during the war years is strikingly shown in recent compilations of dividend and interest payments since 1913 both in dollars and in terms of prewar ! urchasing power. In 1920 total disbursements for interest and dividends measured simply in terms of dollars were nearly doube the 1913 figures, but in terms of purchasing power were materially less. Not until the depression of 1921, with its general fall in the price level, did the purchasing power of the sums paid out as a return upon corporate capital equal the purchasing rower of the interest and dividends paid in 1913. Incidentally, the dolar total of interest and dividend payments in 1921, in spite of the depression was only slightly less than in the preceding years and was materially above any previous year with the exception of 1920. The low point of annual interest and dividend payments since 1913 in terms of their purchasing power was reached in 1917, in sfite of the fact that the dollar total for that year was materially above any previous twelvemonth period.

Wool, Woolens and Clothing.
Buying was quite brisk at the auction sales of Colonial wools in London which ended on Thursday. Prices, especial y of the finer merinos, were more than maintained by the bidding of home buyers and of those of the Continent and from this country. The
same holds true of the sales at Brisbane Queensland. But the main strength to the values still lies in the restriction of the quantities offered. In this country prices have continued to rise in consequence of the tariff whose effects will be more easily discernible when the next clip comes to be marketed. A curious circumstance is shown in the wool imports. Up to the end of August, those of clothing wool were only about one-eighth the quantity they were for the same period ast year, while those of combing wool were ten times as large, and those of rags, etc., for shoddy were five times as large. The latest report from the domestic mills shows increased activity in Se. tember, a gratifying factor being the larger number of worsted spinning spindles in operation. In the goods market the feature of the last week was the additional raise in the prices of serges, tropicals and other fabrics for Spring by the principal factor in the trade. Dress goods business is keeping up well being aided by the better trade in women's wear. In the men's wear trade, retailers are busy covering their needs for overcoats which have been selling better than was anticipated. This, in turn, has helped to increase the demand for overcoatings. Pros: ects are considered good for Spring in the cothing trade.

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.
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 hea git., ............


SOLD EVERYWHERE Ryzon


Full strength until used. The special process of manufacture is the reason.

You use less

## SCHOOL SUPPLIES

Pencils
Tablets
Paints
Ruled Papers, etc.

WRITE US FOR SAMPLES

The Dudley Paper Co. LANSING, MICH.

## GRAND RAPIDS KNITTING MILLS

Manufacturers
of
High Grade
Men's Union Suits
at
Popular Prices
Write or Wire
Grand Rapids Knitting Mills Grand Rapids, Mich.

You Make<br>Satisfied Customers<br>when you sell<br>"SUNSHINE" FLOUR<br>Blended For Family Use The Quality is Standard and the<br>Price Reasonable<br>Genuine Buckwheat Flour Graham and Corn Meal<br>J. F. Eesley M:lling Co.<br>The Sunshine Mills<br>PLAINWELL,<br>MICHIGAN

Mashed potatoes lighter and more digestible.
Saves time and la-
bor.
RYZON should be put in mashed potatoes before removing from the fire. Less whipping is needed. The results will surprise you.

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

Protecting the Public From a Widespread Deception.
Saginaw, Oct. 31-You remember some time ago-perhaps a year or two ago-you wrote this company for some information in regard to the quality of different vinegars, more particularly vinegar manufactured from cores and skins of apples.

Our Mr. Cimmerer at that time wrote you his impression in regard to that condition and you very kindly published his letter in your valuable trade paper. I am one of the executive officers of the American Cider and Vinegar Manufacturers' Association, with headquarters at Rochester. We have been fighting to the utmost to rid the market of impure vinegars and give to the public honest goods. If it is not asking too much of you it, would please the writer if you will publish in your next issue the letter that I am enclosing herewith. It has my indorsement in every particular and every assertion that we make in this letter can be confirmed by writing to the U. S. Department of Agriculture, as our Secretary has explained in the first paragraph, of the letter. We are confident if you will publish this letter it will be the means of doing the honest vinegar manufacturers of pure apple juice vinegar a great deal of good. Not only the manufacturer, but the consuming public as well, and we are confident also that the retailer of vinegar, as well as the wholesaler, really demands to know the class of goods handled by them that goes to the consuming public. John A. Cimmerer,

Pres. Oakland Vinegar \& Pickle Co.
One of the hardest fought and most important battles of the long struggle to furnish the American people with honestly branded food is being carVinegar Manufacturer's Association Winegar Meadquarters in Rochester, N. Y. with headquarters in Rochester, N. Y. pledged to make nothing but pure cider vinegar; that is, vinegar made from the expressed juice of whole fresh apples. This is the only vinegar which is entitled to the name "cider vinegar" under the rulings of the Federal Department of Agriculture and those of almost all the states.
Many manufacturers throughout the country have been making and selling a vinegar, similar in appearance to cider vinegar, manufactured by chemical and other processes from apple cores and skins and which is known to the trade as "waste." Although not of the quality of cider vinegar this product is not unwholesome.
However, many of these manufacturers in all sections are selling this inferior product under, the name of cider or "apple cider" vinegar and working constantly to get some governmental sanction for this illegal practice. So far they have not succeeded and the Department of Agriculture is standing firmly for honest branding.
That well made waste vinegar is not unwholesome is admitted, but when badly made it is decidedly dangerous. Sulphur dioxide is used in the process Sulphur dioxide is used in the process
and the trace of it removed by barium carbonate, of which a trace too small to be injurious remains in the finished to be inj
product. Barium carbonate is a deadly poison and should a careless manufacturer leave more than a "trace" in his "waste" vinegar the results to the persons using it would cause a Na tional scandal Paul Berton, Sec'y

## Keeping Tabs on Salespeople.

Watch the forms of expression used by your clerks. When they are waiting on customers they can invite them to make other purchases in such a manner as to win admiration for their salesmanship and also win additional trade for your store. The invitation
should be extended in an affirmative form such as: "What else can I show you?" or "Here's a leader in hosiery." "A very good value at $\$ 3.50$." As long as clerks use the negative form of expression, "Nothing else is there?" or "Don't you want some of this polish?" they are inviting refusal from the customer, which means a loss of sales to you. The little differences in wording and manners are what distinguish good salesmen from mediocre ones.
Watch the wording of your advertising and printed matter. The trend of public sentiment is against patronizing the store that makes frequent reference to such expressions as "Cheap Prices' and "Selling Below Cost." If you have real values you can express yourself in convincing English by using such terms as "Marked at Popular Prices" and "We bought them right -you get the benefit."
Watch all forms of your advertising. Newspaper and circular advertising used exclusively are not as successful as when interlocked with other forms. Your envelopes mailed out to local customers can be imprinted with advertising of some character. Wrapping paper can be neatly imprinted. The trade will like it because it adds neatness to your packages.
Watch the trend of your window dressing. More attention will be attracted by a contrast in styles. One week use a disslay which calls for many articles and a well filled window. The next week display one article only, using color a:ternating the two different styles of display arrangement, your windows will never become monotonous.

The Heathen Point of View.
Ft. Wayne, Ind., Oct. 31-Obnoxious to civilization as Mohammedanism is, does it ever dawn on us that Christianity is just as obnoxious to them? They know perfectly well the record of the centuries and how religion is divided into more than two hundred active creeds. They are cognizant of the fact that the kaiser, who claimed to be God's vice regent on earth, deliberately started the titanic war that embroiled nearly all Christendom. So, when missionaries are sent to these countries, is it any wonder they reject them? I hold no brief for the Turk; he should have been driven from Europe by the Treaty of Berlin seventy years ago; but jealousy and greed allowed him to linger, a menace to international decency; and now after his removal he is welcomed back through the collusion of the powers. Charity begins at home. Let us become a Christian people in fact and in deed, and be no longer like the blind leading the blind.

George F. Benner.
It's All With'n Ourselves.
ten for the Tradesman. Written for the Tradesman. If we had all the things we want And perhaps a little more,
How dull this life would be for us Until our time is o'er.
If we had but to wish for things, Because the fun of getting them Because the fun of getting them
Means every effort bent.
Be not content to sit and dream
And sigh for what you've not And sigh for what you've not,
But make your plans. go, stir yourself
And get more than you'ver But make your plans, go stir yourself
And get more than you've got.
'Twill make you sad and often glad, Yut onceforts to pursie,
But on ou wou instead of wish
You have the proper clue, You have the proper clue.
So, friend, let sense suggest to you, That wishing ne $r$ went far - ,
To get the goodyy things in life, To get the goodly things in life,
Just work that wishing star.

## MPCRAY REFRIGERATORS

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

## McCRAY REFRIGERATOR CO.



NewPerfection Flour
Packed In SAXOLIN Paper-lined
Cotton, Sanstary Sacks

## Red Star Flour

As a progressive merchant you are battling every day for the supremacy in merchandising.

We want to help you win that battle by furnishing you a product that is above competition. They say "competition is the life of trade;" but if you have something better than your competitor the trade will wear a path to your door.

RED STAR, THE PERFECT FLOUR, is above competition. Our trade brands will meet any competition that you have.

Perhaps you do not fully realize the prestige it would give you to be lined up with a Brand of this kind. You would get action, cooperation and service that only a big modern organization can give you-a bigger and better account from every stand point.

## JUDSON GROCER CO. GRAND RAPIDS, <br> MICHIGAN

Men's Paper Press Co. Wayland, Michigan


We are pleased to quote you prices on the six different sizes of Balers we manufacture as follows:
$14 \times 18 \$ 35$ makes bales 75 to 100 lbs. $16 \times 20$ \$ 45 makes bales 100 to 125 lbs . $18 \times 24$ \$ 55 makes bales 125 to 150 lbs. $24 \times 36$ \$ 85 makes bales 300 to 500 lbs. $\begin{array}{lllll}24 \times 48 & \$ 95 & \text { makes bales } 350 & \text { to } 700 & \mathrm{lbs} \\ 30 \times 60 & \$ 125 & \text { makes bales } 400 & \text { to } 800 & \mathrm{lbs}\end{array}$

Is Your Paper Baler Giving Efficient Service?
There are a great many Business Men that use the Baler to bale up the day or weeks accumulation of waste paper but from our experience we have produced Baler that can be used on the floor as a receptacle for this paper where the
leverage quickly drives it into a solid foundation to be refilled each day. If you cannot dispose of the paper this way as quickly as burning is because your Paper Baler is too small for your accumulation or to unhandy to be profitably
handled. We make six different sizes to handled. We make six different sizes t $14 \times 18$ or $16 \times 20$ used in a department stor 14x18 or $16 \times 20$ used as convenient as sending a boy is about as convenient as sending a boy
with his cart after heavy freight. Let us place you right whether you use our Baler or some other that is not efficient in your place. We would be glad to hear from you and give you the benefit of our the manufacturing of Paper Balers. Remember we make the Business Men's member we
Paper Press.
BUSINESS MEN'S PAPER PRESS CO. Wayland, Michigan.


A Week of Real Fire Prevention.
There is not the shadow of a doubt that this year's observance of Fire Prevention Week surpassed in extent, in intensity, in spirit, and in Fublic response all those that had preceded it. Reports, in unprecedented vo.ume, reached the National Board of Fire Underwriters, which again this year furnished material of all kinds to the numerous agencies actively participating in the observance.

Supported by the presidential proclamation, by those of 44 state governors and of a number of city chief executives, the campaign was carried straight into the home, the office, the factory and the store, through the medium of the frinted word, the screen and the voice of the speaker. It is estimated that several thousand speakers addressed, directly and via radio, an audience aggregating millions, while in motion picture theaters slogans and warnings were flashed to approximately twenty-five milion people.

The American Red Cross, the National Association of Credit Men, the National Association of Insurance Agents, the International Association of Fire Engineers, and the United States Bureau of Education participated fully in all activities of the week. The United States Department of Agriculture paid special attention to the reduction of fire loss upon farms.
It would be impossible, of course, to catalogue completely all of the ways in which people were apprised of the occasion and its meaning made known to them. Schools from one end of the country to the other devoted special periods to the intensive study of fire causes; pupils were instructed in the recognition and removal of the common fire hazards by outside speakers, by the production of the National Board's playlet. The Trial of Fire, by the holding of fire prevention essay contests, and in diverse other ways.
Local chambers of commerce, backed by the parent body, the Chamber of Commerce of the United States, joined other civic organizations, such as Rotary, Kiwanis and Lions clubs and together they contributed liberally of time and money to municipal observances. Many of these groups reprinted and distributed at their own expense much publicity material, including the National Board's Self-Inspection Blank for Homes and for

Mercantile Establishments, and reams of appropriate miscellaneous literature were struck off.
The press, in general, showed by the amount of srace devoted to news of the week and to constructive editorial comment, that it is unequivocally behind the movement. Not a few newspaper cartoonists seized upon the lessons of the week as a theme for vivid pictorial treatment.
In hundreds of localities fire departments engaged in special inspection and clean-up drives prior to and during the week, and also held parades and fire-fighting exhibitions. The cergy this year responded generously, so that there were innumerable pulpit appeals for the every-day practice of fire prevention.
An army of individual retailers, as well as some of the country's foremost chain store organizations, featured fire prevention posters in their windows. Insurance agents in many localities engaged in co-operative advertising on a full-page scale, with Fire Prevention Week as a back-ground; and merchants incorporated fire prevention slogans in their regular newspaper advertisements.

Mystery Book By One of Tradesman Family.
Victor F. Lauriston who has been an intermittent contributor to the Tradesman for over eleven years and a regular contributor for seven years, has written a book. It is a novel of 292 pages, entitied The Twenty-First Burr and is replete with mystery and mysterious situations from start to finish. The theme of the novel hinges on the sudden death of an old merchant of Detroit and the efforts of a detective and trained nurse to discover the cause of the death and the motive of the person who was responsible therefor. The subject is treated in a most skillful manner, disclosing the peculiar genius of the author and his ability to keep the reader in suspense to the very end of the volume. Any one who enjoys mystery stories will find this book par excellence.

Don't ask, after a customer is through making a purchase is considthrough making a purchase, "Is that all?" The customer may think his purchase is considered too smal!; but ask, "Is there anything else you wish?" or "Is there anything else I can show you?"

# Michigan Shoe Dealers Mutual Fire Insurance Co. Lansing, Michigan 

 LEGAL RESERVE COMPANYWrite<br>L. H. BAKER, Secy-Treas<br>LANSING, MICH.

## OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies that you are buying.
The Net cost is $30 \%$ Less
Michigan Bankers and Merchants Mutual Fire Insurance Co. of Fremont, Mich.

WM. N. SENF, Secretary-Treas.

## FINNISH MUTUAL FIRE INSURANCE CO. ORGANIZED IN 1889.



## DIVIDENDS 50\%

If you want to cut your insurance costs in half, write
I. W. FRIMODIG, Gen'l. Mgr.,
C. N. BRISTOL, State Agent, CALUMET, MICH. FREMONT, MICH.

# Grand Rapids Merchants Mutual Fire Insurance Company 

## Economical Management

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

Affllated with the
Michigan Retail Dry Goods Association office 319.320 houseman bldg. GRAND RAPIDS, MICH.

SAFETY
SAVING
SERVICE
CLASS MUTUAL AGENCY
"The Agency of Personal Service"
COMPANIES REPRESENTED AND DIVIDENDS ALLOWED.

| Minnesota Hardware Mutual --. 55\% | Shee Dealers Mutual -------- $\mathbf{3 0 \%}$ |
| :---: | :---: |
| Wisconsin Hardware Mutual --- $50 \%$ | Central Manufacturers Mutual - $30 \%$ |
| Minnesota Implement Mutual -- $50 \%$ | Ohio Underwriters Mutual --.- ${ }^{\text {Drugists }}$ Indemnity Exchange |
| National Implement Mutual --. | Finnish Mutual Fire Ins. Co. .- $50 \%$ |

## SAVINGS TO POLICY HOLDERS.

Hardware and Implement Stores, $50 \%$ to $55 \%$; Garages and Furniture Stores $\mathbf{4 0 \%}$; Drug Stores, $\mathbf{3 6 \%}$ to $\mathbf{4 0 \%}$; Other Mercantile Risks, 30\%; Dwellings, $\mathbf{6 0 \%}$

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

THE POLITICAL HORIZON.
How It Looks To the Tradesman's Editor.
Before another issue of the Tradesman reaches its readers, the issues of the Iresent campaign will be decided by the voters. A few words in behalf of a few candidates.will, perhapes, be tolerated by Tradesman readers.
The Tradesman heartily supported Gov. Ferris in his campaigns for Governor, because it believed that he more correctly represented the sentiment of Michigan people than any of his competitors. In his campaign for Senator, on the contrary, he has relegated sound sense and Americanism to be background and descended to abuse, vilification and billingsgate which causes many of his friends to wonder whether he has not reached a period in life where he is mentally irresponsible. Much of his argument has been socia istic, communistic and bordering on the anarchistic. In his fresent mood he is certainly not a safe man to represent 3000,000 sane people in 1 he Senate of the United States.
No good citizen can vote for Groesbeck for Governor without a twinge of regret, because he has dragged the affairs of the State into the mire of party politics and built up a personal political machine which would be wonderful if it were not so vicious and contemptible. It is exceedingly unfortunate that the Democrats did not grase the opportunity thus afforded them and nominate a strong man, instead of a mediocre one, for the governorship.

Of course, O B. Fuler will be elected hands down for Auditor General, because he represents the highest type of faithfulness in office and conducts his department without resort to selfish intrigue or political claptrap. No more capable executive has ever held office in Lansing than $O$. B. Fuller.

Coming down to the county in which the Tradesman is published, there are three men who are deserving of especial commendation-Judge Dunham and Prosecutor Hoffius on the Repub:ican ticket and Theodore Norris who is the Democratic candidate for Sheriff.
Judge Dunham won wide recognition by the masterly manner in which he presided over the Suferior Court and his elevation of the Circuit Court is a natural result. His opponent possesses none of the qualifications which such an exalted office requires.

Prosecutor Hoffius has been tried by fire and has been found worthy of the position he has held for the past two years. He has been a terror to evil doers and has rid the community of many persons it can spare without serious disadvantage.

The Democratic nomination for Sheriff is meeting with much favor, because Mr. Norris announces that if he is elected the liquor laws will be rigidly enforced, which will probably not be the case if the Republican candidate is elected.
Kent county will have a stronger representation in the Legislature than she has ever had before with Charles R. Sligh in the Senate and Howard Baxter and D. G. Look in the House.

Kent county will have little to fear on account of the aggressive plans of Wayne county with her large representation.
E. A. Stowe.

## Are We To Witness Big Automobile Mergers?

B. C. Forbes, prominent American financial writer, foresees a gigantic strugg e among American automobile manufacturing corporations. Mr. Forbes, speaking last week in Detroit, said:
The price war in the automobile industry will end in gigantic mergers of the big motor car companies and the dissolution of the weaker ones.

It will be the survival of the fittest. The automobile industry is about in, or is rapidly nearing, the stage that the iron and steel industry reached at the opening of this century. We are bound to witness a struggle very shortly-we may even now be witnessing it-that will end within the next five or ten years with not more than two dozen-perhaps fewer-automobile manufacturing corporations in America. The whole trend of economics, business and industry is toward bigness. Ama.gamation and cooperation is the keynote of industry today.
It is up to the managements of car manufacturing companies to start now and entrench themselves so strongly that their organizations will be among the relatively few to come out on tof. Their product must be right. They must catch the imagination of the American public so that when the big financial powers begin to get busy with merger plans these companies will be among those who swallow instead of being swallowed.

Based on price comparison, there are but two cars on the same level with the ford, both of them recent issues, and as yet but sparse $y$ distributed to the public. They are Durant's Star and Klingensmith's Gray.

Other low priced cars, such as the Dodge Chevrolet, Maxwell and Overland, while not directly competing with the ford, have nevertheless usually lowered prices, sooner or later, in accordance and comparison with ford reductions. The ford cut thus would seem to forecast a general price cutting movement among the lower priced cars before the present winter is out.
In the face of rising prices in most other fie ds of industrial activity, automobile prices have continued downward during the entire year. Unquestionably this has played an important role in the tremendous activity which this industry has enjoyed during the past nine months. An illustration of the extent which prices have declined from peak levels is furnished in the following tabulation of touring car models of the makes mentioned in the preceding paragraths:

Present Peak
Price

|  | Present <br> Price |
| :---: | :---: | | Peak |
| ---: |
| Price |

Price cutting among medium priced cars, of which Studebaker, Buick, Nash Oak and and Oldsmobile are among the leaders, occurred in August. Further cuts are not expected immediately, although they may come just before the opening of the spring season.

## Building Bcom On in Full Force at

## Petoskey.

Petoskey Oct. 31-While figures recently published by the American Contractor, covering the great building boom now on in the United States, do not include any from Petoskey, this manufacturing and agricultural center and tourist watering place has like a great many other cities, been experiencing a spiendid growth during 1922.
Not for many years has there been such a rush to erect residences or
factory additions as this year, and, coupled with this appears to be growing feeling of optimism that 1923 will see this boom continued in the North country.
Under construction at present are some of the city's most attractive residences, building of homes being under way in every corner of the city In addition to homes for themselve Petoskey people are erecting home or sale and lease to meet the demand or homes among newcomers. Every house in the city is occuried.
Industrial buildings now under construction include a large addition to the Petoskey Portland Cement Co. plant, large addition to the Michigan Maple B.ock Co. factory, a new hydroelectric plant by George B. McManus, while buildings to be erected yet this fall and winter include an addition to the Cushman Hotel, an automobile the cushman Hotel, an autom and more homes.
Carpenters, plasterers and plumber and heaters are at a premium here. Another Petoskey building-a land mark from the early days-is being torn down to give way to a modern structure. Land marks are fast distructure. Land and the city has few appearing time buiding landmarks left The two-story building, adjoining The two-story bilm , adjoining he Petoskey steam laundry on Mitchell street is being razed and in its place will go up an addition to the Cushman. The ground floor of the new building will house the sales rooms of the Chevrolet automobile and, when completed, the occuried by maining floors will be
guest rooms of the hotel.
guest rooms of the hot
The old wooden building was erected in father of H . Burr Lee of the Church hill Printing Co. It was located on ground now occupied by the North part of the Cushman Annex. Mr. Lee occupied a part of the ground floo with an insurance office while the othe side was occupied by an attorney. The second floor was used for a village council rooms, election place, and later by the Odd Fellows as a lodge room. There much of the early political history of Petoskey was made. When the Cushman Annex was erected the building was moved and faced on Mitchell street and later moved again to give way to the Petoskey steam laundry building annex. It has been moved for the last time and will be completely torn down. Another land mark being razed is the old opera house on Bay street, the roof of which caved in some days ago. Workmen are tearing the building to pieces and some modern structure expecied soon to take its place.

## Case Where Creasey Saved Postage For Lawyers. For Lawyers.

Lennon, Oct. 28-Seeing Mr. Sach's letter in the Oct. 26 issue of the
Tradesman, I could not resist writing you, as I was fleeced to the extent of $\$ 52$ myself by this concern. They threatened to sue me and made all them to go ahead, as that was the only way they would ever get it. I would not pay the notes because they were obtained under false pretenses. made the initial payment and no more and when they could not scare me they released my notes. I wrote and told them at the time that I did not see how thev got by collecting money that way- Their representative called on me and insisted that I take oult a
membership that evening. 1 wanted him to wait until I could go down of doing business but he said, no, if I did not care to join that evening he would call on one of the other merchants and give him the benefit of the membership, as they only gave it to one in a town. Well, I joined and made several trips to Saginaw and could not get hardly anything I wanted. They would say the manufacturers will not sell us yet, but I think we will be able to get it soon. finally got tired of driving about forty miles to get a load and ferhaps not to pay the notes. Enclosed find letters from the head office at Louisvile, which you can publish if you like, as I think something ought to be done to stop thieves and liars going around the country and getting the merchant's money this way. Glen Rawlins.

Louisville, Nov. 28-After receiving a letter from the manager of the Sag-
inaw branch we believe we had best inaw branch we believe we had best viding you will sign a release forfeit viding you will sign a release initial payment of $\$ 53$. Kindly advise if you will do this.

## Creasey Co

Louisville, Dec. 20-We are here with enclosing you a release to sign preparatory to the cancelling of you notes and contract in compliance with
your letter of Dec. 15 . your litter of Dec. 15 .
We regret very much that you are
taking the attitude displayed in contaking the attitude displayed in con nection with your membership but in
asmuch as you do not seem to apasmuch as you do not seem to ap
preciate same, we believe this is the rreciate same, we belting this settle without further delay and difficulty "Kindly sign the enclosed blank re lease with your name and with the
name of a disinterested party for witname of a disinterested party for wit
ness and forward to this office, where ness and forward to this office, whereupon your notes and contract will be cancelled and forwarded to you.
Creasey Corporation

## Call To Citizenship.

Kalamazoo, Oct. 31-In time of war or unusual public disturbance opinions are freely expressed as to the proper
course to be pursued, and every citizen at once anxious to demonstrate hi iterest in the Nation and his abilit. o help soive the particular problen oo help so.ve the particular problem romentous crises of Vational politica ife are the culmination of ponsolved r unsatisfactorily solved smaller and less widely embracing I roblems. ess widely embracing 1 roblems.
If only every citizen could be per If only every citizen could be per hese smal er questions and to the loca hese smal er questions and to the local matters of National and internationa! matters of National and internationa! scope, the menace of freather serious upheavals would be greatly lessened ional and local issues would be more tional and local issues would be more wisely and harmoniously adjusted, bu that citizens, both individualy and collectively, would judgment in deciding questions and would be far more able to determine the best course to follow
Wake up, slothful citizens, and do not wait for some dire public calamity to befall or some National danger threaten ere you share the burden civic duty. It is all very we 1 to accuse the politicians of graft. and to asser:,
that the country is "going to the dogs" that the country is "going to the dogs but if you are going serent and doing absolutely nothing of a constructive nature to remedy matters locally and Nationally, then what right have you to any opinion or to any consideration in the solution of grave questions before the Nation?
If you are going to be a citizen and derive the benefit of an American citizenship, then be one, from the smallest municipal and county question to the largest problems of National importance. Specifically-vote, and vote intelligently at all elections.
A. Bell.

## How to Reduce Your Hauling Costs

Whether you operate one truck or a fleet, you can reduce your hauling costs by using RED CROWN Gasoline.

A bold statement-but a true one.
Exhaustive tests, conducted by many large users of gasoline, have demonstrated it time and again.

Because RED CROWN is manufactured by us for one purpose only-to produce power in the modern internal combustion engine, it actually delivers "More miles per gallon."

And RED CROWN will reduce not only your gasoline bills, but it will reduce your repair bills as well. It causes perfect combustion in the cylinders; consequently no unconsumed portion remains to drain into the crank case and dilute the lubricating oil or to carbonize on the spark plugs, two very prolific sources of trouble.

Instruct your drivers to use RED CROWN from now on and note the reduction in your hauling costs.

# STANDARD OIL COMPANY (№una) <br> 910 S. Michigan Ave. <br> Michigan Branches at Detroit, Saginaw, Grand Rapids <br> Chicago, Illinois 

RED CROWN is for sale at
any of our Service Stations
and at any garage where played. Min .


## STORY ABOUT STARCH.

How Poor Boy Climbed the Ladder of Success.
The ill-will of events seemed to have conspired to defeat the ambition of Augustus E. Staley before he was born. The Civil War had claimed the father and reduced the family to extreme poverty a few months before Augustus was born.
"Poverty," he declares, "dogged our every footstep. Only by the strictest economy was it possible for us to live. I walked four miles to attend a country school which was in session for only two months in the year. That was in the winter when we couldn't work on the farm. The only text book I ever had was the old blue-backed speller. Just before I quit school, the teacher let me look at a reader for a few hours during the day."
There was another serious handicap for a growing boy who was gaining his ideals in the midst of the violence that prevailed during the reconstruction period following the Civil War. Confusion, misgovernment, and the Ku-Klux-Klan cast a lurid glare over a social order full of fierce hatreds and furious retributions. Yet, in spite of this antagonistic environment, Augustus E. Staley grew up with a sunny, genial friendliness which gained for him friends wherever he has gone.

For generations his ancestors had been teachers, ministers, doctors, then farmers. While they lived in comfort until the war, none of them had accumulated much property. The barefooted boy felt keenly the pinch of poverty, as his widowed mother struggled to raise her family. He determined to strike out on a new line.
"I'm going to be a business man," he declared to his mother one evening.
"If you do," said the ilttle woman, laying a loving hand on the lad's shoulder and looking into his large, dark eyes, "you must be honest and always tell the truth; poor folks can't afford to be crooked."
She kissed him and sealed his soul with the stamp of integrity.
Augustus was large and strong for his age. His first job was with a section gang on the railroad, where he worked long enough to earn money to buy a pair of shoes and clothes which he had to have before going to the city to enter on his business career.
He was sixteen when he secured a position as clerk in a hardware store in Greensboro, North Carolina. His salary was fifteen dollars a month, ten of which he paid for room and board. He was willing to work and did cheerfully whatever his employer assigned to him.
Instead of giving him a chance as salesman, he kept Augustus unloading heavy hardware from the cars and placing it on the racks in the store. He sent the boy to deliver hardware with a wheelbarrow along muddy, unpaved streets in the winter. The man seemed to deliberately determine to crush from the bosom of the boy his ambition to be a business man. He could not have made his lot much harder than he did.

The climax came just before Christmas. The dull season had set in for hardware. The manager called Augustus into the office and discharged him saying, as an excuse to cover the injustice of his act:
"You've no talent for business; I'd advise you to go over to the foundry and get a job as a laborer. You're big and strong and better fitted for that than you are for business."
The blow stunned the boy, and he broke down and cried. For a few minutes he could not speak.
"That nearly broke my heart," declared A. E. Staley. "That was the most crushing blow that I ever received. Nothing in my business career has ever hurt me like that. I was ambitious to become a business man, and my employer whom I had served faithfully slammed the door in my face. 'Mr. Ireland,' I said, 'I've done everything that I've been told to do since I came into this store. You never have given me a chance to show what I could do as a salesman. Now you've nearly broken my heart; but you can't crush my ambition to be a business man; some day I'll show you that I do have talent for business.' "
He set out as a traveling salesman among the Carolina mountains, where the whistle of the locomotive never had been heard. Following the steep mountain trails, he waded or swam the mountain streams, tramped over the sparsely-settled territory, selling goods to the country storekeeper. He slept in the farm cabins, for there were no hotels, telling stories of the wide world that lay beyond the horizon of these folks back in the mountains. He mastered the psychology of the retail grocer, making him his staunch friend.
Ten years later A. E. Staley was covering important points in the United States and Canada, serving the big buyers, conciliating dissatisfied customers, and securing the trade of hard prospects. It became his business to do the things that other men in the organization could not do.
His line, flavoring extracts and baking powder, was one of the most expensive to buy and equally difficult to sell. Being a genial soul men were always glad to meet him and to talk over the trade. Dealers soon learned that the word A. E. Staley could be depended on in everything-they learned to trust his judgment where they distrusted their own.

At that time a serious sickness threatened to terminate his business career. Shut up with himself, he reviewed the progress he had made and faced his future financial prospects. As soon as he was able to leave the hospital he resigned the paying position which he held with the wholesale trade in order to go into business for himself.

After paying the doctors and the hospital fees, his cash capital was reduced to $\$ 1,500$. Equipped with this and a tenacity of purpose which refused ever to recognize defeat, and withal a wonderful knowledge of human nature, he began doing business for himself.
He located in Baltimore, rented a

## When everybody thinks of good, delicious foods-

The happy seasons of Thanksgiving and Christmas are the times for "extra-special" good things to eat in every one's home. They are times when you can win a hearty appreciation from your customers by recommending specialties to vary menus and to make them more delightful.

The complete Domino line of cane sugar products offers you a wonderful opportunity to do this. There are cane sugars for every purpose. packed clean and protected in sturdy cartons and strong cotto bags: Domino Syrup and Molasses for delightful spreads and to use as delicious flavors for cooking; Cinnamon and Sugar for sprinkling those holiday pies and puddings, and Sugar-1Enney for a sweet spread, cooking and candy makirg.

And remember-Domino Cane Sugar Products are sold in convenient packages. They represent a real saving to you in selling expense, over and above the profit you receive from their rapid turnovers.
American SugarRefining Company
"Sweeten it with Domino"
Granulated, Tablet, Powdered, Confectioners,
Brown; Golden Syrup; Cinna Brown; Golden Syrup; Cinnamon and Sugar; Sugar-Honey; Molasses


Incomparable, Unapproachable, Splendid


BY THOUSANDS UPON THOUSANDS OF COMPARATIVE TESTS, "WHITE HOUSE"
HAS BEEN PROVEN THE HIGHEST STANDARD OF
COFFEE EXCELLENCE

## NONE BETTER AT ANY PRICE

IDENTIFYING CUT OF THE WHITE HOUSE, AT WASHINGTON, ON ALL
CONTAINERS. IN 1,3 AND 5 LBS., ONLY. NEVER IN BULK.

LEE \& CADY-Detroit<br>Wholesale Distributors of Dwinell-Wright Co.'s Products

small loft for a store room, bought a quantity of cartons and packing cases and half a ton of the best quality of corn starch on the market. For years he had noted the dull, unattractive wrappers in which starch was sent out to the retail trade. His first step was to design a bright attractive wrapper with a captivating name, "Cream Corn Starch." He packed a few cartons covered with these captivating covers, and sold them from door to door to the housewives of Baltimore.
It requires real salesmanship to sell a high-priced article to people who have been in the habit of buying a cheaper grade. But A. E. Staley did this very thing, and his business grew so rapidly that very soon he had to rent additional floor space. He employed girls to do the packing while he devoted all of his time to selling. Soon he had to employ men to sell "Cream Corn Starch," which had won such favor with the housewives that the grocers began to buy it in quantities.
He now spent long hours planning and directing the rapidly expanding business. He inspired his salesmen with his own inextinguishable enthusiasm, covered them with the invincible armor of business integrity, and sent them out to battle for business in the face of a competition which had become intense.
"Don't lie to sell 'Cream Corn,'" he instructed this salesmen. "If you can't find enough good points to sell, try some other line. Never misrepresent my goods to sell them."
His business increased by leaps and bounds. His customers loved and trusted him; they bought his goods, and he was happy.
Suddenly he faced the possibility of being unable to obtain the quality of starch required to maintain the high standard he had established. His business, built on personal integrity which was involved in every package he sold, was threatened with destruction.
He determined to make his own starch. Then he would know exactly what he was selling. Millions of dollars were required to build a starch factory. He had learned to love Baltimore; but he saw that he must locate in the heart of the great corn belt in the Middle West. He selected Decatur, Illinois, for the location of his plant.
Financial experts whom he consulted declared there was no possible plan by which he could secure the necessary capital to finance this gigantic *enterprise. Then he surprised the financial experts by developing a device of his own by which he secured the necessary millions for the new enterprise.
After incorporating his company for enough stock to cover the cost of the new factory, he set out to sell the stock to the army of friends he had made among the retail grocers with whom he had done business during other days. They knew he was honest; his personal integrity was unquestioned. He took the army of retailers into partnership in his new undertaking. They put up the money to
build the plant, and became active distributors of the manufactured products.
In six years the plant was in operation. Within six months it was too small to meet the trade demands. They doubled its capacity. Then came the European war with the submarine sinking ships on every sea. The Staley starch plant had shut down. Corn had trebled in price-labor was high and hard to get. A. E. Staley saw that the war would create an increased demand for starch, although it had forced a temporary shut down. More money was needed to re-open the plant. He faced another crisis in his career; the plant had to re-open or fail, for millions depreciate rapidly when tied up in a plant that is idle. Just before America entered the war he opened the plant with increased capacity.

He has doubled the capacity again, and tripled its value. The present capacity is 25,000 bushels of corn as the daily grind, which makes it the largest exclusively starch mill in the world.
The little loft where he began business for himself years ago has given place to twenty-five big buildings covering sixty acres of ground in Decatur Illinois. Besides these there are great warehouses at a number of distributing points. The market basket in which he began peddling "Cream Corn Starch" from door to door, has given place to solid train loads of starch bound for the seacoast where chartered freighters carry it overseas.
Recently, Mr. Staley has purchased seventy-two acres of ground in Peoria on which to erect another large plant, the present ten-million-dollar plant being inadequate to meet the ever-increasing demands of the world trade.
Mr. Staley has always paid high wages and has taken a personal interest in his hundreds of employes. When prices began to go up, he called the men together and said, "Boys, we're making more money; I'm going to share this increase with you. But I want you to continue to live economically. Invest this increased pay, so when the less prosperous years come you'll have something to show for your work." When the strike of the coal miners threatened industry a few years ago and many plants were forced to shut down, he secured coal to keep the plant running; he also secured coal so that every man working for him had coal to keep his family warm.

He says to his men, "Know your business from A to Z. Never attempt any short cuts to success. Those short cuts will return to plague you every time. Don't lie. Stick to the truth, and stand by your promises. Remember there are more and better opportunities before the young men of to-day than there ever were before."
"To what one thing do you attribute your success, Mr. Staley?" I asked. "To my mother," he replied, tears filling his large dark eyes. "She told me to be truthful and honest, that 'Poor folks can't afford to be crooked.'" Frank Hampton Fox.

Never permit anything to shatter your ideals.


Written for the Tradesman.
In selling stoves there are certain essentials to be observed. Before a man can build up any business he must have the goods. The quickest road to success in stove selling lies in handling a high-grade line made by a reputable manufacturer. A merchant cannot make a mistake if he does this. Sales will be easier, because the merchant is then backed by modern selling and advertising plans furnished by the manufacturer, which bring customers to his store asking for the special class of stoves he sells.
Many merchants keep samples of cheap stoves just for comparison with the better class of goods. Where there is much catalog competition, this is a good plan, because it enables a dealer to show a customer the difference between a stove made for mail order business and one made by a reliable manufacturer to sell at a fair price.

Experienced and successful dealers admit that selling one line of stoves is the most rrofitable method. With three or four conflicting lines you can do justice to none of them. If a customer comes into the store and is interested in buying a stove you take her to one of the lines and explain its good points. You e eaborate on the workmanship, the quality of the material used, etc., and end by telling her it is the best stove money can buy.

Suppose, however, she is interested in a stove you carry, made by some other manufacturer. What are you to do? You cannot turn around and tell her the stove she likes is the best stove for her purpose, because if you do, you immediately prove to her that your talk about the other stove was not sincere. You lose stove sales-and that doesn't pay.

The better advertised line of stoves a merchant can handle, the more profit it means for him. Advertising is necessary to the selling of goods nowadays, and it is of vital importance to the dealer to be backed by strong selling helps from the manufacturer whose goods he relresents.

Next to the quality of the stoves, the great selling feature is the manner in which they are shown. Every stove on a dealer's floor should be given careful attention and critically inspected before being placed on sale.

It should be well blackened, and the nickeled parts thoroughly cleaned, until they will attract the casual buyer's attention by their brightness.

Keeping stoves in good condition means ready sales, because people judge a stove largely by its looks. The more care and attention put upon a stove, the easier it is sold.
A good plan in displaying stoves is to have a special stove room fitted up in an attractive manner. On one side of the room can be placed a row of steel or cast ranges with the elbows, col.ars, etc.. in place on the ranges, giving them the appearance of being set up in working order. On the other side can be placed the base burners which, when arranged in a row, will attract immediate attention because of their large amount of nickel work.
By having a special stove room the stoves, in a great many instances, are much easier to sell. A person buying a stove in a store has his attention quite often distracted by other goods displayed, or by people coming in to buy other articles. If a dealer has a special sales room containing nothing but stoves, the customer's attention is centered on stoves, and sales result much more quickly.

In selling stoves, many dealers do not place themselves in the customer's position They talk about the smooth castings, the flues, magazine feed etc., features which many customers do not understand; and consequently the talk goes in one ear and out the other.

Asalesman is wrong in assuming that customers know about these features. The best plan in selling is to tell as clearly and attractively as possib:e just what results the stove will give the customer; and, where necessary, how the peculiar construction of the stove insures these results. Always talk, however, not in terms of construction, which the customer can't understand, but in terms of results, in which he is sure to be interested.
Incidentally, while the stove is in the middle of the floor, keep turning it around so the customer can see all sides of it. If a corner of the stove is kept toward the customer, the size of the stove will appear to the best advantage. Much depends upon the manner in which the salesman handles a customer.
Many dealers do not fully realize the importance of having first class stove salesmen who know the goods. Hardware clerks should be thoroughly in earnest in their work. When a customer enters the store the clerk should show his earnestness in every move he makes. A customer can generally tell by looking at a salesman whether he is sincere, enthusiastic and in earnest.

## 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 Citzens 4294 Bell Main 288



## VIKING TIRES do make good

VIKING TIRES give the user the service that brings him back to buy more.
Cured on airbags in cord tire molds, giving a large oversize tire.

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

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

## Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes GRAND RAPIDS, MICH.

Exclusive Jobbers of Sheff Hardware, Sporting Goods and FISHING TACKLE

## Foster, Stevens \& Co.

 Wholesale Hardware157-159 Monroe Ave. :: 151 to 161 Louis N. W. Grand Rapids, Mich.

If he is, the customer will have more respect for him and be more readily influenced by his arguments.
When a clerk is making a sale to a customer, he should drop everything else and center all his attention on the business in hand. He should concentrate all his energies on that one particular customer, and not let his mind wander from one topic to another or wonder how soon the customer will make up his mind and when he can start doing something else.
A most important feature in stove sel ing is good advertising. Newspaper advertising affords the greatest advantage to a merchant because the great majority of people nowadays read newspapers-not only the news items but the advertisements as well. If the advertising is interesting, well written and attractively set up and illustrated it will be a good investment for any merchant.
In advertising stoves it is just as well to always quote prices. Buyers want to know what the goods are going to cost, and usual $y$ set out with a fairly definite $!$ rice in mind. To such customers an advertisement is always interesting where specific prices are quoted and mention is made of any special inducements the merchant has to offer.
Good window displays are also essential. In fact, the window display is one of the most effective forms of publ city a merchant can use. A merchant need not be a professional window trimmer to have his windows look neat and attractive. If he wi:1 follow a few simple rules and use a certain amount of good judgment and good taste, his windows can be made valuable allies in attracting people to his store.

As a rule, a siṃle display will make the most direct appeal. In displaying stoves, for instance, they can be shown as attractive. $y$ as almost any other line of merchandise, and a good stove display put in at the right time will always result in sales.
The manner in which the stoves are arranged and the number shown, depend upon the shape and size of the windows. Some windows will admit of only one good-sized stove being cisplayed. In others, half a dozen or more can easily be accommodated. Whatever the size of the windows, do not crowd them; as stoves do not show to advantage when crowded together.
In trimming a window for a stove display too much fancy trimming should not be used. If cloth is used, an excel:ent and comparatively inexpensive material is Atlantic bunting. Cheese cloth can also be used to good advantage. It may be fleated, hung in loose folds, or stretched tightly, all with good effect.
Another good background can be made by using stove boards placed side by side to cover the entire back. This can be occasionally relieved by stove pipe used as columns across the top of the back cover. The elbows can be fitted in to finish off the tops of the columns.
In showing stoves, base burners especially, the most attractive method is by lighting them on the inside with red or yellow lamps or by placing red tissue paper inside the doors. An at-
tactive base burner display can be made by placing a stove in the middle of a window and beside it a bucket full of coal with a card something like this: "This stove will heat a room $12 \times 16$ feet for 12 hours without attention." If the coal were emrtied on the floor of the window, the effect would probably be more striking.

The same idea might be used with a wood stove, substituting chunks of wood for the coal.
In displaying ranges the main points to be brought out are the conveniences cooking qualities of the range, fuel economy, etc., A good plan in showing a cooking stove or range is to set it in the window just as it would appear in a kitchen, with the window t:immed so far as possible to represent a kitchen. Kitchen utensils can be used to fill in and complete the display. Victor Lauriston.
Lauds Daugherty Injunction.
Battle Creek, Oct. 31-The Daugherty injunction in the railroad crisis will stand in history as one of the milestones marking the progress of democratic government. It will be one of the monuments along the broad highway upon which civilization has marched in its fulfillment of the rights of man. It will stand clear and distinct above the fog of passion, prejudice and greed that swiried and eddied and foamed around it, confusing some short-sighted persons. Finally it will take its place in the same great class with Magna Charta, the Declaration of Independence, the Constitution of the United States the judicial decisions of John Marshall, the prophetic inaugurals of Abraham Lincoln and the heroic mastergieces of Theodore Roosevelt.
It is a real progressive utterance. It demonstrates that order can be maintained by law! On a similar occasion Grover Cieveland called out the military and with the army put down treason, anarchy and sedition. All honor to his courage. But the Daugherty injunction accomplished the same result without stepoing outside the ordinary routine of everyday civil processes. Not a single right of any man was in any way infringed upon; but lawless men were prevented from lawless acts. The rights of law-abiding citizens were protected; the right of lawful industry to continue unmolested was sustained.
Was the right of free speech infringed upon? Not in the least; but abuse and slander were curbed. Was the right of lawful assembly restricted? Not at all; but rioting and intimidation were rrevented. The debaters who use clubs for arguments so
men were ruled out of order.
It was a marvelous accomplishment, a crown of glory for the administration that conceived and executed it. S. J. Woodruff.

Do it cheerfully, even if it isn't congenial.

## Sand Lime Brick

Nothing as Durable
Nothing as Fireproof Makes Structures Beautiful No Cost for Repairs
FIre Proof Fire Proof
Weather Proof
Warm in Winter Cool in Summer Brick is Everlasting

[^0]We are making a special offer on Agricultural Hydrated Lime in less than car lots.
A. B. KNOWLSON CO

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

We consider our Service organization second to none in Michigan.

Consider this when you buy your NEXT CAR.
we sell
Pierce-Arrow Marmon
 Oldsmobile

F. W. Kramer Motor Co.<br>Grand Rapids,<br>Michigan

MANUFACTURED BY TUNIS JOHNSON CIGAR CO. GRAND RAPIDS, MICHIGAN

## The Mill Mutuals

## Comprising

Twenty of the Strongest American Mutual Companies writing
Fire ${ }_{\text {and }}$ Tornado Insurance
on carefully selected risks

Net Cash Surplus \$10,000,000.00

GEO. A. MINSKEY, Manager 120 W. Ottawa St.

Lansing, Mich.

## Is a Chain Store a Newcomer or a

 Grownup?Some day the retailers-and others for that matter-are going to wake up to the fact that "fighting the chain stores" is largely a mistake. What the old-line grocer and his friends should do is to study them. While there may be angles in which the chain store represents a menace-to the public as much as the competitor-most of the reasons for its success appear based on good psychology and good economics; both of which are as much open to the average retail grocer as to any chain.
The rlain fact is that while retail associations and individuals have been "cussing" chain stores and trying to suppress them, they have collectively and individua:ly been greatly influenc-ed-perhaps improved-by the dual pressure of competition and example. And, if this is true, the answer does not lie in sufpressing a competitor so much as in "beating him at the same game."

For instance, a canvass of many of the chain systems will show that they are only grownup individual retailers; some of whose proprietors have not even lost membership in the very associations which condemn them. Because they saw fit to expand their business from one to two, or three and five, or ten or more, did not make them any the less eligible to the association or to classification as retailers. Save for the necessary operation of a central warehouse, supervisory machinery and the advantage of quantity buying, there is nothing essentially different in a chain store from any individual store; though their relative psychology may differ.
And now, there are springing up in retail circles the "near chain" store, in which a group of individuals decide to co-operate in uniform rractices, cooperative buying and selling, uniform store trimming and painting and signs, etc. How far are they from being real chains? And are they any the less "retailers."

## Wholesalers Plan Retail Investments.

The Chamber of Commerce of the United States reports that an important firm of wholesalers has adopted the plan of investing its funds dit rectly in retail cash stores and will abandon the practice of giving credit to retailers on which they in turn conduct a credit business with their customers. Briefly, the new plan is to select competent local merchants who can provide $\$ 1,000$ of capital to which the wholesaler will add $\$ 2,000$-making a total investment of $\$ 3,000$, which is regarded as the amount necessary to conduct successfully a cash-and-carry store. Already the wholesaler has a force of experienced traveling men who first are to make the selection of those who will go into partnership with the wholesale firm; and afterward they will act as inspectors of and advisers to the local stores.
"Several interesting factors," says the Chamber, "are present in this plan: First and most important is the apparent conviction that large credits given ostensibly to retailers really are for the use of consumers and that the control of credits used in this way
is too far removed from their source. Second, that too much business has been done on credit by independent dealers. Third, that the operations of an establishment should be under the guardianship of those who finance it. Fourth, that the required co-investment of the local proprietors is a reasonably good guarantee for the success of the venture. And, fifth, that fighting fire with fire is a safe rule in economics, because no reader probably will overlook the resemblance between this plan and chain stores.
"Yet the resemblance to the ordinary chain store system is more apparent than real. The chief objection to the chain is absent, since the local manager is selected from his home town, probably has been in business there and already is identified with its institutions and activities. There is no change in his status, but his backbone has been stiffened to the point of refusing credit and his chief obstacle to his success is removed in a manner which relieves him of responsibility in that part of the affair.
"We have not stated the kind of business in which this wholesaler is engaged because it is a matter of little importance. It might be dry goods or hardware or groceries or drugs without affecting the principle in the remotest degree. Our desire is to emI hasize the difference between the past and the proposed pan of this wholesale firm. Undoubtedly they discovered that instead of selling goods they were lending their credit with less return and more risk than a bank would contemplate and that financial common sense commanded a change.
"Many readjustments are taking place in distribution and some of them perhaps may be found disturbing to small groups. But in this instance the promise is plain for benefits to wholesaler, retailer and consumer a ike not only in its insistence upon the cash I rinciple but in the certainty that a tangible proportion of the unfit will be eliminated."

## Retailers and the Government.

"The Government spends millions a year on the farmer, but not one cent on the retailer," was the complaint made by a recent speaker before the convention of a trade association in Atlantic City. The complaint is not well founded either in fact or in its philosophy. In the first place, the municipal, state, and Federal Governments are all making expenditures for the direct benefit of the retailer. Every one knows of the commercial courses in our high schools, in which the pupils receive instruction in bookkeeping, salesmanship and other subjects designed to fit them for greater usefulness in the merchandising field. Then there are the Schools of Commerce and Business Administration attached to the leading universities, both state-supported and privately endowed, which are making efforts to help retailers solve their problems in the same manner that the agricultural experiment stations are helping the farmer to solve theirs. Also it should not be overlooked that whatover bonefit the farmer may derive from Government activities will be
shared in large measure by the retailers in that farmer's community, and that when the Government spends money in a productive way on the farmer it is indirectly spending it on merchants, bankers, manufacturers, and the railways as well. It is doubtful if the speaker reflected the sentiment of retailers generally when he voiced his complaint. They are not
looking to the Government for a subsidy.

The clerk who waits on customers with an out-of-the-window look in his eyes is worth about half the pay he is getting, whatever it may be. Selling goods takes every bit of a man's attention, and he will fail often enough then.

# saféty 

Women know they can safely rely upon the purity and goodness of Carnation Milk. Grocers, too, know that the safest and most profitable goods to carry are nationally known, welladvertised brands. Carnation has been the fastest-selling milk on grocers' shelves for more than twenty years. It sells in steadily increasing volume year after year. Stock turnovers are frequent. It pays to be the Carnation Milkman. Ask your jobber.

Carnation Milk Products Company
1133 Consumers Building, Chicago
1233 Stuart Building, Seattle

## Carnation Milk

"From Contented Cows"


Citizens Long Distance Service


Reaches more people in Western Michigan than can be reached through any other telephone medium.
20,450 telephones in Grand Rapids.
Connection with 150,000 telephones in Detroit.
USE CITIZENS SERVICE
CITIZENS TELEPHONE COMPANY


Cultivating the Habit of Noticing Things.
Uncle Will is a great stickler on the subject of boys' "seeing what they look at." He always wants to know all about what Henry saw when he went anywhere. I have just been overhearing a conversation between them about a "hike" that Henry took with some of the Boy Scouts.
"It was great sport," said Henry. "We went over the hill to Plummer's Hollow and on past the pond to the woods where we built a fire."
"What did you use for the fire?" asked Uncle Wiil.
"Oh, stuff that we picked up And Mr. Bradley-he's our scoutmasterchopped down a tree and cut it up for firewood. I told him you couldn't burn green wood out of a growing tree; but it burned all the same."
"What k'nd of a tree was it?"
"Oh, I don't know; I didn't notice."
"So that next time you build a fire you will cut down any old kind of a tree and expect it to burn green?"
"I suppose so. Does it make a difference?"
"Was it a white tree?"
"Why, yes, come to think I guess it was-yes; it was, a white birch."
"Well, that's the reason Birch burns green," said Uncle Will. "There are several kinds of trees that burn green. I should think a Scout wouid learn that."
Henry was a little crestfallen, but went on:
"When we passed the school on the hill, the children all came out and hollered at us."
"Was the American flag flying over the school?"
"Of course; they always have a flag in front of schools."
"Are you sure? Did you notice the flag?"
"Why, yes, I think I did. What makes you ask?"
"Because Miss Ha'ey, the teacher, brought the flag over to the house this afternoon and sewed it. She said it was so torn that they haven't been able to fly it for two or three days." "I guess I didn't notice," acknowledged Henry. "I s'pose I was thinking about the ice cream cone we were going to have when we passed the store at the Corners."
"Well, anyway, you noticed the kind of trees that make up the woods where you built the fire? You couldn't miss that."
"Sure; I've seen them hundreds of times!"
"What kind are they?"
"Pines, of course!"
"So far as I know," said Uncle Will, "there isn't a single pine on that side of the hill."
"Oh, Uncle Will! I'm sure they're pines. What kind of trees are they?"
"Every tree in that woods is a hemlock, except the littie fringe of white birches at this end, where Mr. Bradley cut the for for the fire."
"Of course you saw Mr. Wilson's cows in the field on the way up?" pursued Uncle Will with a grin.
"I begin to think I wore blinders all day," laughed Henry. I'm not going to say I saw anything. Besides I know there's a catch in that question. Whether I saw them or not, of course the cows were there. And we passed right by them, too."
"No, you didn't. Mr. Wilson has the cows on the other side of the valley. He ploughed that field yesterday. I shou:d think you would have noticed that."
"I'm not going to pretend that I did," said the boy. "How can a fellow learn to see anything as he goes along?"
"I don't want you to be afraid to tell me about these hikes," said Uncle Will. "I really enjoy your stories of them. But you don't get half the pleasure or the profit out of walks like that, or anywhere, uniess you train yourself to see all sorts of things as you go along. Maybe Mr. Bradley doesn't see what he looks at, either. A scoutmaster ought to be all the time waking his boys up to what is going on around them.
"When I was in the army. I got a very severe training in scouting. When I went through the country, I was required to make maps, showing all the things I saw-the kind of trees in the woods, the streams, bridges, houses, churches, railroads, cattle in the fields, and so on. I was supposed to notice every little thing, the way Indians do-even the relative height of hills and how much you could see from each. One learned to notice even very little things.
"Next time you go on one of these hikes, sit down when you get home and write a little story about it, tell-
ing where you went and what you saw. Each time you do it you will find yourself remembering more. And it will help you to notice things. The habit of noticing will help. you all your life-no matter in what kind of business you may be."

Prudence Bradish.
(Copyrighted, 1922.)

## Long Skirts or Short.

Toledo, Ohio, Oct. 31-Apropos of the vexed controversy on short and long skirts, permit me to present this
question from another point of view:

Long or short skirts should not be regarded as a matter of style, but from an angle of becomingness. Extremely long skirts for street wear cannot be a success, for the sufficient reason that they are uncomfortable and clumsy and are an impediment to wo graceful carriage of our modern require a length to add dignity to one's appearance. Occasion should govern the length of dresses, and not the dictates of so-called authorities. Adolph Orange.
A grasp of the hand and a pleasant smile often sells a bill of goods.


A GOOD RECIPE FOR BEATEN BISCUITS $11 / 2$ pounds Lily White flour,
5 ounces lard, $11 / 2$ teaspoons salt, 2 teaspoons sugar (dissolve the sugar in water), 1 ,
cup water. Blend with flour, cup water. Blend with flour,
lard and salt. Mix into a
stif dough with lard and salt. Mix into a
stiff dough with water in
which sugar has been dis which sugar has been dis-
solved. Work well. Beat or solved. Work well. Beat or
roll until dough blisters.
Bake in moderate oyen until Make in moderate oven until
Bagh in mown. light brown.

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 in-
structed. structed.

## Lily White

"The Flour the Best Cooks Use"

## Is Best for All Around Baking

Your grocer is supplied with Lily White flour. He will sell you a sack. Try it for all general baking. If you do not like it, your grocer will take the flour off your hands. Read our standard guarantee!
If Lily White flour could not prove to you that it is all we say it is, this guarantee would not be made. Think this over -then decide to use the best flour you can buy.
Why You Should Use Lily White Insures excellent baking results.
Lily White is milled from the finest wheat grown in America. It is cleaned, washed and scoured eight times. It is milled by the most extensive and complete process known to modern millers. It comes to you a clean flour, properly balanced, of excellent color, volume and flavor. For three generations women have found it the best flour for all general baking. You, too, will be delighted and surprised at your baking triumphs once you have used it.

## 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 pront being placed in position to supply the demand we are help-
ing to ing to create for Lily White Flour

## Signs of the Times Are

Electric Signs
Progressive merchants and man-
ufacturers now realize the value ufacturers now realize the value
of Electric Advertising. of Electric Advertising.
We furnish you with sketches,
prices and operating cost for the prices and operating cost for the
asking.

## THE POWER CO.

Bell M 797
Citizens 4261

## FACTS AND FIGURES

If you realized no more profit on your regular line than you do on ground package coffee you would soon go broke. Figure it out yourself.

Why don't you buy your coffee in the bean and grind it as you sell it-in your own store, and double your profits as well as your sales?

Do the Tea \& Coffee Stores sell ground package coffee? Do a little thinking; just working hard will never line your pockets with wealth. Get ready for the fall trade now.

Let us tell you more about it.
B. C. HOLWICK (Maker)

Dept. F
Canton, Ohio


Michigan Retail Dry Goods Association. President-J. C. Toeller, Battle Creek.
First Vice-President-F. E. Mills, Lansing. Second Vice-President-W. O. Jones, Kalamazoo.
y-Treasurer-Fred Cutler, Ionia. Manager-Jason E. Hammond, Lansing.

Hats Designed For Wear at Winter Resorts.
Not for several seasons has Paris offered a wider variety of novelties than for hats designed for Winter resort and early Spring wear. They are offered not only in materials used to make up these hats, according to the current bulletin of the Retail Millinery Association of America, but they are seen in trimmings and shapes as well. In some of the models with a more or less Winter touch suede is among the prominent materials, combined with angora to match in jacket and puil-on sets. A baronette satin is used in shapes that will later make use of Milan straw. In the more purely Spring types grosgrain ribbon and visca are combined in the larger shapes with Milan expected to have another big season. Soft brims of satin or allover visca hair are combined with crowns of fine Milan. Old-fashioned Bengaline-heavy ribbed-silk is also given a Spring outlet.
Some of the new advance models show crown, brim and trim of bright taffeta, with self-fuff ioop underbrim. Printed chiffons and georgettes are edged with looped silk floss. The combination of taffeta and timbo straw is seen, and bright chiffon velvet is used to face large straw bodies. The paisley vogue is carried on in printed challis sets.
The bulletin goes on to say that among the trimmings for the new season will be antique Danish embroideries in applique. Thick ostrich tassels trail from black satin off-the-face shape. Belting ribbon is used extensive:y. Long lace veils are attached to hats, falling over the front, down the back or draped. Bordered veils are well-favored. Pleatings and cordings are prominent in the advance showings, with taffeta much used in this way. Satin hats show the use of "matron" bows placed high at the right side. Ostrich and coque are shown intermingled to make sports bands on body hats. Metal ribbon flowers are appliqued all over small shafes.

Also included in the decorations for the new season are gelatine coral sprays used as appliques on all-over faille shapes of good size. Waxed white hair lace is used to trim velvet shapes. Green felt oak leaves are used to cover crown and brim of large canctiers, and natural jute lace covers crepe hats. As to colors, white and yellow reflect the popularity of those
shades at Deauville, while Lavin green and crushed strawberry are predicted as strong colors for the Winter resort season here.
Situation in Cotton and Cottons.
Cotton quotations went to a high record for the season during the past week, and, although the inevitable recession followed, a strong undertone prevailed. From all the evidences it would appear that, in practically every portion of the growing districts, the cotton has passed out of first hands and is held by buyers who are able to keep it until the price offered is attractive. No trouble seems to be experienced in financing such holdings, though the amount of loans by the War Finance Corporation cuts only a minor figure in the process. The figures showing the amount of cotton ginned up to Oct. 18, which were made pubic during the week, proved no surprise. The trade estimate put it at about $7,000,000$ bales. The figure reported was $6,962,034$ bales. This compares with 5,497364 bales at the same date last year and $5,754,582$ in 1920. The ginning report of the date mentioned affords no basis on which to estimate the final crop. In the last fifteen years it has varied from 38 to 68.9 per cent. of it, the average being 50.3 per cent. Most observers are agreed that this year's crop is coming faster to the gins than usual. But, even at that, the ginning to date must form a larger fercentage than ever before in order to keep the crop at 10,000,000 bales. While domestic takings have been quite satisfactory, exports still lag behind. But exports of cotton goods show an increase. The goods market is active and quite buoyant with prices showing a continuing advance when fabrics are not withdrawn from sale. This applies to both the gray goods and the finished cloths. A strong demand keeps up for knit underwear which may help the movement to open up next Fail's or enings after Election Day. Hosiery has also come in for more attention.

## Form to Display Hosiery.

A new type of window display leg to show women's hosiery is now being flaced on the market by an Eastern firm. The article is modeled from life and follows very closely the natural development of the knee, calf and ankle so that the hosiery is displayed to marked advantage with no creases or bu'ges. It is made of papier mache and enamelled in flesh color. The leg is in a posed position, with the foot pointing downward and resting on a special mahogany-finish wood holder.

It is a pretty mean man who inflicts on his wife the grouches that he has been afraid to spill during the day.

## We Wish You Would Come and See Us

1. Because our stock is more complete than it has ever been and we are in position to sell you reasonable merchandise at lowest prices because this merchandise was bought on the lower cotton market.
2. Because we would like to have you see our store and how we ar equipped to handle your business with the best of everything.
3. Because we would like to talk over any problems you have and be of any assistance possible. If you are thinking of putting on a sale, please consult us and we will help you to the best of our ability without any charge.
4. Because we would like to get better acquainted, as we feel that by better mutual understanding our mutual dealings wifl be much more by better mutual understanding our

When may we expect to see you in the House?
grand rapids dry goods co. wholesale only

Duroßelle

## 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

CHICAGO, ILL

## The Glove and Mitten Season Is Now On

Our lines are complete. We advise buying now, as prices are advancing rapidly.

Special in Canvas Gloves, No. 281-8 oz. @ $\$ 1.25$ per dozen.

Send for sample pair.
Quality Merchandise - Right Prices - Prompt Service

## PAUL STEKETEE \& SONS

## wholesale dry goods

## GRAND RAPIDS, MICH.

# $\$ 16.00$ 

Per Dozen. A strong line of men's

## Flannel Shirts

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

## PRICES CURRENT ON STAPLE DRY GOODS.

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

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| Linings. <br> 30 in. Black Satine $\qquad$ <br>  <br> 36 in . Radiant Bloomer <br> 36 in . Percaline $\qquad$ |  |
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## White Goods.

All widths and both finishes of Indran
Head, account strike, at value only.
Ginghams and Wash Goods.
 , bett quality from
39 in. Tissues
$39 / 40$ In. Voiles

 36
32
32
32
36
36
27
27 32 in
36
27
36
36
 Percales.


Crashes.
 16 in. Irish luantities. Br. Linen Crash $161 /$
 16 in . Blea. Linen Crash. from $181 / 2$

$4 \mathrm{in}$. Mercerized Damask.


## owels \& Wash Cloths

Turkish Towels from $\$ 2.25$ Q9.00 depending on size and quality, and whether Huck Towels from $62 \frac{1}{2} \mathrm{c}$ © 96.00 per doz depending on size and quality an whether part linen, hemstitched, etc
Wash Cloths from t5ic per doz. to si.jo
and Whether plain or fancy
fath Sets from 75 C \$ $\$ 1.30$ each

| Draperies. |  |
| :---: | :---: |
| Harmony Art Cretonne ------------ |  |
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|  |  |
| ©62c, depending on quality. |  |
| in. Plain \& Fancy Marquisettes |  |
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| Curtain Nets from $25 \mathrm{c} @ 621 / 2 \mathrm{c}$, depending on width and quality. |  |
|  |  |
| 2 Cot | ted Bl |
| 72 Cotton | Felted B1 |
| 74 Cotton | Felted Blankets |
| 776 Cotton | Felted Bl |
| 776 Cotton |  |
|  |  |
| \%xx ${ }^{\text {a }}$ | kets |
| 2x80 cotton |  |
| conds about 5 to $10 \%$ less |  |
| ngles and | ingle 2nds |
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| Singles and Single 2nds |  |
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| ${ }^{80}$ Plain |  |
| econds about 5 to $10 \%$ le |  |
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|  |  |
| Seconds about 5 to $10 \%$ less. |  |
|  |  |



Camp Blankets Camp Blankets. 250 Auto Robes Auto Robes.


White
Colors
Carpet Warp.


Colors ------------------------------- 50


3 lb Quilted Cot. Batts.



## 42 in . Pepperell Tubings.




Lonsdale
4.4 Bleached Cottons.

## Hope Cabo Fruit


Black Rock 4-4 Brown Cottons.
Ciant


Tlcking.
Straw Ticking Ticking.
Feather Tickings from
Fancy Satine Tickings from
 220
260
260

Denim.
--------
In Various colors Prints.
36 in . Bleached Curity Gauuze Better Grades Curity Gauze $071 / 20 \overline{0} 01 / 2 @ 10$ Small Flags. Larger sizes from $4 \times 6 \mathrm{ft}$. to $10 \times 15 \mathrm{ft}{ }^{1} 90$
ranging from, each

## 25 in . White Shaper Goods.

25 in . White Shaker 27 in White \& Twill. Shaker $121 / 2 @ 141 / 2$
27 in
36 in
36 in
36 in in. Dig
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Notions.
Star Snaps, gro.

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## Bte Bra Bra

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|  | 59 |
| :--- | :--- | :--- |
| Belding Sik, Thread, doz. | yo da., doz. |
| Cobro Silk net with elastic, gro.------ | 56 |

Gainsborough Hair Nets
Single Strand
Wolverine nets, gro. Colton, per box 9
R. M. C. Crochet Con
B-4 O. N. T. Cro. Cotton, per box 9
$\begin{array}{ll}\text { Silkene Crochet Cotton, per box }-- & 90 \\ \text { Sansilk Crochet Cotton, per box } & 55 \\ \text { M \& K or Dexters Knit Cot }\end{array}$
M \& K or Dexters Knit. Cot., white,
per box
Allies Yarn, bundle
Fleishers hnitting Worsted jkeins ${ }_{20}^{7}$ Fleishers Spanish worsted bal's Fleishers Saxony Balls
Fleishers Saxony Balls Knitting Worsted Balls
Fleishers Scoteh \& Heather Balls 2
Excello Suspenders, doz.
President Suspenders

| President | Suspenders, doz. |
| :--- | :--- | :--- |
| President |  |
| Suspenders, Ex. Heavy | 450 |

Infants' Hosiery.

| Cotton 1x1 Rib Hose |
| :--- | :--- | :--- |
| Combed Yarn 1x1 Rib Hose |

Combed Yarn 1 x Rib Hose -....
$\begin{array}{ll}\text { Mercerized Lisle Hose, Cashmere } \\ \text { Sik H1. \& toe, } 60 \% \text { Wool Hose } & 4121 / 2 \\ \text { Silk \& Wool Hose } & 12 \%-21 / 2\end{array}$
Children's Hosiery.
BS No. 1 Cotton Hose --M. R. 2 Thread 200 Needle, 3 lbs on 9 F. $071 / 2$ 2 Thread 200 Needle, 3 lbs R. on 9 F. $25 / 81 / 8$ $\begin{array}{llll}\text { Misses Mercerized } 300 \text { Needle } \\ \text { Combed Yarn Hose } & 2.25 / 7\end{array}$ $\begin{array}{llll}\text { Misses Combed } 28 \mathrm{oz} \text {. Dou. card. Hose } & 1 & 35 / 7 \\ \text { R. \& } & \mathrm{F} . .05\end{array}$


## Ladies' Cotton \& Silk Hosiery

 176 Needle Cotton Hose 220 Needle Cotton Hose -------220 Nee. Co. Yarn, seam back Hose232 "Burson", rib top
Burson", rib top, out size Hose 520 "Burson". split sole sout Hose
220 Needle Mercerized 220 Needle Mercerized
Pmt. 110, lisle, hem to
440 Needle full Mercerized
Fibre Silk Hose Silk Hose Pmt. 110 Silk \& Fibre 18 in fibre boot mock sm. 10 Strand 18 in. Boot Silk

Ladies' Fleeced \& Wool.



## Men's Hose.

E. \& F. Hose Cotton Record, med. weight Cotton 176 needle Cotton Hose Hose 200 needle full mercerized Hos Pure Thread Silk Hose Hose Nelson's Rockford socks. bdi.
Nelson's Rockford socks, bdi.

## Childs Walsts <br> "Cub" Knit Whilds Walsts.

 Fleece Union Suits Underwear Egypt Ribbed Union Suits "Hanes" No. 958 Ribbed U. S. | Rise |
| :--- |
| $-\quad .621 / 2$ | $00 / 20$ Part Wool Union Suits, all sizes 1050

$50 \%$ Wool Union Suits


Boys' $72 \times 80$ pin check Ath. Stan. S.
"Hanes" 756 \& $85672 \times 80$ pin check
Vellastic Visses' Underwear. $\mathbf{V} 00 / 16$
 Med. weight Fleeced Union Suits 5 Rise $\begin{array}{lll}0.62 / 2 \\ \text { Rise } & .50\end{array}$

 7 lb. Brush Back Vest \& Pants, Heavy Fleece Vest \& Pants, F Wool Vests \& Pants Medium Wt. Ribbed U. S. -11 lb . Brush Back Union Suits, Silkateen \& Wool U. S. .-...-Reg.
Mer. \& Wool Union Suits $\begin{aligned} & \text { Ex. } \\ & \text {--Reg. } \\ & \text { Ex. }\end{aligned}$

 1x1 rib Tu. V. N. vests, lace tr. Reg. ${ }_{2}^{2} \underset{2}{2} \frac{25}{2}$ 12 cut, lace \& cuff knee Union | x1 rib, band \& bodice top lace |  |
| :--- | :--- | :--- |
| union suits | 625 |


 $\begin{array}{ll}\text { San. Fleeced Shirts \& Drawers --- } & 650 \\ \text { "Hanes" rib. shirts \& drawers } & 750 \\ \text { Wool Shirts \& Drawers } & 5 \\ \text { Wan }\end{array}$ Wool Shirts \& Drawers
San. Fleeced Union Suits
Heavy Ribbed Union Suit
Part Wool Union Suits
Mer. $\&$ Wool Union Suit

Lawrence Shirts Spring. Drawers $700 @ 750$ | Bal riggan Shirts \& Drawers |  |
| :--- | :--- |
| Balbriggan Ecru Union Suits |  |
| Bible |  |
| 8 | 850 |

 Ribse pin check nainsook, Ath. S. 5 373/3
$72 \times 800$ pin check nains. Ath. Suits 6825
Fancy striped nainsook Fancy striped nainsook
Fancy Strip Madris -
Bathing Suits for Spring Delivery.
Men's all. pure worsted, plain All pure worsted with chest stripes 3200 Ladies pure worsted plain ---adies all pure worsted striped and 27 Men's Dress Furnishings.
----- 10
 "Challenge" cleanable, doz.
68x72 percale dress shirts
Fancy Madras Dress Shirts $13-500_{21} 0100$
Silk \& Satin Stri. on good gr. $2250 @ 3600$ Men's Work Furnishings.
No. 220 Overalls or jackets
No. 240 Overalls or jackets
No. 260 Overalls or jackets
Stiefels,
Ont No. 260 Overals or stripe, Wabash
stripe
jacket, 2 seam triple stitched or
slack sateen work shirts, good qua.
$\mathbf{1 3}$
$\mathbf{9}$

$\mathbf{0 n}$ | Black sateen work shirts, good qua. 9.900 |
| :--- |
| Golden Rule work shirts |

 Boys' Furnishings.

 68x72 Dress Shirts
"Honor Bright" Stifels Wabash
Honor Bright" Stifels Wabash
Stripe Romper, red trim -...--
Honor Bright" Khaki Romper,
Red trim Bright", Plain Blue Romper, 800
Henor trim
Red
Ladies' Furnishings.
Middy Blouses, red, green or navy,
Parker \& Wilder, wool flan., each

| Tricollette Overblouses, each $\quad$ each 400 |
| :--- |
| $64 \times 60$ Percale aprons, Lights |
| $64 \times 65$ |
| $64 \times 60$ Percale aprons, Indigo |



[^1] *


$\square$ 8es


[^2]





Michigan Poultry, Butter and Egg Asso-President-J. ${ }^{\text {clation. W, Wyons, Jackson. }}$ Vice-President-Patrick Hurley, troit. Secretary and Treasurer-Dr. A. Bentley, Saginaw.
Executive Committee-F. A. Johnson Executive Committee-F. A. Johnson,
Detroit; H. L. Williams, Howell; C. J.
Chandler. Detroit.

Sauerkraut Scientifically Made With Bacteria.
They are making scientific sauerkraut at the Department of Agriculture in Washington. It is a product obtained by the use of "cultures" of certain bacteria, which contribute the desirable flavor.

Ordinarily sauerkraut may be firstrate or it may be inferior. That is because its quality depends large:y upon accident. The material must undergo fermentation, which is the work of bacterial "germs." If the germs are not of just the right species, the product is unsatisfactory.

Government experts have isolated the particular species of bacteria that make the best sauerkraut. They have identified certain others which are undesirable. The problem, then is easily solved by contributing a small quantity of a culture of a desirable sfecies. They multiply with great rapidity, and, having a favorable start, shut out the bad ones. Thus the sauerkraui is sure to be of first-ciass quality.
As a r sult of these experiments, cultures of the proper bacteria will soon be on the market, so that anybody can buy them and by their use make sure of producing sauerkraut of the highest grade.
It is by the application of like methods that the department has recently succeeded in producing Swiss cheese equal to the imported article and indistinguishable therefrom. In that case cultures of two species of bacteria are used, one of which gives the desirable flavor and aroma, while the other fights and subdues germs of objectionable varieties. The cultures employed were originally obtained from imported Swiss cheese.
Roquefort cheese owes its much-appreciated aroma and flavor to germsnot to bacteria, however, but to microscopic fungi. The fungus concerned, in feeding upon the ripening cheese, makes the familiar bluish-green streaks. It was obtained from imported Roquefort by the experts in Washington, who have so utilized it as to produce from cow's milk an imitation quite equal to the original, which is made from sheep's milk.
In brewing establishments nothing is considered quite so important as the preservation and fropagation of particular species of fungous germs, called "yeasts," for accomplishing the work of fermentation. Only recently have wine-makers applied the same
principie in their business; and, thanks to a recognition of the potentialties of selected yeasts, it has actually been proved practicable to make excellent wines from apple juice.
The flavor and aroma of sherry are not due to the grare juice from which the wine is made, but to the fungous germs that cause its fermentation. In the soil of the Xeres district of Spain these fungi are native. Floating about in the air, or adhering to the skins of the grapes, they get into the vats of freshly pressed grape juice and, multiplying in incalculable numbers, give to it the peculiar sherry flavor. If the proper yeasts (obtained from the sedimnts of the vats) are introduced into the appie juice a wine is obtained that is hardly distinguishable from sherry. If the happy days ever come back, any farmer can turn out sherry, hock, madeira, sauterne, or even chamfagne, from his apple orchard by the aid of yeast derived originally from European vineyards and put up in little bottles.

Bad Eggs For Good Hens.
Rotten eggs offer a somewhat puzzling economic problem. Stale ones seem to find a ready market, but those that are really back numbers in an extreme degree do not invite purchasers.

Hence the new idea of utilizing them as feed for poultry. For that purpose they can be "broken out," cooked, dried, ground up and packed in barrels. Cheap and guaranteed nutritious.

The Federal government has not wholly approved of this scheme, being apprehensive lest the product be employed in one way or another as human food. Accordingly, it was disposed to insist that the preserved rotten eggs should be "denatured" by mixing with them certain chemicals. The suggestion however, was not deemed practicable, because such treatment would necessarily render the stuff impossible as chicken feed.
To get over the difficulty, decision has finally been made that rotten eggs for poultry feed shall be admitted to interstate commerce if they are hardboiled, and then ground up shelis and all. Or, as an alternative, they must be broken out and 50 per cent. of cottonseed meal added. In either case, it is thought, they will not be deemed desirable for human consumption.

Don't fail to know what goods are in your stock, and where to find them quickly.

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Jobbers of Farm Produce.

## Lewellyn \& Co. WHOLESALE GROCERS

Grand Rapids and Detroit

## BLUE GRASS

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 7 lonia Ave. N. w. Grand Rapids, MichiganThey have a splendid line-both "new and rebuilt."

## THE TOLEDO PLATE \& WINDOW GLASS COMPANY Mirrors-Art Glass-Dresser Tops-Automobile and Show Case Glass <br> All kinds of Glass for Building Purposes <br> 501-511 IONIA AVE., S. W. <br> GRAND RAPIDS, MICHIGAN

## MILLER MICHIGAN POTATOCO. Wholesale Potatoes, Onions Correspondence Sollicted <br> Frank T. Miller, Sec'y and Treas.

Wm. Aldeg Smith Building
Grand Rapide. Michitas

Propagating Whales For Meat in the Great Lakes.
Recent recognition of the value of the whale as a meat-producing animal has suggested the idea that certain cetacean species might, for that very purpose, be introduced into the Great Lakes and bred there.
At first glance such a notion might seem an absurdity, for two reasons. First, whales are too big to make practicable their transportation from the ocean to the lakes; second, they belong to the sea, and not to fresh water.
When the matter is duly considered however, these objections disappear.
Whales are all sizes from the gigantic sulphur-bottom, which is the biggest animal that ever lived, attaining a length of eighty feet and a weight of forty tons, down to the everyday porpoise, which - though most peorle are not aware of the fact -is a small species of whale.

Whales, it is true, are native to the ocean; but they are mammals and not fishes, and the sea is to them merely water in which to swim-just as you or I swim in it on occasions. Unlike ourselves, they do not come out of it, but they are obliged to rise at intervals to the surface in order to fill their their lungs with air. Like ourselves, they are air-breathing animals.
There is no reason whatever for supposing that whales would not be as comfortably at home in fresh water as in salt water if there were enough of it. There is plenty of it in the Great Lakes, the combined area of which is about equal to that of the Mediterranean. Lake Superior is over 1000 feet deep in paces, and the Northern !art of Lake Michigan has depths exceeding 900 feet.
In choosing a species of whale for introduction into the Great Lakes it would be necessary, of course, to consider the matter of food supply. The sperm whale subsists mainly upon cephalopods related to the cuttlefistes, which are not found in fresh water. A like difficulty would apply in the case of the right whale, which feeds on minute pelagic mollusks and crustaceans. Both, however, are impossible by reason of their great size.
But there are $f$ :enty of fishes in the Great Lakes, and there is no lack of fish-eating whales. One of these, the little piked whale is found in large numbers along the Atlantic Coast from Labrador to New Jersey. It is about twenty-five feet long when full-grown, and attains a weight of a ton and a half.
This whale, known to science as the least rorqual, is a shore-frequenting species, avoiding the high seas. It frequents bays, estuaries and other shallow waters in pursuit of fish.
To obtain specimens a ive would not be at all difficult. The little piked whales are often caught in the nets and traps of fishermen and, because of the damage they do to traps and nets, the fishermen usually kill them, regarding them as a nuisance.
They are hardy animals, and it would surely be practicable to transport living and healthy specimens by rail in suitab'y constructed tank cars from the Atlantic Coast to the Great Lakes. There they might be expected
to breed rapidly, when once introduce being freed from the destructive fersecution of their natural enemies, chief among which are the swordfish and the ferocious orca or killer whale. If, with proper protection, "herds" -in the ocean we would call them "schools"-of little piked whales were established in the Great Lakes, they might, after a while, form an important source of meat supply. Wha:e meat is hardly distinguishable from beef, either in appearance or in flavor. When raw it is red, and the fat looks exactly like beef fat. In the markets of San Francisco and Seattle it now sells at ten to twenty-five cents per pound, according to cut. Considerable quantities of the meat have been ship ped in refrigerator cars to Eastern cities from the Pacific Coast. It is now being canned on a large scale at Victoria, B. C. Whale steak roast whale and whale in other appetizing forms are offered on the menus of some of the best hotels and restaurants in New York, Boston and Phi:adelphia.
If little piked whales were successfully bred in the Great Lakes, they would yield valuable products other than meat. Their hides to-day are worth eight cents per pound for leather. The oil derived from their jaws (the finest known for certain lubricating purposes) sells for $\$ 8$ a gallon.
The :ittle piked whale is one of the whalebone whales. But the whalebone, which it carries in its mouth, has no commercial value, being too small. There is no question of the fact that the early progenitors of modern whales were land animals; but their descendents took to the sea, doubtless because it offered a more plentiful supply and, no longer needing legs, lost them. This remark applies to hind legs. The forelegs of whales are represented by their flappers. As if to prove the above mentioned theory, the sperm whale possesses a rudimentary thigh bone. So, likewise has the Greenland whale, with the addition of a rudimentary tibia.

Our Duty to Armenia.
Detroit, Oct. 31-All eyes are now turned to the coming conference, and friends of Armenia are anxiously asking themselves the question: "What is going to be done for the Armenians?" Somehow or other, every one feels that now or never will Armenia's wrongs be rectified. The only real protector that Armenia is counting upon is this country, and this we should consider an honor to us. Are we going to rise to our opportunity? Are we going to do our duty by her Are we going to do our duty by her heroically and manfully, unafraid of what the Turks and their friends will
think of us? Now is the time. think of us? Now is the time. This is the supreme test. With this last chance lost, we fear that in the verdict that posterity will surely pass on those responsible for Armenia's wrongs America will fare no better than the rest of the world, which she reproaches for its selfishness and greed.
I realize that some people will argue that this country has been doing her utmost to relieve distress in Armenia for the last six years or so-distress that was due to no fault of oursand that they can't see what more could be done for them. We can and ought to make his country safe for the Armenian. Nothing short of this would be fulfilling our duty to strick
en Armenia. en Armenia.

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## ONIONS

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Vinkemulder Company Grand Rapids, Michigan

## What Is the Matter With the

Grandville, Oct. 31-What is the
matter with the churches?
This question has been asked again and again without being satisfactorily answered. Perhaps there is no answer. To say that the church is going down because of dry church is going down saying much. It is like saying not saying much. It is like saying that the swelling kernel of corn bursts its bounds it grows.
cause
We foor humans cannot grow a tree; only God can do that. Neither can we produce a blade of grass or the smallest weed; it requires the workings of Nature, with a big N to do even that. Small job, isn't it? Nevertheless the wisest scientist in the world falls down when he tries to plain how a tree or plant grows.
than are up against it in more ways than one when we get to investigating the great things in nature, all of which are past our comprehension. We know the tree grows,
Aye, there is the rub-and we stick Aye, there
right there.
What is the matter with the churches? Why, nothing, says one. They es? going, right along doing business are going right along doing business
at the same old corner. Indeed, are at the same old corner. Indeed, are
they? One minister has been cast out they? One minister has been cast out
of the church because he said that of the church because he said that Gome bible stories
God is not good.
Chury few even in the Christian church take every statement between the lids of that book as the inspired word of God. It is no longer heresy to question some biblical sayings as emanating from another source than from a most high God.
And yet, with all our enlightenment, the churches are trending downward. The interest manifested in Christianity is not what it was fifty years ago. single minister worked wonders in the widderness and builded a church edifice that was the pride of the country round for many years. To-day that monument to the minister worker's memory still stands, but its pulpit no longer echoes to the voice of theology, nor does the congregation gather there Sundays and sing praises to the Heavenly throne
Less than five miles distant is another church edifice erected by another wing of the same army. This, too, is deserted, given over to the occupancy of bats and rats. Why is it? There must be a reason for it.
I am not attemfting to give the cause for the decadence of the church. Wiser brains than mine may possibly do that. Numerous theories with re gard to conditions have been frequenty advanced, none of which have probably hit the nail square on the head.
In some towns community churches have come to take the place of the old sectarian denominations; for better or worse, I do not know It certainly concentrates the religious army into more solid formation and with nore members there is more money at hand to pay for preaching. Ministers of higher mental ca iber may thus be obtained, which is satisfying to the congregaton, however much is won o lost to the real good of the church.
Even back in the early days all ministers were not shoulder-hitters for the cross. A few there were whose liberality rather rasped on the nerves of the truly orthodox. I remember one of these, brainy, liberal genial kind and enthusiastic in his calling, who served the same church for more than thirty years and passed on a few years ago mourned by thousands to whom he had been as an elder brother during the stress and storm of monumental sorrows at the bedside of the sick and the graveside of the dead.
That one divine married more couples and preached more funeral sermons than any half dozen ministers in the State.
He was a good man, even though there were those uncharitable enough to doubt his theology. This man had a loyal church. Seldom were there
empty seats in his tabernacle, which, being true, does not argue that it is a falling away from the old orthodox Christianity that is the cause of the decline of church attendance to-day.
We must look elsewhere for this decline of holiness in the land.
Automobiles! Is it true that the beginning of ack of interest in church attendance dates from the appearance of the first automobile?
Many feople argue this way, and in a manner they are partly in the rght,
but not wholly so. People are wiser in this generation than in the last. There is less ceremony and more of practicality in everything they do. The old funeral gloom of worship is no longer a drawing card
Some churches have become awakened to this fact and are governing themselves accordingly. New church buidings are equipped with gymnasiums and some attention is paid to amusements. innocent amusements, and of a healthy nature of course. No doubt this is a wise step, and taken none too soon to save a complete debacle in church affairs.
The world war had much to do with church failure to enlist the interest of the people. Thousands of bright young lives were snuffed out in that great struggle for the salvation of our National life.
Up from the fields of France, along the Rhine, where so many brave boys fell victims to a hellish and brutal war there arose fleading voices, calling for a salvation of immortal souls which the church methods of this country and Europe did not touch.
It was a demand for filling this vacant space that rebuked the narrow isms of orthodoxy and called for broader, more sane and sensible belief in that immortal life for our fallen so:dier boys which no church had been able to offer. This demand has gone on, filling the minds of men with boader, more cheerful disposition of our beloved dead to which the church s must come if they would avoid fina dissolution.

Old Timer.

## Her Age

It is not an ordinary lawyer who can overcome a woman's reluctance to tell her age, as was illustrated in a case recently tried by Charley Ward in Judge Brown's court.
"And what is your age, madam?"

## asked the attorney

"My own," she answered promptly.
"I understand that, madam, but how old are you?"
"I am not old, sir," with indignation. "I beg your frardon, madam. I mean, how many years have you passed?"
"None; the years have passed me." "Al:?"
"I never heard of them stopping."
"Madam, you must answer my question. I want to know your age.
"I don't know that the acquaintance is desired by the other side."
"I don't see why you refuse to answer my question," said the attorney, coaxingly. "I am sure I would tell you how old I was, if I were asked."
"But nobody would ask you, for everbody knows you are old enough to know better than to be asking a woman her age, so there."
And the attorney passed on to the next question.

It is probable that more money is lost through quantity buying, except by the sellers, than is made by it. The extra discount is usually more than lost through the deterioration and slowness of turnover.

## What a Dollar Did For Me.

"Just sign your name to this slip, pin a dollar bill to it and mail it in the enclosed envelope." So read the circular letter which offered me a four months' trial subscription to a trade journal for a limited period.
I had never been much of a hand to read business magazines, but I decided to try this one dollar's worth.
Now let me tell you some of the results of spending that dollar, some of the opportunities that came to me during the dollar's worth of subscription, without going on to say what has come my way as a result of the continuation of the subscription.
Along came the first number of this trade paper for which I had sent my dollar bill.
There was an account in it of a fellow who had doubled his business by taking on certain new lines. It set me thinking. Some of the lines mentioned looked as if they might sell. I investigated one of them and ended by stocking the goods, which moved off readily.
It seemed that people were ready for the new line. If I had taken on the line and oferated in my usual manner, I would not have done much, but I followed the suggestions of the manufacturer who sent advertising and display matter and showed me what to do.
Part of my decision to turn over a new leaf and get up-to-date was due, I believe, to reading in the trade journal frequent articies. These articles always made me realize that I was taking it pretty easy, and that the business rewards are for the men who hustle after them instead of waiting for them to come along. I began to show more "pep" in my business. I had "pep" enough in reserve, but previously most of it had gone into outside affairs, like the lodge and sports.
I had always advertised some in the local papers, but I didn't know how poor my advertising was until I read some of the ideas about good advertising when the afpeared in the trade journal. I saw my advertising was just about good enough to be called advertising, and that was all. I began to study up how to advertise. The trade journal had articles about it and samples of advertising and I bought a book or two on retail advertising.
Pretty soon I began to do better, and my advertisements began to produce results, and from that time they have been improving, until now I don't take a back seat for any of the merchants in my town.
The one thing I discovered was that there are a lot of new things in the way of equipment that I did not know about, or at least hadn't thought anything about. I kept seeing equipment advertised in the trade journal and it set me thinking. I was doing business in too old-fashioned a way. I needed to get equipment that would help me to handle business better and faster and save money all of which meant more profits. I wrote to advertisers and talked with salesmen until I found what would help me most, and bought. Then I rroceeded to add a little new equipment whenever I could spare the price.

By getting certain items in this line
ahead of other stores, I got a little advertising out of them. The newspaper would make free mention of the fact that I had installed this or that device for the benefit of my trade. When others put the same thing in later, the novelty of the idea was gone and it had lost its advertising value.
It didn't take me long to discover that the advertising pages, as well as the reading pages of that trade paper, were pretty valuable to me. I studied them carefully and wrote to many of the advertisers. In flenty of instances the enquiries did not result in my buying, but in many cases they did, and I can count up a score of advertisements, within the period of that dollar trial subscription, that resulted in returns of many times the dollar invested, and the returns are still coming.
If I had stopped with subscribing or the paper and had not read it I would have been out a dollar, but it never was my way to spend one dollar or more without trying to get my money's worth from it, and this time I certainly got the biggest return I ever did for that amount of money Frank Farrington.

## Harry Lauder's Favorite Reading.

"My bank book is my favorite reading, I confess. I do my work for the love of it because my heart is in it. But a bank book can be thrilling-the best literary thriller in the world. Next to the Bible, the bankbook is the world's greatest book. The edition of the bank book is too limited. Every man should have his copy. And he should keep it for private circulation -very private. No other one in the world should know what is in that precious bank book. The Scots have a proverb: 'Aye, keep somethin' to yersel' ye would na tell to ony!' That's your bank book. On every page there should be something nicer than on the page before. And every bank book should have a har py ending. On the last page the end should be: 'Continued in our next.' The bank book should be the foundation of the family library. People open the check book too often and the bank book not often enough. The check book's too full of reading matter!"

## A Catchy Sales Idea.

Oftimes, merely a different sales angle will enable you to clear your sheives of old stock. Most selling is done through an idea. If the idea takes hod of the public fancy the sale is made. If you want to move some merchandise now announce that you are holding "An Even Break" Sale on this merchandise. One way of advertising it is to take some black enamel and draw a thin line across your window glass so it will appear as if it had been broken evenly. Use a sign that reads:

It Is an Even Break
All we're going to do is to get our money back-and get the room we need for new goods.

A merchant may have been in business in his present location many years and yet be mistaken in thinking that everyone within trading distance knows about his store and the stock carried.


The 2 -pound carton of prunes is the big merchandising idea back of Sunsweet this year. And it is tied to a big advertising idea: "Shake hands with health every day."

Our advertising in the national magazines, our advertising in the newspapers, our outdoor advertising, our dealer-helpsall will feature the 2 -pound Sunsweet carton linked with a slogan that will soon be on every tongue.
"Shake hands with health every day" is a slogan that has ring and that has swing. It is easy to remember and repeat. Andbecause it has the "health-punch" it hits home to every reader.

In the 2 -pound Sunsweet carton the California Prune $\mathrm{E}^{3}$ Apricot Growers Association has given you a new unit of sales that is bound to go big. The advantages of handling prunes in cartons are easy to see: There is no shrinkage of fruit. No loss from down weight or sampling. You spend no time wrapping. You have no
packaging expense. It automatically increases your unit of sales. And it gives you an automatic display of Sunsweet Prunes for your windows and shelves.

To the consumer, too, the 2 -pound carton of Sunsweet Prunes is a "happy idea." It is clean. It is handy. It keeps the fruit flavor-fresh. And it appeals alike to the small family or the large family with the small-sized pantry.

Now that Sunsweet advertising is focused on a pick-off-the-shelf package, it is going to be of more help to you. Translate the message of Sunsweet-"Shake hands with health every day" into cashregister termis and you have: "Shake hands with profit every day."

That, by the way, is the title of a little book Paul Findlay has written for his Sunsweet friends. Send for it today! And stock up now on the 2 -pound Sunsweet carton-the biggest idea in selling prunes that has yet been put over!


Gabby Gleanings From Grand Rapids. Grand Rapids, Oct. 31-That the patronage of the commercial travele is a very large item for consideration by the hotel proprietor, there is no question; that the hotel-keeper is also aware of such fact, there is no doubt The great trouble in the past has been a. lack of co-operation; the absence of a channel through which there might e a free expression of ofinion regarding all matters of mutua: interes o the respective parties. That condition, has now passed, due to the action of the Tradesman in opening its columns to the discussion of the question from both sides in a fair and mpartial manner. Nothing can ever be accomplished by committees which permit themselves to be subsidized by the hotels by accepting free dinners and banquets, which is too apt to be the argument employed by hotel men in handling the question. Of course, committees who accept such courtesies from the hotel men effectually tie their hands so that thev cannot properly represent the interests they are expected to serve. The traveling salesmen should understand the fee:ing of the hotel-keeper toward him; that his business is by no means smali and inconsiderable, and that his influence for spreading favorable comment throughout the country is not to be overlooked.
It is regrettable that we had not gotten together before, as we believe that much of the newspaper and other agitaton would have been entirely avoided or greatly minimized.
The principal grievance by the trav eling men is confined mainly to the questions of rates, and we have been, and are, advising hotel men to reduce rates whenever and wherever possible, commensurate with existing conditions. The question of rates and socalled statistics presented either to justify or condemn them has been referred to so many times in the re cent rast as to make it unnecessary t go into further detail at this time, ex cept to recall once more the fact that hotels did not increase their rates for in keeping with during the past years, in keeping with the increase in their operating costs as a comparison of hotel prices with firures of the report the Unted Sates Department of Labor will show.
The reason they did not do so was because they were the recipients of an unusual and abnormal volume of business, which made it unnecessary that rates be irrcreased proportionately with costs. This unusual and abnormal vol ume of business has disappeared. The profits from the sale of wines and liquors are gone. The hotelman is now paying practically as much as he paid during the reak prices of 1920 for such items as labor, china, glassware, hinen, freight, express and print ing. There has been very little decrease on many items, such as house keeping supplies, engineering surplies and other like charges. In addition. the hotel man is now paying more than ever for taxes, gas, coal, steam, electric current, music, telephone servic and insurance. Comparison of pres ent menu prices with those of a few months ago will show that hotels have reduced food prices in keeping with the reduced costs of food materials, So far as the reduction of room rates is concerned, the hotels find themselves
in the same position as the railroads with which position the public is thor oughly familiar-namely, with prac tically a passenger and freight charge of double their pre-war tariff they are unable to make a profit owing to their operating costs and decreased volume of business-indeed, the railroads are in a better position than the hotels because they did not have the most profitable department of their busines taken from them, as did the hotels by prohibition.
In concusion, we suggest that wherever and whenever the hotelkeeper has an opfortunity to meet the traveling man personally, let him spare no pains to present his side of the case, and always try to meet the other
fellow half way. The result will be a fellow half way. The result will be a
better feeling and understanding bebetter feeling and understanding be-
tween all concerned tween all concerned.
A certain salesman has a very interesting method of introducing the demonstration. He travels in a roadster, which he draws up in front of the shop of a prospect for his specia:ty which is sold to butchers. Going inside the shop, he waits quietly in line for his turn. He asks the dealer i he can buy bacon ends, which are the fieces that are too small to stand slicing by hand after the rest of the slab of bacon has been used. Usually the dealer is only too glad to quote price always below that of good bacon. Often the butcher offers to sell the sa:esman fifteen or twenty pounds per week. Once he has been quoted price, the salesman goes to the road ster and brings back a shiny. red ma chine. Setting it up on the counter, he takes one of the bacon ends and proceeds to cut a dozen or more salable slices. He takes these to the scale and after jotting down a few figure shows the dealer just how long it will take his saving in meat to pay for the machine. A sale usually results.
Eighty thousand dolars will b spent in enlarging and modernizing the Gregg Hotel at Adrian.
The new Michigan Central depot at Hastings, which has been under construction since May, will be opened in about a week The old frame shack which has done service since Hastings was a village is to be wrecked and in ts place will be a nice grassy lawil with flower beds and cement walks. M. W. Osborn, a member of Grand Rafids Council has been anpointed as counselman in East Grand Rapids. This is in addition to his duties as a representative of Barclay, Ayers \& Bertsch.
The next U. C. T. meeting will be held Nov. 4, at which time the membership committee will report on the work of the past month. A large number of applications for membership are to voted on
Little Bettie Huldin daughter of Sanford Huldin the Lily White flour salesman, is suffering from a severe attack of tonsilitis. Mrs. Huldin, who has been quite ill for several weeks, is improving.
home at Osborn is build
On at 2135 Lake Drive
Hotel Dav Midian registered at the Hotel Dav Midland, as E. H. Michaels hotel previously and had always the his bills, so that he had an ways paid ance with Miss M. M. Day acquaintlady. On this occasion he the he had failed to receive his rated that and asked her to loan him $\$ 15$ in or-

## HANNAFORDS NEW CAFETERIA

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

For The Past 10 Years
Prop. of Cody Hotel Cafeteria

## CUSHMAN HOTEL

PETOSKEY, MICHIGAN
The best ls none too good for a tired
Commerclai Traveler.
Try the CUSHMAN on your next trip
and you will feel right at home.

## OCCIDENTAL HOTEL <br> FIRE PROOF <br> CENTRAILY LOCATED Rates $\$ 150$ and up <br> Muskegon <br> Mgr.

Beach's Resfaurant
Four doors from Tradesman office
QUALITY THE BEST

## Western Hotel

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

A good place to stop.
American plan. Rates reason able.

WILL F. JENKINS, Manager

## HOTEL WHITCOMB

 St. Joseph, Mich.European Plan
Headquarters for Commercial Men ST. JOSEPH AND BENTON HARBOR Remodeled, refurnished and redecorated throughout.
Cafe and Cafeteria in connection
where the best of food is ob
tained at moderate prices.
Roorms with running water $\$ 1.50$, with
private toilet $\$ 1.75$ and $\$ 2.00$, with rivate toilet $\$ 1.75$ and $\$ 2.00$, with
private bath $\$ 2.50$ and $\$ 3.00$. rivate bath $\$ 2.50$ and $\$ 3.00$.
J. T. TOWNSEND, Manager


SIDNEY ELEVATORS
Will reduce handling expense and speed
up work will $m \cdot k e$ money for you Easily up work. Will $m$ ke money for you Easily
installed. Plans and instructions sent with instailied. Plans and instructions sent with
each elevator Write stating requirements, gaching kind of machine and size platform
wanted, as well as height. wanted, as well as height. We wiil quot a money saving price.

Sidney, Ohlo
3 Short Blocks from Union Depot and Business Center

## HOTEL BROWNING <br> MOST MODERN AND NEWEST IN GRAND RAPIDS

ROOMS with Duplex Bath $\mathbf{\$ 2 . 0 0}$; With Private Bath $\$ 2.50$ or $\$ 3.00$


IN THE HEART OF THE CITY
Division and Fulton

## RATES <br> $\left\{\begin{array}{l}\$ 1.50 \mathrm{up} \text { without bath } \\ \$ 2.50 \text { up with bath }\end{array}\right.$

CODY CAFETERIA IN CONNECTION
der to get some goods from the express office, which amount he agreed to return to her the next day. He disappeared the same day and has not been seen since. Under date of Oct. 2 he wrote on the stationery of the Hotel Flint that he had been, compel.ed to go to Flint on account of illness and that she could send him his mail telegrams to that address. On receipt of the letter Miss Day wired Michaels at the Flint hotel. Western Union advised her that there was no Michaels registered at the Flint hotel and that the hotel did not know any one by that name. Michaels claimed to be a member of Flint Councii, U. C. T., and Miss Day wrote the Secretary of the Council, enquiring about the gentlemen, but received no reply. Under the circumstances it looks as though the man Michaels was not what he should be and Michigan hotel keepers are warned against him until such time as he makes proper amends for his misdeed at Midland and gives some assurance that such conduct will not be repeated.
Allan F. Rockwell has given up for the season his summer cottage on Wall Lake, near Delton, where he is understood to have one of the most complete establishments of the kind in the country. On one tree he hangs a pickaxe On another tree he has a meat axe and on another tree he hangs a hammer. These implements, he says, he has handy in order to kill his fish which he is alleged to catch in boat loads. He also has a contrivance which looks very much like a diving board, hut froves to be a live box in which he keeps his fish until he is ready to slaughter them in wholesa:e quantities. Those who have been guests of Mr. Rockwell and wife during the summer insist that they are hosts par execellence and that the conveniences and modern features they have installed at their cottage are in keeping with the gigantic imaginations, not to say exaggeration, of the owner of the premises.
Who sana the U. C. T. boys could not have a good luncheon club? Every Saturday finds new faces seated around the tables. Last Saturday we had the largest crowd that ever turned out. The main speaker was L. C. Harris, a man who has had a great deal of experience in Exchange Clubs and was honored with the highest of-fice-that of National President. Mr Harris, in his own emphatic way gave many reasons-and they were all good reasons-why every traveling man living in the city of Grand Rapids should be vitally interested in the You-See-Tea Luncheon Club. It does the ordinary traveling man very little good to belong to the Exchange, Rotary or Kewanis Clubs, because a large percentage go out Monday morning and do not get back until Friday night, so the You-See-Tea Club fills a night, so the You-See-Tea Ciub day it is the aim of and each Saturday it is the aim of the managers of this Club to have some good speaker -somebody who can say a whole lot and yet not take up a great deal of the luncheon it is a positive rule that the luncheon start at 12:45 and close at 2 o'clock. At the close of his very good talk Mr. Harris was given a rising vote of thanks and he was manimously elected an honorary member No. 2 of the You-See-Tea Club. Another gentleman who was a guest that day, E. C. Geissler, who was the first President of the first Exchange Club ever organized, gave a very nice talk and complimented the boys on what they were doing. Now at this time we will not give the name of the speaker for next Saturday, but we will tell you that we have a good one and you will miss a whole lot if you do not come. It will also be \&ocery salesmen's day and the promse is made by the different wholesale socery houses in the city of Grand Rapids that there will be present the tire salesforce, or as near as they can have it that way, because there is always somebody who for some
particular reason cannot be with them; but it is expected to have the entire salesforce of each of the different wholesale grocery houses at the luncheon Saturday, Nov. 4. Every member of the order of United Commercial Travelers is eligible to full membership in the You-See-Tea Luncheon Club. Every salesman in the city of Grand Rapids and every sales manager in the city of Grand Rapids will find the glad hand extended to him each and every Saturday by the dif ferent members of the club assembled in the Rotary room of the Pantlind Hotel.
The first party of the series given by Grand Rapids Council came off at Knights of Columbus Hall last Saturday evening. It was a big success in every respect. The committees worked very hard to accomplish this result and feel fully repaid for all their effort and energy. Roseland melody orchestra of six pieces fur nished the music, which was enjoyed to the utmost. The hall was decorated beautifully and cider and doughnuts were served to those who cared for either or both. This was the first of a series of ten dances to be conducted under the auspices of Grand Rapids Council to be held at the same place. The next dance of the series will be held Nov. 11, which is armistice day. It will be a special armistice night dance and several big surprises are in store for those who are fortunate as to attend. All U. C. T boys and their friends are invited to join in the festivities.
W. H. Lanphrend, who was engag ed in the grocery business at Stanton for several years, has concluded to re-engage in the grocery business at Mi. Pleasant. The Worden Grocer Company furnished the stock.
Edwin White, who was engaged in the grocery business on Scribner street, Grand Rapids, for twenty-five years, but who has been engaged in the dry goods business at Northville for the past fourteen years, was in the city a couple of days this week, going over the sample sale of Carson, going over the sample sale of Carson,
Pirie, Scott \& Co., at the Pantlind Hotel.
The remarkable achievement of the Grand Rapids Dry Goods Co. in forcing a reduction in its insurance rates in the face of the determined opposition of stock company conspirators and the underhanded methods of local fire insurance agents is inspiring other local houses which have long suffered under the yoke of the stock fire insurance monopoly to take similar action to secure relief. Now that the Dry Goods Co. has pointed the way, it is an easy matter for other houses which have sprinkled risks to secure relief by undertaking the campaign in the proper manner.
Wilson Hutchins (Hazeltine \& Perkins Drug Co.) goes to Manistee on the morning train Thursday to super intend the taking over of the Lyman Co. drug stock by his house.

Retail Dry Goods Men Oppose Price Advances.
New York, Oct. 31-Retailers are not taking kindly to advanced prices, according to a country-wide survey undertaken by the National Wholesale Dry Goods Association. Only in the South and Southwest, the canvass shows, is there any willingne canvas phows, is there any willingness on the part of retailers to purchase higher attitude may be traced to the maintenance of high prices to the mainthe Northwest prices on cotton. In the Northwest or farming region, retailers reported that farmers have shown a determined opposition to They are especing at advanced prices. They are especially firm in this position because of the reduced prices they are obliged to take for most of their products. Staples seem to be about the only merchandise the farmers are
interested in.

Getting Ready For Canned Foods Week Again.
The Canned Foods Week Committee of the National Canners' Association recently met in Washington and outlined a plan of campaign for the coming event. In view of the name "Canned Foods Week" being retained, the date was changed accordingly to March 3 to 10, 1923. An order has been placed for sample window streamers to be used at the fall meetings and conventions. The streamer will be similar to the red, white and blue one used last year and the wording practically the same. The Canned Foods Week Committee feels that an equitable distribution of funds for the complete campaign would be along the following lines: The canners and machinery supply men contribute to the fund for furnishing the streamers. Brokers and wholesale distributors to raise the necessary funds which will be used locally in putting the campaign over.

## Hides and Pelts.

Country Hides-Slow on the lighter weights, with demand none too urgent on the heavier stock. Heavy steers alone listed 14@16c asked, with some high grade lots held up to 17 c ; heavy cows 14 c asked for partly long haired, up to 15 c on shorthaired stock; buff weights $141 / 2 @ 15 c$ asked for late receipts; extremes 16@16 $1 / 2$ c asked, outside for choice shorthaired hides; bulls $111 / 2 @ 121 / 2 \mathrm{c}$ asked.
Calf and Kip-Steady on good quality.
Horse Hides-Steady. High grade
renderer horse have brought $\$ 6$, and some producers figuring on securing even more money; other renderers obtainable at $\$ 5.25 @ 5.50$, with mixed lots ranging from $\$ 4 @ 5$ as to quality.
Dry Hides-Steady. Values range from 17@18c asked at outside points, with some talking 20c basis.
Sheep Pelts-Strong and in small supply.

Do Your Salesmen Know-
Where the goods are, so that they may save time for themselves and for their customers?
Which lines sell best and which show a tendency toward slowness?
How long each article has been in stock, so that they may, in the interest of the store, sell those things which arrived first?
Which lines the buyer wishes pushed, either because of profit range or for other reasons?
The stock as a whole, especially as to price, size and color?
Why each article was made and what it is used for?
Where it was made and if it is up-to-date in style?
How it was made and particularly whether there are any processes of manufacture that make it particularly esirable?
What it is made for? Do the raw materials used especially recommend it and why?
What will it do-beautify, protect, nourish, be durable, comfortable or convenient?

## For Your Best Trade

Seaside Limas and Baby Limas are thoroughly cleaned, graded and inspected.
You can always recommend them without hesitation to your customers.


California Lima Bean Growers Assn. Oxnard, California


> Mich. State Pharmaceutical Ass'n. President-George H. Grommet, Detroit.
Secretary-L. V. Middleton, Grand Rapids.
> easurer-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. Sundusky: Oscar W, Gorenf. Hoffman, Sundusky; Oscar W. Gorenfloo De-
troit; Jacob C. Dykema, Grand Rapids; J. A. Skinner, Cedar Springs. President-James E. Way, Jackson. Mec y an
Muskegon. of Drugs and Drug Stores-
D. H. Hoffiman. Sandusky H. H. Hoffman. Sandusky. Srug StoresNov. 21,22 and 23 .

Will Cover Thumb For H. \& P. Drug Co.
Paul A. Snowman, the Lapeer druggist, was in the city last week. While here he closed negotiations with the Hazeltine \& Perkins Drug Co. to represent that house in the Thumb territory. He will visit every town which has a drug store every two weeks from Port Huron on the East to Vassar on the West and from Port Hope on the North to Pontiac on the South.


## Paul A. Snowman.

Mr. Snowman was born in Prussia Feb. 6, 1879. When he was two years old his parents came to America, locating in Lapeer. He was educated in the public schools of that Flace, leaving school after compieting the 8th grade to enter the drug store of S . N. Vincent \& Son. He remained with that firm five years, when he took the management of the Mix \& Myers drug store. Two years later he résigned that position to take a position as traveling salesman for Nelson Baker \& Co. of Detroit, in Kansas. Six months later he returned to Lapeer and purchased the drug stock of Henry Heffelbower. Two years ago
he sold a half interest in the business to Paul Des Jardins since which time the business has been conducted under the style of Des Jardins \& Snowman. Mr. Snowman was married in 1906. His wife died in 1912 and two years later he married Miss Minnie Walker, of Lapeer. The family reside in their own home at 80 Main street. Mr. Snowman is the father of a promising boy of 14 , who plans to become an analytical chemist.
Mr. Snowman is a 32d degree mason and is a so affiliated with the K. of P. He attends the Presbyterian church He was a member of the water board for several years and also served on the park board several terms. He is now a member of the city commission which governs Lapeer.
Mr. Snowman owns up to but one hobby which is fishing. He attributes his success to hard work and keeping everlastingly at it. Unless all signs fail, he will achieve a signal success in his new connection.

## Some Self-Evident Truths.

That honesty is not only the best, but the most profitable policy.
That business succeeds only as it serves.
That no business can long exist unless it performs some service either better or more cheaply than any other agent.
That retaining the business of an old customer is more important than getting the business of a new customer.
That courtesy pays dividends regularly and promptly.
That a business which is operating without a knowledge of its costs is riding to ruin.
That the best salesmen a business can have are its customers.
That the greatest asset of a man or a business is the reputation for fair dealing.
That the good-will of the employed is just as desirable as the good-will of the trade.
That all the advertising in the world will not create a permanent demand for an inferior product.
That success in business is more often won by men who are steady, conscientious pluggers than by the brilliant on-again-off-again boys.
That common sense is the rarest commodity on the market.
That all of us know more than any of us-therefore, let us not fight our competitors but rather co-operate with them.
That the prizes in this world go to those who are orderly, industrious, fair and temperate.

Can you take advice? You'll get there, then; never worry.

Self Improvement in Salesmanship.
One of the greatest mistakes a salesman can commit is not to think of the way in which he and his sales will be remembered by the buyer. He forgets that enormous amounts of money are spent annually by the shrewdest business men to build up those remembrances in their customers' minds which are collectively called good will. A customer who remembers you not unfavorably, not indifferently, but distinctly in a favorable way, is not only your best walking advertisement, but a valuable asset to you as a prospective buyer of the things you sell. Remember this carefully and sell not only with your eyes on the immediate sale you are making, but so that even in case you lose the immediate sale, the remembrances the buyer retains of you will bring him back to you with a definitely friendly feeling towards you and your goods. Dignity is not insolence, nor is it servility. Do not bully your customers, but also do not cringe before them. Do not make them feel that you condescend to them, but neither should you abase yourself before them. Do not insult people who are trying to buy something from you; but on the other hand, do not tolerate any deliberate insults on their part. The poise required to leave a lasting pleasant impression on the customer will come to you quite naturally as a result of sincerity and earnestness of purpose on your part in the exercise of your selling service, once you have firmly grasped the true relation of the seller to the buyer.

## Cubs or Experienced Men?

A manufacturer recently was undecided whether to employ an experienced salesman at $\$ 3,600$ per year or to employ three young college men at smaller salaries. The amount of money that could be saved by employing the three men instead of one looked like a good bet, yet he had his doubts. There seems to be two schools of thought on this subject. The plan of employing young and inexperienced men leads to a big salesman turnover and a great deal of dissatisfaction with the low pay received while they were learning, and which leads to a great deal of knocking when they get out. For this reason, one large organization has turned to experienced men only. Another organization has turned to experienced men only. Another organization has reversed this order and now chooses all
its salesmen from among cubs, college men or not. It wants to catch them young and train them in the ideals of the business. It does not ask them to work for nothing, and points out to them the opportunities for promotion for those who warrant it. One factory has two sentences which they publish as their established policy: "All the best jobs in the factory and tannery filled from the ranks. No good positions filled from the outside, but always from the inside." A man in charge of hiring and training men for a large publishing house believes that, in time of stress, the experienced man has more stamina and does not get discouraged so easily as the younger man. The question of whether to hire experienced salesmen or cubs leads to the fundamental question of management. The man who hires young men and keeps them at low pay, invites a high turnover and low morale. The man who lures high-priced salesmen away from competitors whenever a sales slump turns them loose is also apt to see the morale of his sales force drop. The owner who wants his organization to develop should never be too busy to see that his methods of handling men and helping them grow are fundamentally right. He will then perhaps hire both experienced men and those without experience, but see to it that both receive the proper training.

Roy Dickinson.
Why Seas Were Named.
The Red sea gets itś name, some authorities say, from its red coral reefs and coral bed. Others say the sea takes its name from the ancient Edom which lies along its shores and whose name signifies red. The White sea is frozen over during a part of the year and the shores are covered with snow, hence its name. Anyone who has seen the Yellow sea will not be at a loss to know why it was so named. The rivers of China pour a vast amount of mud into the sea which colors the watter yellow. Moreover, the sea is shallow for a long distance out from shore and the sandy bottorm contributes its hue to the waters. Why the Black sea was so named seems to be a mystery. The Russians gave it the name, possibly as a contrast to the White sea far to the North. Long before the Russians the Greeks called it the Inhospitable Later being a diplomatic people and having to sail upon its waters they changed the name to Hospitable.

## If You Have Not Already Placed Your Order For

## Ditnamis LOWNEY'S CParis'

Fancy 5oliday Package Chocolates
Do so AT ONCE before the best sellers are sold out.
Putnam Factory, Distributors
GRAND RAPIDS
MICHIGAN

Never Lose Your Nerve
If you are going to die, do it with your boots on, advises the Mystic Worker. A young doughboy was brought in from the field to the hospital. He was a splendid specimen of young manhood. The surgeon examined his wounds, shook his head and sought the chaplain.
"The boy cannot live," he said, "and I think it best that you tell him so." The chaplain went to the doughboy's bed, leaned over and whispered:
"Doc is a little discouraged buddy. Doesn't think there is much of a chance. Is there something I could do for you, old man?"

You mean I'm going West?" the boy weakly asked.
"But he didn't say how soon, you know. Probably-is there some word you want sent by me personally? You know-I'd do it. Isn't there something I could do for you?"

The boy understood. He pointed to his coat, and said, between painful breaths:
"My inside pocket."
The chaplain got the coat, felt the inside pocket and extracted a pocketbook. When he held it up, the boy nodded.
"Open it," he said.
The chap ain found it contained a ten-dollar bill
"What shall I do with it?" he asked.
The boy smiled grimly, as he answered:
"Bet you ten dollars that I don't die!"
The boy won.
Tweedledum and Tweedledee.
No one will dispute the fact that amendment to the transportation act is one of the vital questions which will be presented to the next Congress. In respect of both the ratemaking clauses and the machinery for
settling labor disputes the act has admittedly failed to accomplish results. But if some recent intimations from Washington really reflect the intention of Administration leaders regarding the changes which should be made it may be doubted if the new legislation will prove more satisfactory than the old. According to reports, the President plans to establish a high court of mediation and conciliation composed of representatives of the railroads of labor, and of the public, arpointed by the President and without power to enforce its decisions. This sounds very much like the Railroad Labor Board over again, under another name, and can hardly be expected to provide a permanent solution for the intricate problem of railroad wages.
Hazeltine \& Perkins Drug Co. Establishes Branch One.
The Haze tine \& Perkins Drug Co. has closed the purchase of the jobbing stock of A. H. Lyman Co., wholesale and retail druggist at Manistee, on the basis of an inventory which will be started Nov. 2 and continued until completed. The purchaser will continue the business under the same style as is used by the parent house at Grand Rapids. The stock will be removed to the Larson building, corner Filer and Greenbush streets. As soon as the transfer is completed the stock will be re-inforced and enlarged so that all shipments can be made promptly and satisfactorily to the retail drug trade of Northern Michigan. The A. H. Lyman Co. has been in business at Manistee for many years and has worked up a large retail business which will be retained at the old location under the same style.
Announcement will be made later as to the personnel of the managerial and accounting departments of Branch One.

## FREEZABLES

MAY WE REMIND OUR FRIENDS AND CUSTOMERS THAT THIS IS THE OPPORTUNE TIME TO ORDER FREEZABLE GOODS IN QUANTITIES SUFFICIENT TO CARRY THEM THROUGH THE WINTER MONTHS.

THE RAILROADS WILL NOT TAKE ANY FINANCIAL RESPONSIBILITY FOR LOSSES IN TRANSIT, DUE TO FREEZING OF MERCHANDISE.

THIS PUTS IT SQUARELY UP TO THE RETAIL TRADE. WE HAVE THE READY SELLERS IN STOCK, AWAITING YOUR EARLY ORDERS.

Hazeltine \& Perkins Drug Co. Grand Rapids, Michigan

WHOLESALE DRUG PRICE CURRENT
Prices quoted are nominal, based on market the day of issue.

| Acids |  |
| :---: | :---: |
| Boric (Powd.) -- 171/2@ | 25 |
| Borix (Xtal) --.-171/2@ | 25 |
| Carbolic -------- 51@ | 58 |
| Citric ----------- 62@ | 70 |
| Muriatic ---.----31/2@ | 8 |
| Nitric -.--------- 9 @ | 15 |
| Oxalic --------- 201/2@ | 30 |
| Sulphuric --.-.--- 31/2@ | 8 |
| Tartaric -------- 40 @ | 50 |
| Ammonia |  |
| Water, 26 deg. -- 10@ | 18 |
| Water, 18 deg. -- 81/2@ | 13 |
| Water, 14 deg. --61/2@ | 12 |
| Carbonate ---.--- $20 @$ | 25 |
| Chloride (Gran.) 10@ | 20 |
| Balsams |  |
| Copaiba -------- 60@1 | 00 |
| Fir (Canada) -- $250 @ 2$ | 75 |
| Fir (Oregon) --- 60@ | 80 |
| Peru ----------- $300 @ 3$ | 25 |
| Tolu -------------1101 | 40 |



| Flowers |  |  |
| :--- | :--- | :--- |
| Arnica --........... | $\mathbf{2 5 @}$ | 30 |
| Chamomile (Ger.) | $50 @$ | 60 | Chamomile Rom 75@1 25





## GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, ere liable to change at any time, and country merchants will have their orders lled at market prices at date of purchase.



Ms. 5 cocoanut



## CLOTHES LINE

 Hemp, 50 ft.Twisted
Braided
50


## COFFEE ROASTED


$\begin{array}{llll}\text { Home Run, } 50, \text { Tin } & 18 & 50 \\ \text { Dry Slitz, } & 100 s^{2} \\ 26 & 50\end{array}$

## CIGARETTES.

McLaughlin's $\times \times \times \times$ McLaughlin's XXXX packers only. Mail all orders
direct to W. F. McLaugh-
lin \& Co., Chices.

## N. Y. ${ }^{\text {Coffee }}$ Extracte Frank's 50 pkgs. 100 .

CONDENSED MILK
Bragle, 4 doz.
Lagle, 4 doz. ....... 9

## Hebe, Tall

 Hebe, Tall, 4 doz. - 370Hebe. Baby. 8 doz. ${ }^{3} 60$
Carolene, Tall, 4 doz. 335
Carolene, Baby

## EVAPORATED MILK

## Carnation, Tall, 4 doz. 5 Carnation, Baby, 8 dz. 5 Every Day, Tall

 Goshen. GallonOatinans Dun. 4 doz.
Oatman Oatman's Dun., 8 doz.




## Lewellyn \& Co. Brands

 Capitol, 50 s . Favorite,Victory,
Buckeye,

Red-O, 100s $\begin{aligned} & \text { Swift } \\ & \text { Perfecto, } \\ & \text { Blunts, } \\ & 50 \mathrm{~s}\end{aligned}$
Perfecto, 50 swift
Blunts, 50 s
W
Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s

## 

## 

## The La Azora Line. <br>  <br> Sanches \& Haya Line <br> Clear Havana Cigara mad in Tampe, Fia. 7500 Specials, 500 .  $\begin{array}{lll}\text { Rosa. 50s } \\ \text { Orig Favorita, } 50 \\ \text { Original } & 125 & 155 \\ \text { Onen }\end{array}$ | Original Queens, | 5018 | 150 |
| :--- | :--- | :--- |
| Worden Spacial. $25 \%$ |  |  |
| 185 | 00 |  | <br> A. ${ }^{8}$. Vittle Victory. <br> Victory DeLux Royal, Abram <br> Royral, Abram




## 11 F

${ }^{\circ}$
370
360
385
325

Ph
Br
Am
Be
CIGARETTE PAPERS.
Riz La Croix. Wh., dz. 48
Riz La Wheat Br.. dz 48
Riz Tam Tam, pr doz. 48
Zig Zag, per 100

J. J. Bagley \& Co. Brands. Mayflower, 16 oz., dz. 1500
Pioneer, 10c, doz.

 Weyman Bruton Co. Brand | Right Cut, | 10 c, doz. |
| :--- | :--- |
| W-B Cut, | 10 c , doz. -- |
| 15 |  | PLUG TOBACCO. American Touacco Co.

Amer. Navy, 10c doz. 100 Amer. Navy, 10c doz. 100
Amer. Navy, per plug 64
Jolly Tar, 24, per plug 16
Gold Rope, 10 c , doz. 100
Ron 0


Liggett \& Meyers Brands. | Clipper, per plug --- $\quad 56$ |
| :--- |
| Chops, 10c, duz. |

 Granger Twist, luc, dz
Horse Shoe, per plug
J. T. Bright, per pug King Pin, per plug ping
King Pin, 10c cuts, ea. King Pin,
Masterpiece, cuts, per plug
Pienic Twist, 10 c , doz. 96
Spark Plug, per case 192 Star, per plug
Uncle
Sam,
12 10 c cut 266 Scotten, Dillon \& Co.
 $\begin{array}{ll}\text { Peachey, per plug } & 64 \\ \text { Stronghold, } & 64 \\ \text { Yankee Girl, per plug } & 64\end{array}$ P. Lorrilard Brands.
Climax, 10c tins, doz.
Climax Smooth, plug
Climax Thick, per plug
Red Cross Red Cross, $10 e^{\text {e }}$ er plat.-
Red Cross, per plug R. J. Reynolds Tobacco Co. Apple, 5 lb. Butt, lb. 72
Caramell Twist, per lb. 34

Gravely Superior, | Gravely | Superior, | 10 c |
| :--- | :--- | :--- |
| Humbug, per | 96 |  |
| Kismet, per | 1 b. | $\mathbf{1}$ |
| Liber | 22 |  |
| Liberty Bell, per | 1 lb | $\mathbf{1}$ |
| 65 |  |  | Liberty Bell, per lb. 65

Maritana, 15c Foil, dz. 14
Mickey Twist, per ib. 72 John J. Bagley \& Co.
Brands.
Maple Dip, per plug_ 56 SMOKING TOBACCO. American Tobacc
Banner, L. C., 10c, dz. 99 Banner, L. C., $40 \mathrm{c}, \mathrm{dz}$. ${ }^{3} 84$
Blue Boar. 25 c Foil 288
Blue Boar, 30 c Vac tin 28 Bob Woar, 3oc Vac tin 2
Bull Durham, gran., 10 c

$$
\frac{M}{M}
$$ 888

$$
\begin{aligned}
& \mathrm{Nig} \\
& \mathrm{Old} \\
& \mathrm{Pee}
\end{aligned}
$$

$$
\begin{aligned}
& \mathrm{Pe} \\
& \mathrm{Pe} \\
& \mathrm{Pe}
\end{aligned}
$$

Rob Roy, L. C., pails 8 8 40
Sweet Maple Scrap
Soldier

Soldier Boy, L. C., 10c
Soldier
Tuxedo,
Gran.
Tuxedo,
Gran.
Tuil


Liggett \& Meyers Brands.

Cuban Star, Pails, dz.
Corn Cake, Gran. 5 c
Corn Cake, Gran.
Co
Corn Cake, Gran.,
25c
96
Corn Cake, Gran.,
Duke's Mixe, Gran., 50 c 4
Dukture. 10 c .
Glad Hand, L. C. ${ }^{10 \mathrm{c}} \mathrm{c}_{\text {10 }}$


Summertime, ${ }^{70 \mathrm{c} \text { Palis } 710 \mathrm{c}, \mathrm{doz}} \begin{aligned} & 96 \\ & \text { Summertime, } 30 \mathrm{c}, \mathrm{dz} .290\end{aligned}$
 P. Lorillard's Brands.


Brands.
 Ped Man Scrap, doz.
Red Horse J. J. Bagley \& Co. Brands. Broadleaf, 10 c $\begin{array}{lll}\text { Buckingham, } 10 \mathrm{c} \text {, doz. } & 96 \\ \text { Gola } \\ \text { On }\end{array}$

 Independent Snuff Co. New Factory, 10 c , doz. 96
New Factory Pails, dz 760 schmldt Bros. Brands
 R. J. Reynolds Tobacco Co. George Washington,
Olac, Rover, 10c, doz. ${ }^{96}$
 tins, without pipes. 672
Prince Albert, 8 oz.
 Whale, $16 \mathrm{oz} .$, doz. doz. 488 Mall Pouch, 10c, doz. 96 Falk Tobacco Co., Brands. $\begin{array}{lll}\text { American Mixture, } & 35 \mathrm{c} ~ & 3 \\ \text { Arcadia Mixture } \\ 250 \\ 2 & 40\end{array}$ Champagne Sparklets, 2 90c, doz. Sparklets, Personal Mixture
Perique, 25 ,
 ture, 50 c ., doz. doz. -1 C
vintage Blend 200 Vintage Blend, 80 tins
Vintage Blend, $\$ 1.55$

Superba Tobacco Co. Sammy Boy Scrap, dz Havana Blossom, 10c Havana Blossom, 10 c
Havana
Knickerbocker.
Klos.
Kinc.
oz.
 Royal Major, 10 c, doz.
Royal Major, $6 \mathrm{oz}, \mathrm{dz}$.
Royal Major,
14
oz.
dz
7 20 Larus \& Bro. Co.'s Brands. Edgeworth Ready Rub-
bed, 17 c Tins Edgeworth Ready Rub- 162 bed, 8 oz. tins, doz. 700
Fdgeworth Ready Rub-
bed, 16 oz tins. bed, 16 oz. ting, dz. 14
Edgeworth Siliced Plug, 17c tins, doz.
Engeworth Sliced Plug,
35 c tins. doz.


\section*{| Snuff. |  |  |
| :--- | :--- | :--- |
| Copenhagen, 10c, roll |  |  |
| Seal Blandening, | 10 c | 64 |
| Seal Goteborg, 10, roll | 64 |  |
| Seal Swe. Rapee, | 10 c | 64 |
| Seal Norkopping, 10 c | 64 |  |
| Seal | 64 |  |
| Seal Norkopping, 1 lb. | 85 |  | CONFECTIONERY}

## 

 East India Taploca
Pearl, 00 lb. sacks
Minute, 8 oze. $071 / 2$
oz doz. 405
 FISHING TACKLE

 No. $11 / 2$ per gross wd. 500
No. 2 per gross, wood 550 No. 2, per gross, wood 550
No. $21 / 2$, ver gro. wood 750


> Pop Corn Goods.

| Cracker Jack, Prize | $\mathbf{3}$ | 75 |
| :--- | :--- | :--- | :--- |
| Checkers, Prize |  |  |

## Putnam's Smith

Package Goods
Creamery Marshmallows
4 oz. pkg, 12 s , cart. ${ }^{95}$
4 oz . pkg, 48 s , case 3 75
Specialtles.
$\begin{aligned} & \text { Arcadian Bon Bons } \\ & \text { Walnut Fudge } \\ & \text { Pineapme Fudge }\end{aligned}$
Pineapple Fudge
Italian Bon Bons National Cream Mints 25
Silver King M. Mallows 30 CRIsco
Less than 5 and 12 se . 21
Five
 6 s and 4 s . Less than 5 cases
 COUPON BOOKS 50 Economic grade -- 250
100 Economic grade -450 100 Economic grade - 4050
500 Economic grade 2000 1,000 Economic grade 3750
Where 1,000 books are Where 1,000 books are ly print front cover is
furnished without charge. CREAM OF TARTAR DRIED FRUITS Evap'd Choice, blk. .- 15
 10 lb . box Citron

Currants
Package, 15 oz.
Boxes, Bulk, per lib. 25 Evap. Fancy, Unpeeled 21

## Lemon, American Orange, American 26 28

 RaisinsSeeded, bulk,
Seeded, $15 \mathrm{oz} . \mathrm{pkg}$. Seeded, 15 oz. pkg. -- 16
Seedless, Thompson
Seedless, 16 lb. pkg. - 16 California Prunes


## 

Bolted --



| Carlots Oats |
| :--- |
| Less than Carlots |
| Lo............. |


| Carlots Corn |
| :--- |
| Less than Carlots |

Carlots Hay
Laks than Carintw
82
80

| Street Car Feed | 3600 |
| :--- | :--- | :--- |
| No. 1 Corn \& Oat Fd | 36 |
| Cracked Corn | 30 |
| Coarse Corn Meal -36 | 36 |

Worden Grocer American Eagle, Quaker Winner. Gold, Forest King.

## Mea

## Green Gree Cure Cure


Calfskin, green. No. 117 Calfskin, cured, No. ${ }_{2}^{1}$
Calfskin. cured, No.
 $\begin{array}{lll}\text { Old Wool Peits } & \text { 75@1 } & 00 \\ \text { Lambs } \\ \text { Shearlings }\end{array}$ Shearlings rällow

Unwashed, moolium
 Per dozrse Radish JELLY AND PRESERVES $\begin{array}{ll}\text { Pure, } 30 \mathrm{lb} \text {. pails } \\ \text { Pure } \\ 7 & \text { oz. Asst., doz. } \\ 1 & 15 \\ 20\end{array}$ Puckeye, 22 oz., doz. 200
O. B., 15 oz., per doz. 140 8 JELLY GLASSES
MATCHES.
Blue Ribbon, 144 box. 755
Searchlight, 144 box. 800
Ser $\begin{array}{llll}\text { Safe Home, } 144 \text { boxes } 8 & 00 \\ \text { Red Stick, } 720 & 1 \mathrm{c} \text { bxs } & 5 & 50 \\ \text { Red Stick, } 144 & \text { bxs } & -- & 525\end{array}$ Cleveland Match Co.


Old Pal, 144 Boxes -- 800
Buddie, 144 Boxes -- 575 Safety Matches. Quaker, 5 gro. case
Red Top, 5
Red
gro. case
5 ed Mince gro. case None MINCE MEAT, 3 doz. 48 None Such, 3 doz. $-4^{4} 85$
Quaker, 3 doz. case -1400
Libby Kegs. Wet. ib. 25 MOLASSES.


Fancy
Choice
Good


Half barrels 5 c extra Molasses in Cans.
Red Hen, 24,
2 Red
Red
Red He
Red He
Ringe
Ginge
Ginge
Ging
Dove
Dove
Dove
Dove
Dove



## Polarine


$\begin{array}{llllll}\text { Semdac, } & 12 & \mathrm{pt} . & \text { eans } & 285 \\ \text { Semdac, } & 12 & \mathrm{qt} \text { cans } & 8 & 35\end{array}$ PICKLES
Medlum Sour
Barrel, 1,200 count
Half bbls., 600 count
$\mathbf{1}$
7
500
50 10 gallon kegs $\begin{aligned} & \text { Sweet }{ }^{2} \text { smail }\end{aligned}$ 30 gallon, 2400
15
10 gallon, 2000
gallon, 800 800 Size, 15 Plakles. Cob, 3 doz PIPES ---- 1000 PLAYING CARDS PLAYING CARDS
Broadway, per doz. -- 240
No Steamboat --- 27
 Babbitt's 2 doz. -275 Top
Goo
Me
Co
To
Go
M
Co

| Kits, 15 | lbs. |  |  |
| :--- | :--- | :--- | :--- |
| $1 / 4$ |  |  |  |
| $1 / 4$ | bbls., | 40 |  |
| 70 | lbs. |  | 90 | Hogs, per Casings

Beef, round set----- $14 @_{26}^{42}$ Beef, middles, set $25 @ 30$ Uncolored Oleomargarine
Solid Dairy Solid Dairy
Country Rolls
Gem Nut ------2@ Fancy Head --
Blue Rose

ROLLED OATS
Stel Cut, 100 lb. sks. $\mathbf{3} 25$
Silver Flake. 10 Fam. 190 Silver Flake. 10 Fam. 1
Quaker, 18 Regular -Quaker, 12 s Family -- 270
Mothers 10 s , Ill'num 325
Silver Flake, 18 Reg. 145 Sacks, 90 lb . Jute --315
Sacks, 90 lb Cotton-_ 225 Durkee's large 1 Durkee's large, 1 doz. 675
Durkee's med., 2 doz .735

Durkee's Picnic, 2 | Snider's |  |  |
| :--- | :--- | :--- | :--- |
| Snider's large, |  |  |
| small. | 2 | d dz. |
| doz. | 3 | 00 |
| doz. | 2 | 50 | Arm and Hammer

Granulated SODA

Granulated, bbls. --- 200 | Granulated, |  |  |  |
| :--- | :--- | :--- | :--- |
| Granulated, |  |  |  |
| packages | 36 | lbs cs | $21 / 2$ | Middles COD FISH.

Tablets, 1 1b. Pure --- 15
$\begin{array}{ll}\text { doz. } \\ \text { Wood boxes, Pure } & 10 \\ \text { Whole Cod } & 24 \\ \text { Wrern. }\end{array}$
Standards Holland Herring 90
Standards, kegs
Y. M. Kegs
Standard. bbls.
Y. M. bbls.
Y.
Y.


| Cut Lunch - Boned, 10 1b. boxes -- 90 |
| :--- |


Tubs, 50 Mackerel lb fancy fat 1375
Tubs, 60 count


 SHOE BLACKENING．

 Am．Famlly． 100 box 575 Export， 120 box
Flake White． 100 box 50
F
 Kuyatha，Mure white
Swift Classic， 100 box
20 20 Mule Borax， 100 bx 75
Wool， 100 box
Wox


 Proctor \＆Gamble．
boro lota，assorted
Ivory，

 Star Nap．
Star Nap．

## Kitchen $K_{\text {lenzer }}$ <br> CLEANSERS．



WASHING POWDERS
 $\begin{array}{rl}\text { Sugar } & \text { Syrup．} \\ \text { Domino，} 65 & \mathrm{lb} \text { ．cans } 250\end{array}$

\section*{ <br> SPICES． <br> |  |
| :---: |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

Pure Ground in Bulu Cloves，Jamaica C
M
N
P
P
P
P
C
C
S
C
B
K
L
M



 SYRUPS

## B

Blue Karo，No $5,1 \mathrm{dz}{ }_{2}^{1} 94$
Red Karo．No． $1 \frac{1}{1 / 2}, 2^{-2} 50$


Maple and Cane

| Kanuck per gal． |
| :--- |
| Sugar Bird， $21 / 2 \mathrm{ib} .1$ |
| 150 | ${ }^{2}{ }^{2}$ dozar Biră， 8 oz．， 4

##  



## 6． 10 Silver Kettle．

12. 

24,
28,
58
56
36
5



| 56 |
| :--- |
| 30 |
| 30 |
| 00 |
| 20 |
| 25 |
|  |

## No <br> No N No



Tea
LA
Lea \＆
Lepper
Ropal
Tobasco
SNo Yo
A－1，la
A－1，
Capers
Cap

## 


 Oakland Vinegar \＆
Co．＇s Brands． Oakland．Apple Cider $={ }^{35}$
Blue Ribbon Corn
Oakland White Pickling 22 Oakland White Pickling 20
Packages no charge．

## \section*{$$
+-\frac{1}{2}+2
$$ <br> <br> そムぞー

 <br> <br> そムぞー}



Ideal，No．${ }^{7}$ Mo－Heads 180
12 oz．Cot． 180
16 oz．Cot．Mop Heads 240



## B B C D S 1 1 1 <br> Bann Bras Glas Dia Sin No Un 12 14 16




## ruptey Court．

reference ived the schedules，order of reference and adjudication in bankrupt－ cy in the matter of Elmer A．Zimmerman，
Eankrupt No． 2168 ．The matter has been referred to Benn M．Corwin as referee
in bankruptey．The bankrupt is a resi－ dent of the ceity of Grankrupt is and a andsi－
dis
a laborer．The sehedules show assets in in the sum of $\$ 125$ ，all of which is claimed as exempt，and liabilities in the sum of
$81,502.50$ ．Funds have been furnished for the first meeting of creditors，which will
be held at the referee＇s office Nov． 13 ． A list of the creditors of the bankrupt Capitol Rhynard，St．Johns－－－－－－$\$ 600.00$
C $W$ ational Bank，Lansing－－ 100.00
 Rex Watson，Lansing incent Zecha，Lansing
W．L．Blunk，Lansing
 $\begin{array}{r}150.00 \\ \hline 10\end{array}$ of this day was held the first meeting Bankrupt No．2158．The bankrupt was
present present in person．Several claims were
allowed against the estate．Frank $V$ ．
Blakely Blakely asa appointed trustee and the
amount of his bond fixed by the referee amount of his bond fixed by the referee
at $\$ 220$ ．The bankrupt was then sworn
and examined without and examined without a reporter．The
first meeting was then adjourned no date On this day，also was held the finai Treting of creditors in the matter of The bankrupt was not present in person or represented．The trustee was present
in person．Oscar E．Waer was present． in person．Oscar $E$ ．Waer was present． An additional claim was allowed against
the estate of the bankrupt．The trustee s．
final report and and
and allowed．The bills of the aproved attover and allowed．The bills of the anproved
were pased upon and approved，one of were pased upon and approved，one of
which was approved after being cut down
in amount．There was no in amount．There was no objection to
the discharge of the bankrupt．An order for the payment of administration exder
penses was made and a final dividend ordered paid the creditors．The final
meeting was then adjourned，no date This case will now be closed and returned
to the District Court． Oct．24．On this day was held the first Joetn Van Andel，Bankrupt No ${ }^{\text {No }} 2166$.
The bankrupt was present in person． The bankrupt was present in person．
Several creditors were present in person．
Claims were allowed against the estate of the bankrupt．Fred E．McEEChrand．
of Hudsonville，was elected
trustee and of Hudsonville．was elected trustee and
the amount of his bond fixed by the ref－
eree at $\$ 200$ ．The bankrupt was then sworn and examined by the referee with－
out a reporter．Appraisers were appoint－
ed．The first meeting was then adjourn ed．The first meeting was then adjourn－
ed no date． On this day also was held the fina Advance Brass Manufacturing Co，Bank－
rupt No．2055．The oficers of the bank－
rupt were not The trustee was not present in person．
One creditor appearad．Additional claims were allowed at this meeting．The trus－
tee＇s final report and account was passed tee＇s and the same and apcount was passed and allowed．
upone bill of the attorney for the bankrupt was approved．It appearing that taxest，
labor claims and administration expenses courd cat bot be paid in in fullt，an order wes was
made paying the same so far as the funds on hand would permit，there being
no dividends for general creditors．The first meeting of creditors was then ad－
iourned，no dated
be closed and returned． On this day also was held the special
meeting and sale in the matter of Bert rupt was not present in person or rep resented．The trustee was present．Sev－
eral additional claims were allowed．The
ofter of Hamilton Joslin of 8800 for offer of Hamilton \＆Joslin of $\$ 800$ for
all of the assets of the estate was the
highest offer received and the sale was highest offer received and the sale was
confirmed to these parties at such
amount．An order for the payment amount．An order for the payment of dend of 5 per cent．was made．The spec－－
ial meeting was then adjourned no date． Oct． 25 ．On this day was held the
special meeting and order to show cause special meeting and order to show cause
why the ofter of Clifford Pant and Alfonso Li Pant in the sum of \＄1000 in full set－－
tiement of real estate transactions oprior
to their adjudication as not be accepted．The trustee was phresent
in person and by Dilley，Souter \＆Dilley， attorneys．No creditors were present． trustee directed to compepted and the same．
The special meeting was then adjourned no dat． 27. On this day were received
Oct． the schedaes，order or reference and ad－ of Merten D．Harley，Bankrupt No．N170．
The matter has been referred to Benn
M．Corwin as refere in M．Corwin as referee in bankruptey．The
bankrupt is a resident of Kalkaska and is a laborer．The schedules list assets
in the sum of $\$ 158.57$ of which $\$ 35$ Is
claimed as exempt claimed as exempt，and liabilities of $\$ 49$ ？
From the fact that all of the assets of From the fact that all of the assets of
the estate are either exempt or of doubt－
ful value the court has written for funds to cover the expense of the first meet－
ing，upon the arrival of which the fret
meeting will be called and note of the
same made here．Alist of the creditors of the bankrupt．is as follows：
Antrim County State Savings
Bank，Mancelona $\$ 3,497.00$ Oct．27．On this day was held the of Edward Aronson，Bankrupt No．2155． py Chankrupt was，present in person and
Blakely was present attorney．Frank $V$ ． were proved against the estate．Frank V．Blakely was elected trustee and the amount of his bond fixed by the referee
at $\$ 200$ ．The bankrupt was then sworn and examined without a reporter．The
first meeting was then adjourned with－ On this day also was received the first report and account in the matter of
Irving E．Near，Bankrupt No． 2140 ．An order was made for the payment of ad－
ministration expenses and for the decla－ ration and payment of a first dividend
to creditors whose claims have been
proved and allowed Oct．28．On this day was held the first Clarence Hall，Bankrupt No．2157．The bankrupt was present in person and by
C．W．Engelbertson，attorney．No cred itors were present or represented．Sev－
eral claims were approved and allowed eral claims were approved and allowed
against the estate．The bankrupt was then sworn and examined without a re－ porter．it appeared that there were no
assets in the estate，therefore no trustee was appointed．An order was made clos then adjourned no date．The case will
now be closed and returned to the dis－ On this day also was held the first
meeting of creditors in the matter of Martin Hoek，Bankrupt No．matter The
bankrupt was present in person and by attorney，C．W．Engelbertson．No crea claims were proved against the estate The bankrupt was sworn and examined without a reporter．It appeared that
this case was no－asset and therefore trustee was appointed．The first more no ing was then adjourned，ne no frst meet－The
case will now be closed and returned． schedules，order of reference and adjudi Delbert C．Sankruptcy in the matter of The matter has been referred to Been 2171 ． bankrupt is a resident of Hoxeyville The occupation of the bankrupt is not
indicated in the schedules．The sched－ ules show assets in the sum of $\$ 315$ ，none of which is claimed as exempt，and lia－
bilities in the sum of $\$ 2.218 .82$ ．From the
fact that all of the ract that al or the assets of the bank－
rupt are of doubtful nature．funds for the first meeting were written for，upon
the arrival of which the fir will be called and note of the same made J．Sanford，Freesoil
International Harvester Co．，Grand Furst McNess Medical Co．，Free－ 90.00


 Trust \＆Savings Co．，Michigan | American State Bank，Cadillac | 100.00 |
| :--- | :--- |
| 45.00 |  |

 In the matter of Milton D．Westfall．
Bankrupt No． 263, the funds for the first
meeting of creditos． meeting of creditors have been received
and such meeting will be held at the
office of the referee in bankruptey In the matter of Frederick G．Bach－
mann Bankrupt No．2162，the funds for
the first meeting ho the first meeting have been received and
the the office of the referee at will be held
at the hap－

Keep It Up．
One step won＇t take you very far，
You＇ve got to keep on walking； One word won＇t tell folks what you are One ine got to keep on talking；
You＇ve got to keke you tall， One little ot to to kep on growing
You＇ve got to keen tem at and．

Display Sells－Quality Repeats There is at least one gond brand of pure favoring ex－
tracts that it PAYS to display －nnetmerect vone this


VAN DUZER＇S
Certified rlavoring
Vant Duser＇s 21 Extracts
have been used dialy for
more than to eazs，
more been used daily for
mon than
1850，to be exars，since
their
1850，To be exact，Their
CERT FIIID quality brings
repeat sales．
repeat sales．and in reneast
sales your orizinal proft per
customer is mult
will find it a good piled plan
 Van Duzer Extract Co．Now Yoringild，N．Mes．

Questionnaire Suggested By Christian Parsons Freeman Kirk.
Are you married or single?
Why?
Did you withdraw any money from the bank last year?
Where did you get it to put in the bank?

Does your' wife play the piano?
What effect does it have on your rent?

Are you a light or heavy eater?
If heavy who pays for your meals?
Are you on friendly terms with your wife's relations?
If so, How do you manage it?
If possible give the name of some person who is less intelligent than yourself?

Are you popular with your neighbors?
When and where did you have your last fight?

Who won that fight?
If your wife won did she beat you up badly?

Did she use a rolling pin?
If you won, don't you feel like a brute?
How many people are dependent on you for support?
Do you support them?
State average monthly grocery bill, and payment on same if any?
What position other than a bank president are you best qualified to fill?

Do you think you will ever amount to anything?
Do you go to church?
Did you ever play poker?
Do you pay the preacher?
If so, How much?
How much money did you earn last year?

How much did you get?
Do you have any property that doesn't belong to you?

If so, What is it?
If you were president of a railroad, What would be your first official act?
Did you ever tell a lie?
If so, To whom?
Do you drink liquor?
What kind?
Name some of the best jails that you have been locked up in?
What is your mother-in-law's middle name?
Does she visit you often?
Did you ever pay a fine?
If so, where did you get the money?
Does your wife talk about you?
If so, does she say good or bad things about you?
Have you got a rich uncle?
If so, do you wish him a long life? If you knew you wouldn't get caught what bank would you rob first?

Did you ever say anything kind to your wife?
If so, was she surprised?
Name three smart men other than yourself?

What relation are these men to you?
If not related to you, give detail in full as to when and where each of them signed a bond, paid a fine, or loaned you money?
Don't you think that, your community has made 2 mistalse by not somding your.to congross?

If you were to go to congress, what would be your first big steal?

Spinach Will Cut Bills For Medicine.
"One of the best greens to feed growing children is spinach," said the nutrition specialist of the New Jersey Agricultural Col ege recently to a group of young mothers to whom she was recommending diets for children.
"But" objected one woman-(it was a very rural community) - "we don't go to town very often, and spinach is so very hard to get."
"Is there any reason why you could not grow it in your own garden?"
Well, the woman hadn't thought of that before. Maybe she could.
Why not? Sfinach is an easy crop to grow and is a veritable medicine chest for the whole family. New Zealand srinach, which gives results in hot weather, should be planted early in June, but will give good resuits if put in the latter part of the month, provided it is given a good fertile soil and a nitrogenous fertilizer to induce quick growth. This variety of spinach is ever-bearing, for as the tips of the branches are cut off for use new branches will develop from the main vines. Use one ounce of New Zealand seed to a 100 -foot drill. Thirty-six inches should be allowed between rows, the same distance between plants in the rows, and a depth of one inch in planting.

For fall spinach choose Savoy, a very hardy variety, which should be planted in August. Use half an ounce to a 100 -foot drill allow twelve inches between rows, from three to six inches between tlants, and three-quarters of an inch for depth.
A few hints about the cooking of spinach should not be amiss in these suggestions about its culture.
Remove roots and wilted leaves, the experts advise. Wash in a large amount of water several times. (Warm water is a great help in removing the dirt.) Sufficient water will cling to the leaves so that none need be added when the greens are cooked if the pot is tightly covered. As much as 50 per cent. of the valuable iron found in spinach may be soaked out of it is cooked in a large amount of water.
Above all do not add soda, as it destroys two of the vitamines. If the lid is removed from the pot a few minutes before the greens are done, they will retain their bright color.
Vitamines, iron and other minerals, such as lime, are among the valuable constituents to be found in spinach.

## Get the Habit.

1. The habit of work.
2. The habit of honesty.
3. The habit of attention.
4. The habit of politeness.
5. The habit of happiness.
6. The habit of usefulness.
7. The habit of cleanliness.
8. The habit of promptness.
9. The habit of appreciation.
10. The habit of thoroughness.
11. The habit of thoughtfulness.
12. The habit of accomlishment.
13. The habit of correct speaking.
14. The habit of neatness of work.
15. The habit of enjoyment of work.
16. The habit of telling the exact

## BUSINESS WANTS DEPARTMENT

Advertisements inserted under thls head for five cents a word the first Insertion and four cents a word for each subsequent continuous insertlon.
if set in capital letters, double price. No charge less than 50 cents. Smali If set in capital letters, double price. No charge less than 50 cents. Smali
display advertisements in this department, $\$ 3$ per inch. Payment with order is required, as amounts are too small to open accounts.

For Sale-Cash registers and store fixtures. Agency for Standard computing Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East

Bell Phone 596 Citz. Phone 61366 JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS Expert $\left.\begin{array}{c}\text { Advertising } \\ \text { Expert Merchandising }\end{array}\right]$ 209-210-211 Murray Bldg GRAND RAPIDS, Murray Bldg. $\quad$ MICHIGAN $\begin{array}{cc}1000 & \text { letterheads or envelopes } \\ \mathbf{\$ 3 . 7 5} \\ \text { Copper } \\ \text { Journal, Hancock, Mich. } & 150\end{array}$ Copper Journal, Hancock, Mich. Wanted-To hear from owner of gen-
eral merchandise store for sale. State eral merchandise store for sale. State
cash price, particulars. D. F. Bush, Mincash price, particulars. D. F. Bush, Min-
neapolis, Minn. PARTNER WANTED-To match my conservative $\$ 14,000$ with $\$ 14,000$ cash in
business $\$ 6,000$ annual rent incomes, busibusiness $\$ 6,000$ annual rent incomes, busi-
ness firms and excellent possibilities douness firms and excellent possibilities dou-
bling. Already own included 180 -foot brick. building and $173 \times 240$ grounds, all located inside thrree blocks to center fourcorners Lansing, Federal Government considering for new Lansing post office. alone and two farms on hands. Or will sell out entirely for $\$ 14,000$ cash. Best investment in Michigan. Bradford Ar nold, Box 64, Lansing, Mich. Postscriptsuit, modern offices and big shops, parts above said and two $90-\mathrm{ft}$. sheds addition-
950 For Sale-On account of the death oi my husband will sell general store doing good business. Mrs. Harry Howard, Free-
soil, Mich. soil, Mich. For Sale-The grocery stock and fix-
tures of H. H. Colby, of St. Johns. Henry
F. Parr. trustee, St. Johns, Mich. 952 Eighty acres, stock, tools, and crops to exchange for dry goods and grocery
stock. Owner J. J. Rodgers, Honor, Mich. For Rent-Modern hardware store For Rent-Modern hardware store
building. In continuous use for years. J.
R. Baggerly, Leslie, Mich.

For Sale-Good clean general stock of reason for selling new, for cash. Geason for selling. About $\$ 15,000$ in all.
Good business. Address No. 951 , c-o Michigan Tradesman. PERT. MUSKEGON, MICH.

## KWIT YOUR KICKIN

 AbyTHE ARROW SERVICE | Cor. Wealthy St. \& Division Ave. |
| :--- |
| Grand Rapids, Mich. | Want whole or part stocks shoes, men's

wear or general mdse. E. C. Greene \&
Co., Jackson, Mich.
CASH For Your Merchandise! Will buy your entire stock or part of nishings, bazaar novelties, furniture, ete Vinsohn, Saginaw, Mich.
Good Stock and grain farm in Southern
Michigan to trade for hardware or genMichigan to trade for hardware or genigan Tradesman.

## 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. WANTED-SALESMAN to sell a com-
plete line of children's high grade turns
attractively priced, 1 to 5 in first steps, attractively priced, 1 to 5 in frst steps,
to $81 / 2$ to 11 . We pay highest commission. Must have established territory. Give full particulars in first
Shoe Co. Rochester, N. Y. A Sacrifice-Clean stock general merchandise, invoicing $\$ 6.500$ can be bought
for $\$ 4,500$ cash. Will sell or rent buildings. Must sacrifice account sickness.
Address No. 936 , care Michigan TradesAddr.
man.

## 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.

## Yearly Invoice Record

The contract you enter into when you purchase fire insurance requires you to retain all invoices or keep a record of all purchases during the current year. Merchants who have small safes sometimes find it inconvenient to preserve all invoices intact. To meet this requirement, we have devised an Invoice Record which enables the merchant to record his purchases, as set forth in his invoices, so as to have a complete record in compact form for use in effecting a settlement in the event of a loss by fire. This Record is invaluable to the merchant, because it enables him to ascertain in a moment what he paid for and where he purchased any article in stock. Price $\$ 2$.

## Tradesman Company

Grand Rapids

IN THE REALM OF RASCALITY.
Cheats and Swindles Merchants Should Carefully Avoid.
The Tradesman has refeatedly warned its readers to go slow in dealing with William Goldblatt, who conducts an alleged detective and collection agency at Muskegon under the name of the Standard Detective Bureau Co. Goldblatt possesses an unenviable record, which has frequently been exploited. He is now writing $\$ 36$ contracts reading as fo:lows:
THE STANDARD DETECTIVE BUREAU CO
23 W . Western Avenue Muskegon, Mich.
This agreement, made by and between the Standard Detective Bureau Company, hereinafter styled the party of the first part, and ----------hereinafter styled the party of the second part, witnesseth: That in consideration of the sum of $\$ 36$ for one year, which sum is to be paid in advance to party of the first part by party of the second part, the tarty of the first part agrees to do as follows:

1. To investigate any burglary, theft or any other injury committed against the property of the party of the second part, and endeavor to bring the guilty party to justice.
2. To test the employes any time when called upon.
3. To collect bad debts, such as checks, book accounts and notes, which the party of the second part may have. Will guarantee to get all accounts or money will be returned and 7 per cent.
This agreement is to be in force for the period of tweive months.
Many com! laints have come to the Tradesman from merchants who have entrusted collections to Goldblatt, learned later that payments were made to him by debtors, but no proceeds were sent to the owners of the claims.
The Tradesman has always maintained that the man who insists for payment in advance for services he may never be called upon to perform is a dangerous man to have anything to do with.

Imposter Calls on Merchants.
We have just received a letter from Frank \& Seder, of Pittsburgh Pa., to the effect that an imposter, representing himself as "W. J. Frank," of the firm of "Frank \& Seder," caled on Block \& Kuhl, Peoria, I11., and after spending a considerable time in going through the store and discussing in detail many phases of store operation, very cleverly relieved them of $\$ 200$ by having a check cashed. It was only because of the ap:arent familiarity and interest which the imposter showed in the store management and his pretended acquaintance with many leading merchants in the country, that the firm he visited offered to cash the check after he said that he had to go to the bank for money. In all these cases the crooks succeed because they first build up a fee.ing of confidence in the people they approach. No honest man who asks an unusual service will resent your request that he identify himself.
Imposter Represents Himself as Buyer

Our attention has just been called by the Boston Store, of Milwaukee, to the fact that an imposter, who represented himself as a buyer for their company, and said that he was ordering in conjunction with the Fellows Buying Corporation, visited a jeweler and succeeded in getting away with a watch. He also placed various other orders, concerning which the manufacturers made enquiry when they did not receive confirmations in due time. In the course of these transactions he had checks cashed.

Bogus Raisin Sa'esman.
According to advices from the Middle West, an imposter is playing on the good standing of the Sun Maid raisin people in that section so annoyingly as to lead the company to send a wire substantially like this to trade secretaries:
"Advise trade of imposter, medium build, pleasant appearance, operating as salesman of California Associated Raisin Company Will take orders for raisins, then presenting for endorsement fictitious checks $\$ 162.40$, purported as salary and expense check drawn on yel'ow safety paper. First operated in South and North Dakota and Montana as Frank C. Clayton; began operations this week at Scribner, Neb., as Arthur M. Young."

No More Check Fiends Need Apply. A jocular citizen entered the store of S. D. Pond this week and asked if he would cash a check. Mr. Pond's usually urbane countenance turned black as he growled "Go to-." There was a reason. Many towns have reported check forgers at work and now Allegan is added to the list. A roughly dressed man presented checks for $\$ 25$ signed "E. E. Wark Co." to several local merchants. It was genera:ly known that Messrs. E. E. Weed and James Wark had been interested in buying logs for the basket factory and but few recalled the new name under which the factory or erates. Further, the forger presented his checks during the time of greatest business activity. In this way he was successful with Mr. Pond, Saturday, Oct. 14, and returned the next Saturday getting checks cashed by Stein-Griswold Co. and Brand market. They were very crude forgeries and would ordinarily have been detected by these parties, as they were by Dan Stern and Wise \& Switzenberg. In the case of Mr. Pond the man added such details with reference to the lumbering operations of the basket company as to lead him to believe the man authorized to make checks. There will be no use presenting checks in A:legan for some time to come.-Allegan Gazette.

## Rain Song.

It is not raining rain to me It's raining daffodils;
In every dimpled drop see

The clouds of gray engulf the sky And overwhelm the town; ${ }^{\text {any }}$ It is not raining rain to me It's raining roses down.

It is not raining rain to me,
But fields of clover bloom. But fields of clover bloom.
Where any bucaneering bee Where any bucaneering bee
Can find a bed and room
A health unto the happy At if fig for him who frets. It its not raining violets.

## DICK'S "Famous" Feed Cutters

## For Hand or Power Use

We have just unloaded a large stock of these popular feed cutting machines. There is a big demand this fall for cutters to run with small pumping engines.


## Quick Shipments

## Blizzard Sales Co.

J. H. GINGRICH, Manager

Commerce Ave., at Cherry St.
MICHIGAN

## THE STRONGEST <br> SAFE IN THE WORLD

## Manufactured

Exclusively by
YORK SAFE
AND LOCK CO.


Sale in Western Michigan controlled exclusively by
GRAND RAPIDS SAFE CO.
Tradesman Building GRAND RAPIDS

## H. LEONARD © SONS

Fulton Street Cor. Commerce Avenue

## Wholesale Distributors and Manufacturers' Agents

## For Immediate Shipment and to Increase Your Sales

$\mathbf{W}^{\text {E offer a wide variety of our best sellers that are just the thing to brighten up your Gift }}$
Department. Compare your costs with the prices you can get for these items and you will see that they can be sold at popular prices.

Attractive goods for the Parlor, Library, Dining Room, Bed Room, Nursery, Den, Hallon Piano or Desk.

Here we show a few out of hundreds of items in our stock. Prepare for the Christmas sale the one sure sales period of the year.


WE offer thousands of dollars worth of merchandise at prices no store can afford to miss. Quick Service and Large Stocks.
Send for Catalog of
HOLIDAY GOODS


November Bargain Sales to make 1922 the greatest sales season merchants have ever known. Low prices and attractive goods will do it.

Correspondence invited but come in person if possible and see our wonderful line.


[^0]:    Grande Brick Co., Grand
    Rapids Rapids
    Saginaw Brick Co., Saginaw Jackson-Lansing Brick Co., Rives Junction

[^1]:    

[^2]:    

