



Fortieth Year

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MICHIGAN TRADESMAN

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

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IN THE REALM OF RASCALITY. Cheats and Swindles Which Merchants Should Avoid.

A man using the name of R. L. Canter is passing an imitation check of the Black & Decker Mfg. Co., of Baltimore, Md. The check is supposed to be drawn on the Corn Exchange Bank of New York, which name is placed in the lower left hand corner of the check and is signed by "The Black & Decker Mfg. Company, per J. M. Moore." Across the top of the check is "The Black & Decker Mfg. Company, Portable Electric Drills and Air Compressors," and across the left hand end of the check counter signatures are given of A. F. Clancy and F. A. Hough. Checks are endorsed by R. L. Canter. Merchants are warned against cashing such checks.

Creasey Gold Notes.

A new Creasey financial deal will come as a surprise to the trade. The board of directors of the Creasey Corporation at its last meeting authorized the issue of \$1,000,000 of 8 per cent. gold gotes. In a circular letter to Creasey members, it is definitely stated that the gold note sale as authorized was taken "as a means of bringing additional capital into the business to take advantage of the opportunities which have been established by the great volume of business the Company is now doing." It is very obvious that the principal and interest of a \$1,000,000 loan payable in ten years will constitute an addition to the overhead or gross operating costs of doing business the Creasey way, which is on the basis of cost plus. And yet, the Creasey Corporation without mentioning this obvious fact states in its circular that "the gold notes we are offering means extra profit to you." Doubtless it means 8 per cent. interest on a loan, but at the same time that interest charge has got to be taken care of or absorbed in the cost of doing business,

so it means extra cost as well as "extra profit." The gold notes, it is promised by the Creasey Corporation, "will bear a substantial rate of interest payable quarterly, and the return of the principal with extra interest is guaranteed by sinking fund provisions, unusual and stronger, we believe, than any other investment you have ever had submitted to you hefore

Piggly Wiggly Stores Failing.

Four Piggly Wiggly concerns fail-ed last week. They were the Manhattan Piggly Wiggly Corporation, the Piggly Wiggly Eastern Corporation of New York and New Jersey, respectively and the Piggly Wiggly Corporation of Connecticut, and the Western New York Piggly Wiggly Co. The Manhattan Piggly Wiggly Corporation, which has been operating under a franchise from the Piggly Wiggly Corporation, using the orthodox Piggly Wiggly style of business, is the object of attack by creditors who filed an involuntary petition in bankruptcy in the Federal District Court in New York City. The company's authorized capital comprises 400,000 shares of no par value common stock and \$2,000,000 2 per cent. cumulative preferred, par value \$100. Of this there are outstanding 320,000 shares of common and \$151,300 preferred. Just exactly what is the state of affairs with this purely local P.ggly Wiggly concern in Manhattan will all come out in the wash. However, pending that the outcome the bankruptcy petition will doubtless hearten and encourage many an independent grocer who had come to believe that a Piggly Wiggly store opening in his vicinity meant his funeral sooner or later. It has not meant that for the Manhattan grocers. The Manhattan concern had an ambitious progress ahead of them-those 2,000 stores ultimately-but it will have to wiggle itself out of the present bankruptcy hearing before it can possibly hope to accomplish that high aim.

Knights of the Castle.

This is a cheap scheme to secure reports on country purchases of merchandise by one of the Chicago mail order houses which sells goods on the installment plan. The "Home Castle" appears to be very small desk room in the office of a company whose business, as stated on the office door, is "Business and Industrial Real Etate"-also insurance of various kinds. There is no reason to doubt the legitimacy of this concern nor its right to rent a desk or a drawer in a desk, to anyone. The good-looking young lady in charge of this "Home Castle" of these glorious Knights. collects this mail as it comes in and holds it until a messenger from the mail-order house calls for it. She

does not open the mail-just receives and delivers it. The "Home Castle" appears to be merely an outpost instead of a castle-a desk drawer and a girl instead of a tower of strength and an armored knight.

TREND OF WOOLEN MARKET.

Much interest attached to the auction sales of Colonial wools which opened in London on Wednesday instead of Tuesday, having been delayed a day by the prevalence of a little thicker than usual November fog. The series thus begun will last until just before Christmas. The offerings during the period will include 165,000 bales of free wool and 60,000 bales of pooled wool. The last named are the property of the British-Australian Wool Realization Association. Of the holdings of this body the British Government owns one-half the Australian and all of the New Zealand wool. On Oct. 31, the stocks of this wool were, in quantity, 1,034,000 bales. In the year ended with that date, 856,000 bales of such wool were disposed of. Prices at last week's London sale were a little higher than before, the greatest advance being in medium and coarse grades. It is noteworthy that, both at this sale and at those in Austra'ia and New Zealand, buyers from this country were more keen after cross-breds than merinos. In the domestic field, all wools are strongly held. The Fall clip in Texas brought good prices and some efforts have been made to contract for wool in advance. The mills are believed to be well equipped with supplies. They are working to a large percentage of capacity. In October, according to the Census Bureau report, more looms were operating than during September, except those in carpets and rugs. Those mills devoted to dress goods have complained of a lack of help to fill orders. Clothing retailers are reporting an improving business and this, in turn, is helping the manufacturers in obtaining orders for Spring. The women's wear branch is meeting with a good response to its offerings.

CANNED FOODS CONDITIONS.

The canned foods market is not as interesting as it was last week or two weeks ago. The weather has turned cold, however, and appetites are stronger for all foods. The handlers of raw fruits and vegetables have begun to put them into protected storage and, through the prospect of freezing, the risk of handling them has greatly increased. Therefore the supply of raw fruits and vegetables will now begin gradually to decrease as the season closes and the demand for canned foods will of course increase. A severely cold winter in the Southern states will heavily increase the demand for canned foods, and the winter seems to be setting in early.

There has been an enormous crop of apples and grapes produced in 1922 and these two fruits keep well until late in the winter or early in the spring, and it is likely that the ample supply of these fruits will interfere to a considerable extent with the sale of canned fruits but canned vegetables are not subject to competition with raw vegetables to such an extent, except in the matter of kraut and sweet potatoes, as cabbage and sweet potatoes, when carefully winter stored, keep well until spring.

SHIFT USES OF FABRICS

A survey of style tendencies in women's coats for Spring, just completed by the fashion expert of a well-known mill, indicates notable changes. Certain fabrics and silhouettes, used exclusively heretofore for formal wear, are being brought out in mannish sports models, and coats of strictly sports fabrics are being fashioned along more formal lines.

Pile fabric coatings, for example, are utilized for a coat of English raglan cut. They are thus adapted, for the first time, for the beltless mannish top coat with a furless collar and with the large pockets of the "knockabout" sports garment.

New types of plaids, blocks and stripes have been brought out in highgrade Scotch tweeds in both coats and capes, with the silhouette changed to the formal so that they bear no resemblance whatever to the mannish types brought out in recent seasons. In these coats three shades of one color in a range of quiet or neutral tones are used for the first time in several years. Those most favored comprise soft shades of brown, tan and ivory, or black, deep gray and pale gray. The blocking and plaiding are worked out in four-inch squares. The stripes are of three-inch lengths, are broken rather than in solid lines. and are worked up in blendings similar to the blocks and plaids at intervals of two inches.

Two Druggists With Long Records.

James H. Vandecar has been engaged in the drug business at North Branch for forty years. Forty-three years ago he commenced work in the drug store there for Dr. Scott. After three years clerking, he purchased the drug stock, which he now owns. The past twenty-five years he has kept a clerk. He has traveled through most all the Northern states and Canada.

H. L. Parker has been in the drug business at Dryden for thirty-seven years. He has always done his own work. Never hired a clerk. Never has left his store on an average of one day in five years during the thirtyseven years. He has one son, Homer H. Parker, a senior in the electrical engineering department at Ann Arbor.

WELL ROUNDED LIFE.

Death of William Widdicomb, Pioneer Furniture Manufacturer.

William Widdicomb died at his home, 432 Fountain street, Monday morning. He was in eighty-fourth year and up to two weeks ago was in excellent health. He is survived by his widow and one son, William Widdicomb, jr. Funeral services were held at the residence Wednesday afternoon, Rev. William Samuel Hess of Westminister Presbyterian church officiating.

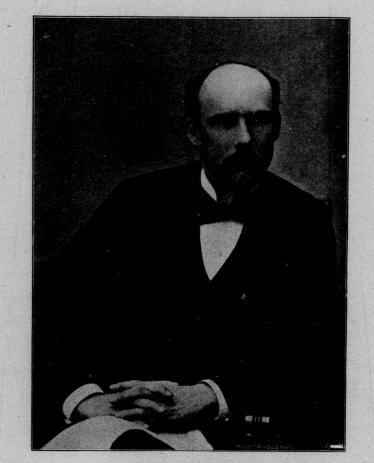
William Widdicomb was born in Exeter, England, July 25, 1839. His father, George Widdicomb, was an old-time cabinetmaker and manufacturer with a decided tendency for mechanical invention, and some of this mechanical ingenuity was inherited by his son. The family migrated to the United States in 1842 and settled in Syracuse, N. Y. In that city the father worked at furnituremaking. The son attended public school until the age of 15 and then began work with his father at the trade of cabinetmaking. At the age of 17 he came to Michigan, expecting to obtain employment through the aid of a friend in a furniture factory at Battle Creek, but the enterprise had failed and the factory closed its doors before the young mechanic reached that town. He at once turned his steps to Grand Rapids, arriving in this city October 1, 1856, by the old Kalamazoo stage route, with 25 cents in his possession, which he had saved by not taking a dinner at a stopping place then known as Chambers Corners, for he realized that he must have enough to pay for lodging when he reached Grand Rapids. He immediately obtained employment with E. W. & S. A. Winchester, furniture manufacturers, continuing with them for a year or two. Mr. S. A. Winchester's kindness as an employer was frequently referred to by Mr. Widdicomb as a pleasant memory.

The family arrived in Grand Rapids about January 1 and in due time all became identified with the furniture industry of this city. In 1858 the father started a small furniture factory at the East end of Bridge street bridge, which was destroyed not long after in the great Bridge street fire. With undiminished courage he resumed his venture and, with the work of his sons, soon re-established the small business. It was in this small venture that the son William appeared as the first furniture salesman out of Grand Rapids, for in 1859 he visited Milwaukee as a commercial traveler to assist in selling the product of this little factory. The small business progressed in a humble way until 1861, when the war enlisted all four of the sons and the business continued in a very precarious condition until it expired in 1864 for the sons had constituted substantial'y all the working force of the establishment.

Upon his return from the war William Widdicomb obtained employment with C. C. Comstock and Comstock & Nelson, continuing with them until January 1, 1865, when he opened for himself a very limited business upon the East Side canal on the second floor of a small building where the Grand Rapids Furniture Co. is now located. One brother, Geo. Wddicomb, Jr., died at about the close of the war from a disease contracted while in the army, and the other brothers, Harry and John Widdicomb, entered the business, which was continued in a very modest way. All were skilled mechanics, possessing a thorough knowledge of the mechanical part of furniture manufacturing. The enterprise grew and in 1868 was moved to the corner of Fourth street and the Grand Rapids & Indiana Railroad. Theodore F. Richards was admitted to partnership in 1869, adding to the enterprise a moderate amount of capital, the firm name then being Widdicomb

suring complete harmony, the exceptional prosperity of the corporation resulted in unfortunate differences of opinion, which finally culminated in the voluntary retirement of Mr. Widdicomb in 1883, on account of his opposing enormous expansions which would involve the borrowing of large sums of money. Subsequent events proved the wisdom of his conclusions and justified the position he assumed and maintained in regard to the more rapid enlargement of the business.

In 1883 William Widdicomb became Cashier of the Grand Rapids National Bank, which position he held until 1888, resigning to give attention to his private business. In 1886 he erected the Widdicomb building on the site of the old Rathbun



William Widdicomb.

Brothers & Richards. The business grew rapidly for the next four years and December 1, 1873, it was incorporated with a capital of \$150,000 and officered as follows: William Widdicomb, President; Theodore F. Richards, Vce-Presdent; John Widdicomb, Secretary; Harry Widdicomb, Treasurer.

The next ten years was a period of great prosperity and expansion for the furniture industry of Grand Rapids. Especially was this true of the Widdicomb Furniture Co., which rapidly increased the size of its plant and the volume of its output. Under the painstaking effort and skillful management of William Widdicomb, the corporation paid enormous cash dividends, in addition to the expenditures incident to the remarkable growth of the business in the way of new buildings, improved machinery and enlarged lumber yard. Instead of enHouse, corner of Monroe avenue and Market street. It was the city's first skyscraper and Mr. Widdicomb took much fride in its management. He sold this property to the S. S. Kresge Co. April 27, 1920, for a consideration of \$500,000 and it was characteristic of his business methods that the entire negotiations were closed at a single sitting of less than a half hour.

From 1885 to 1894 he was engaged in the wholesale grocery business as a partner of Amos Musselman. While engaged as a wholesale grocer he did much to develop co-operation and association among the wholesale grocers of Michigan and adjacent states. In 1897 the business and finances of the Widdicomb Furniture Co. having become somewhat embarrassed William Widdicomb was requested by the shareholders and creditors to resume its management. His skill as a financier and ability as a furniture man brought the company through its period of distress into prosperity, but it was a long and for a time a heart breaking struggle. He was even then advanced in years and with his ample means could have retired from active life, but rersonal pride and the desire to preserve the family name from financial discredit impelled him to go on with the task he had assumed.

In 1915 he gave notice to the directors of the company that he regarded his work as done and asked them to make other arrangements for the management. He named Jan. 1, 1916, as the date upon which he desired his release. It was this action that led to the sale of the company to Joseph G. Griswold, Maynard Guest, Godfrey von Platen and others, the transaction being closed Dec. 9, 1915. When Mr. Widdicomb stepped out he left every detail in exact order to make it as easy as possible for those who were to be his successors.

In the business world Mr. Widdicomb was held in the highest esteem for his sterling honesty and unswerving adherence to principle. In the manufacture of furniture his ideals regresented the very foundation upon which this city's fame rests as a furniture center. He abhorred the sham and the shoddy. He put conscience and quality into every piece of furniture that he produced and this applied alike to workmanship and to materials. In his mind he followed the product of his factory to its ultimate destination and it was ever his heart's desire that it be worthy of the home, contributing to the happiness of some family.

Although his schooling had been very limited. Mr. Widdicomb was scholarly by self-education. His monograph on the furniture industry of Grand Rapids, published by the Grand Rapids Historical Society, is a recognized authority on the subject He wrote a monograph on mahogany and other cabinet woods which is highly esteemed in technical circles. He carried into his writing the same thoroughness and careful attention to detail that characterized him in all things. In his private life Mr. Widdicomb was a model citizen, devoted to his family, fair in his dealings with others, deeply religious and carrying his faith into his daily life. By many it was thought he was stern and austere, but this was only a manner, for in fact he was one of the kindliest and most tender-hearted of men, giving freely to philanthropy and doing much in his own way for the relief of distress. He was especially kind toward his employes and with his old employes was on terms of personal friendship.

Mr. Widdicomb for many years was a member of First Presbyterian church and later of Westminister Presbyterian. He had no fraternal affiliations. He was married July 13, 1872, to Miss Sarah Esther Hewett, of Oswego, N. Y., and she survives him. Five children were born to them. Only one still lives, William Widdicomb, Jr.

There is always some calamity howler ready to say it can't be done. Don't let that bother you. Go ahead and do it.

Checkered Career of the Mullen Paper Mill.

Mill. St. Joseph, Nov. 28—After two years and more of litigation the Mul-len Brothers paper mill, one of St. Joseph's oldest industries, founded by the late John W. Mullen during the early nineties, by order of Circuit Judge White, of Berrien county will be sold at public auction. The selling of this property marks the passing of the life work of John W. Mullen, de-ceased, who died seven years ago and who at the time of his death left the institution in a most successful and institution in a most successful and prosperous condition and one of the

prosperous condition and one of the strongest financial paper concerns in Southwestern Michigan, with a large and extensive trade in almost every state in the Union. John W. Mullen was one of the pioneers in the paper industry and when a small lad during the civil war entered the paper mills of Massachu-setts, where he soon became an ex-pert paper maker and later came West, locating at Kalamazoo and then at Watervliet, being largely instrument-al in building what was known as the Sims & Dudley paper mill, now the Watervliet paper mill Mr. Mullen was not only an expert paper maker and most successful manufacturer, but and most successful manufacturer, but was also an inventor of considerable was also an inventor of considerable note, having invented several import-ant machines used in paper making, from the sale of which he received handsome royalties. At the time of his death the control of the plant at this place was left to his widow and two sons, Thomas J. Mullen and Wm. T. Mullen. The latter acquired the interest of his step-mother and brother in the spring of 1916, which gave him control of the business. Later James A. Mullen, was made president of the company and William T. Mullen acted as treasurer and gen-eral manager.

1. Multen acted as treasurer and gen-eral manager. In the late fall of 1920 the Chicago Tribune Co. obtained judgment against the company for some \$24,000 and later other suits were brought, so that in April, 1921, the Farmers & Mer-chants Bank, of Benton Harbor, was oppointed reaction upon with brought appointed receiver upon suit brought by three of the stockholders. Followby three of the stockholders. Follow-ing the appointment of the receiver in June, Gumbinsky Brothers Co. and two other creditors filed an involun-tary petition in bankruptcy in the Fed-eral court against the company, which continued to operate under the re-ceiver until last May, when Francis Hughes, who had a mortgage against the plant for \$70,000, filed a petition to foreclose his mortgage and stop the operation of the plant, which Mr. Hughes claimed had been operated during the previous year at a large loss to the creditors. The plant was closed and has remained idle for about six months. six months.

closed and has remained idle for about six months. Some ten days ago the forec'osure proceedings were brought to trial and the legality of the Hughes mortgage on the question of usury was contested by the receiver. Following the trial last week a stipulation was entered into for the sale of the property, plant, equipment, real estate, raw materials, finished stock, buildings, patents, trademarks, accounts receivable and the company's equity in the Graham dock. The proceeds of the sale are to be deposited with the county clerk, who will hold the money for the final disposition of the court, who is to de-cide whether the receiver shall be paid first from the proceeds of the sale or whether the Hughes mortgage shall take precedence. It is stated that re-ceivership certificates were issued to the amount of \$40,000 and there are other obligations outstanding to the amount of nearly a quarter of a mil-lion dollars. It is very doubtful if creditors receive any dividends.

First Introduction of Lewis Cass To Michigan

Redford, Nov. 27—Lewis Cass and Daniel Webster, both natives of New Hampshire and born (Cass in the town of Exeter and Webster in the town of

Salisbury) in the year 1782, during their lives attained permanent emin-ence as American patriots and statesmen

The two towns, in the Southeastern portion of New Hampshire, were about sixty miles apart and, as boys, the two youngsters attended the Phil-ing Energy and any or the to of the lips Exeter academy, so that of the same age and inheritors of the solid mental values of the Old Granite State, their achievements as adults were equally impressive and of timely and

their achievements as adults were equally impressive and of timely and lasting value to the American Nation. When the 30 year old Cass, just commissioned by President Madison to be a colonel in the United States Army, came in 1812 up to the Ohio coast of Lake Erie, he had already at-tained distinction at the Phillips academy by his ready use of the French language, as we'l as a scem-ingly instinctive—because his boyhood had been passed with and among the Indians of Massachusetts and New Hamr shire—ability to analyze and ap-ply the crude co-ordination by the In-dians of the French tongue with their own speech In addition, Colonel Cass had experienced wide intercourse among the Miamis, the Pottawattamies and the Huron tribes, of Ohio, In-diana, Michigan and Canada. Colonel Cass had been ordered to report with his troops to Gen. Wil-iam Hull and he obeyed orders to the best of his ability, that result preceding the unhappy and really unnecessary surrender by Huil of the fort and troops under him at Detroit. As he coasted up the Detroit river Col. Cass had an exceptionally accurate know-ledge of the torography of the district.

had an exceptionally accurate know-ledge of the topography of the district, besides being well acquainted with Splitlog and Walk-in-the-water, Huron chiefs, and the confidence of his sub-ordinates. But all of these excellences were as naught in contradiction to the cowardice and treason of his superior, Gen. Hull.

Nowhere in the records of frontier warfare in 1812 or other years is there warfare in 1812 of other years is there a showing comparable to the conduct by Hull of the campaign extending from Malden to the River Thames and Lake St. Clair. And it was, largely, through the ef-forts of Col. Cass that Hull was court martialed, convicted and sentenced to death. a verdict that was never con-

death, a verdict that was never con-summated. Charles S. Hathaway.

Opposed to the Consolidated School Idea.

Idea. Matherton, Nov. 27—In reading the last Michigan Tradesman I came across a plea for the little red school house by Old Timer. I wish I could put into words my condemnation of this movement for consolidated schools. I lived two years in a con-whereof I speak. Our country solidated school district and know school house was less than half a mile from our home and not to exceed two miles from the farthest home school house was less than half a mie from our home and not to exceed two miles from the farthest home from which children came to it; but when it was consolidated my children were taken into an unsanitary bus and rode 5½ miles to the town school. Four of these miles they rode beside children who hardly knew what soap and water were made for. In the win-ter they went away from home before the lights were extinguished and did not get home until after they were again lighted. And all this for the privilege of paying \$59.73 school tax on less than 40 acres of land. My small farm was worth from \$500 to \$800 less as soon as the consolidation took place. I am a believer in good education, but in the school I refer to (which by the way, is at Byron, Mich.) there was plenty of schooling in base ball, etc., and not enough edu-cation. To show how people like the Mich.) there was plenty of schooling in base ball, etc., and not enough edu-cation. To show how people like the proposition, out of twenty-seven who voted for the consolidation there are only half a dozen who will admit it. Boost and hang on to the country school. Another Old Timer.

"He profits most who serves best" is trite, but time attests its truth.

Pointers for the Clerks

When new goods come in, place the old goods in front of the new goods on the shelf, so the old goods will be sold first.

A good rule: Never go to answer the telephone without having in mind two or three items to suggest to the customer at the other end of the wire; something new you have just received, something on which you are having a special sale, etc.

When a customer asks for an article, never start by showing her the lowest priced brand. Show the customer the more expensive kinds first, then if the price should prove too steep for her, it is a simple matter to hand out some of the cheaper lines. Often the attractiveness and the extra quality of the costlier goods would win out, and you have the satisfaction of feeling that you have done something worth while, that you have made a little more money for your employer.

When you offer a customer high-grade goods, you don't have to do so with an air of apology as to price, as if the customer couldn't afford to pay the price. You have nothing to apologize for. On the contrary, point out to Mrs. Brown that, quality and quantity considered, she is getting far more for her money than by buying the cheaper kind.

In cutting a piece of cheese, pick it up with a piece of wax paper in the hand and place the wrapping paper on the scale before putting the cheese on. Customers always appreciate such thoughtfulness. Your hands may be clean, but the cus-tomer naturally thinks that you have been handling all sorts of things around the store before touching her cheese.

Don't slight the children. Wait on them patiently. Give them a happy smile and a good-natured "Good morning!" Children will run errands to the store where they are treated best.

If a can of canned goods should happen to spring a leak, remove the leaky can at once and wipe dry the other cans and the shelf. Unless this is done, the moisture will extend to other cans and the rust will eat through the tin and cause other cans to spoil.

From The Pasco Live Wire.

Co-Related Sales

When a customer asks for pancake flour, mention syrup.

When a customer asks for canned pumpkin, mention nutmegs

When a customer asks for macaroni, mention cheese.

When a customer asks for tuna, mention salad dressing.

When a customer asks for corn starch, mention vanilla extract.

When a customer asks for canned soup, mention soda crackers.

When a customer asks for flour, mention chocolate, icing sugar, nut meats, marshmallow creme.

When a customer asks for bluing, mention clothes pins, soap chips, washing powder.



Grand Rapids Kalamazoo-Lansing-Battle Creek

The Prompt Shippers.



Movement of Merchants.

Owosso-The Walker Candy Co., Muskegon, is planning to erect a modern warehouse here.

Detroit—Grinnell Bros., 1515 Woodward avenue, musical instruments, has increased its capital stock from \$3,-750,000 to \$5,000,000.

Allegan — The Owen-Wearmouth Electric Co. has been organized to manufacture radio apparatus.

Grand Rapids—The C. W. Mills Paper Co. has increased its capital stock from \$50,000 to \$200,000.

Kalamazoo-Ype Verdreis has opened an electrical supplies, appliances, etc., at 720 North Burdick street.

Camden—Fire destroyed the poultry and racking house of Arthur Braman, entailing a loss of about \$10,000.

Detroit—D. M. Ferry & Co. has increased its capital stock from \$1,-050,000 to \$1,050,000 and 126,000 shares no par value.

Jonesville—Lewis Cozens has sold his meat market to Albert Talbott, recently of Lawrence, who will take possession Dec. 1.

Kent City—John Landheer, who conducts a general store R. R. from here, is succeeded in business by Andrew Landheer.

Quincy—E. M. Weaver, proprietor of the Weaver Hotel, is rlanning extensive improvements to the property, the work to commence about Dec. 15.

Owosso-William Green, for thirtyeight years proprietor of the Central Hotel, has sold it to Mr. Kinier, formerly in charge of the Colonial Tea Rooms.

Lansing — Mrs. Mary Waltman Smith will open a waffle and steak house Dec. 1 at 306 North Capitol avenue, under the style of the Old Hickory Inn.

Jackson-The Ladies Sample Shop has removed its stock to larger quarters at 129 East Main street and changed its name to the Ladies Fashion Shop.

Detroit--The Grier Battery Supply Co., 433 East Larned street, has increased its capital stock from \$10,000 to \$15,000 and changed its name to the Grier-Sutherland Co.

Lewiston—John G. Golden has sold his stock of general merchandise to Joseph J. Kennedy, who has taken possession and will continue the business under his own name.

Union City-W. D. Chase, pioneer jeweler, has sold his store building, stock and store fixtures to Karl F. Kanthehun & Son, recently of Chelsea, who have taken possession.

Detroit—The Fifth Avenue Corset Shop, 301 Stroh building, has been incorporated with an authorized capital stock of \$7.500, \$5,000 of which has been subscribed and paid in in cash. Detroit—The Majestic Used Car Co., 4116 Woodward avenue, has been incorporated with an authorized capital stock of \$15,000, \$1,500 of which has been subscribed and paid in in cash.

Seney—P. M. Stillman & Co., who recently purchased the store building and stock of general merchandise of the W. W. Hargrave estate, is remodeling the store and adding considerably to the stock.

Marquette—C. A. Lawson and E. C. Anderson have formed a copartnership and engaged in the plumbing and plumbers' supplies business at 130 West Spring street under the style of the Ideal Heating & Plumbing Co.

Allegan—The vacant store at 229 Hubbard street is being remodeled and will be occupied by the Allegan Dairy Co. A retail store will be operated in connection with the creamery, and butter and cheese will be made and sold.

Ypsilanti—Paul Proud, of William Goodyear & Co., dry goods, notions, etc., Ann Arbor, has leased the store space in the new hotel and will occupy it with a stock of women's readyto-wear clothing, accessories, etc., the fore part of January.

Grand Rapids—The F. E. Murray Co. has been incorporated to deal in electric appliances, washing machines, supplies, etc., at wholesale and retail, with an authorized capital stock of \$25,000, \$6,000 of which has been subscribed and paid in in cash.

Detroit—The May-Han Shoppe, 11-300 Twelfth street, has been incorporated to deal in women's ready-to-wear clothing, furnishings, millinery, etc., with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$2,500 paid in in cash.

Munising—Albin Bloom has sold his confectionery stock and store building to George A. Leiphart and sons, who will continue the business under the style of the Leiphart Co. An art goods department and women's exchange will be features added to the business.

Detroit—The Thompson Auto Co. has merged its business into a stock company under the style of the Thompson Sales Co., 11711 Woodward avenue, with an authorized capital stock of \$25,000, of which amount \$10,000 has been subscribed and paid in in cash.

Detroit—The Malow-Barry Co., 314 McKerchey building, has been incorporated to deal in builders' supplies, materials, etc., and to do a general contracting business, with an authorized capital stock of \$100,000, of which amount \$25,000 has been subscribed and \$6,250 paid in in cash.

Mason-George Duell, for many

years associated with the late F. W. Webb, in the boot and shoe business, has formed a copartnership with Harry Willett and purchased the stock and store fixtures of the Webb estate and will continue the business under the style of Duell & Willett.

Owosso—M. J. DeYoung & Co., 200 West Main street, has merged its clothing, men's furnishings, etc., business into a stock company under the style of DeYoung's, with an authorized capital stock of \$15,000, of which amount \$9,500 has been subscribed and paid in, \$457.57 in cash and \$9,042.43 in property.

Lansing—The Bishop Co. has been incorporated to conduct a wholesale and retail business in furniture, house furnishings, etc., with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and \$3,000 paid in in cash. The business is located at 312-14 North Washington street.

Manufacturing Matters.

Dowagiac—Fire destroyed the bakery and stock of A. Syc, Nov 25.

Kalamazoo-The Goodale Co. has changed its name to the D. R. C. Foundry Co.

Onaway—The American Wood Rim Co. has increased its capital stock from \$500,000 to \$750,000.

Sault Ste. Marie—The Soo Woolen Mills has increased its capital stock from \$120,000 to \$240,000.

Detroit—The Michigan Malleable Iron Co. has increased its capital stock from \$800,000 to \$2,500,000.

Manistee—The Manistee Shirt Manufacturing Co. has increased its capital stock from \$10,000 to \$20,000.

St. Ignace—The MacGillis-Gibbs Co., is installing machinery for an ornamental porch and post mill here.

Muskegon—The Oil-Stopper Piston Ring Corporation has increased its capital stock from \$50,000 to \$100,000. Detroit—The Peoples Outfitting Co.,

150 Michigan avenue, has increased its capital stock from \$50,000 to \$750,000.

Detroit—The Clover Creamery Co., 910 Milwaukee avenue, West, has changed its name to the Crown Creamery Co.

Detroit—The Hugo W. Schmidt Picture Frame Co., 212 Randolph street, has changed its name to the Hugo W. Schmidt Co.

Bay City—The property of the Union Truck Co. has been ordered sold by Referee in bankruptcy Marston. The sale to take place Dec. 12.

Niles—The Kawneer Co. has increased its capital stock from \$875,000 to \$1,750,000 common and decreased its preferred stock from \$325,000 to none.

Detroit—The Aulsbrook Co., 25 East Woodbridge street, manufacturer of upholstery materials, has increased its capital stock from \$50,000 to \$150,000.

Detroit—The Cumberland Steel Co., 709 Lincoln building, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Midland—The Hartline Blotter Pen Co. has been incorporated to manufacture and sell fountain pens, etc., with an authorized capital stock of \$25,000, of which amount \$15,200 has been subscribed, \$350 paid in in cash and \$1,500 in property.

Albion—The Service Caster and Truck Co., of Kansas City, Mo., plans to start a plant here for the manufacture of steel roller-bearing casters for small trucks. The Albion Realty Co. will build a factory for the company, 50 x 200 feet, frame construction.

Greenville—The C. T. Wright Engine & Tractor Co. has been incorporated with an authorized capital stock of \$500,000 preferred and 50,000 shares at \$3.50 per share, of which amount \$100,000 and 26,000 shares has been subscribed, \$2,500 paid in in cash and \$190,562.11 in property.

Detroit—The Emerson Manufacturing Co., jobber and manufacturer of machinery, has merged its business into a stock company under the style of the Motor Maintenance Parts Co., 3535 Gratiot avenue, with an authorized capital stock of \$60,000, of which amount \$28,000 has been subscribed and paid in, \$1,058.13 in cash and \$26,-941.87 in property.

Detroit—The Mazer Cigar Co., in order to care for its constantly expanding business has increased its capital stock from \$400,000 to \$1,100,000. During this year the company acquired a new plant at Newark, Ohio, making six plants in operation in that State. two at Dayton, two at Columbus and one at Cincinnati. A large factory in connection with the company's principal office is in operation in Detroit.

What It Cost To Sell a Retailer.

In one of his recent letters on the Chain Store, Secretary Percival Graves, of the Tri-State Wholesale Grocers' Association of Philadelphia passes this rather forceful bit of "bunk" to the retailer as an apostle of needless waste in the sale of grocery products:

"I asked a prominent retailer in the vicinity of Philadelphia the other day if he had any idea what it cost to sell him a bill of goods. He was interested and we went over his experiences of the previous week. During that week he had interviewed five jobbers' salesmen and three specialty men, and had purchased to the extent of \$630. He claimed this to be the average. We did a little figuring in this way:

Average time consumed by each saluesman, $\frac{1}{2}$ hour; total, 4 hours.

Average distance traveled by each jobbers' salesman to reach him, taking into consideration the fact that each salesman called on two others in the vicinity, 6 miles; total, 30 miles. Time of each salesman spent in

travel, 45 minutes; total, 334 hours. Salesman's time valued at approx-

imately \$1 per hour, \$4. Retailer's time valued at approx-

imately \$2 per hour, \$8.

Traveling expense, 3 cents per mile, 90 cents.

Time of salesman on the road, at \$1 per hour, \$3.75.

Jobber's cost of doing business, salesman's expense deducted 7 per cent. of \$630, \$4.41.

We could not figure specialty men's traveling expense, and as he held them chearly we lumped them to-gether for \$10.

Total, \$31.06, being approximately 5 per cent. of \$630.



Essential Features of the Grocery Staples.

Sugar-Raw market strong. Large sales of Cubas to refiners. Activity in raws was reflected in refined, which local jobbers have advanced to 7¾c for cane and 6.65c for beet granulated.

Tea-There have been no special developments in the market during the past week. Low grade China green teas seem to be wanted and the demand for those has been good. Prices of these grades of tea have been comparatively low and buyers at last seem to realize it. Advices from China indicate sharp advances in the near future. On account of reduction in the percentage of China teas which will be available for this country, the tea market has acquired some speculative elements in the last week or two which have a tendency to advance prices. Ceylons, Indias and Javas are firm though without showing any great demand.

Coffee—The market which, so far as green coffees sold in a large way are concerned, is always more or less speculative, has shown some unsettlement during the week, but the quotations on practically all grades of Rio and Santos are unchanged from a week ago. The jobbing prices on roasted coffees are also unchanged with a fair demand. Milds unchanged on last week's basis.

Canned Fruits-The quiet that has persisted in this market for some time past remains unbroken and there is nothing in the situation to furnish the basis of even passing mention, unless it be the irregularity of f. o. b. Coast prices for peaches, the cheapest of which, by the way, do not seem to attract fresh buying, and the increasing firmness displayed by packers of No 10 apples. There was an impression some time ago that canned apples would sell very much lower than at prices now quoted, but when canners found that with the fixed charges for cans, cases, labels and labor, there would be no possibility of returning to before the war prices, which wholesalers seemed determined to hold out for they merely closed down their canneries and concluded they would rather not operate than to pack at a loss, for the lower price of apples was not sufficient to justify production at prices lower than those now prevailing. Few No. 10 apples have been packed this season. Maine is packing more of consequence as the apple crop in that State is short.

Canned Vegetables—Deliveries on contracts which mature at this time of the year fully occupy attention that is not devoted to distribution of goods on orders from the retail trade and as few jobbers find it necessary to fill out gaps in their stocks, pending receipt of such deliveries, spot business is all but suspended. Statistically the situation is held to be sound and holders of goods at primary points are using no pressure to move what stock they have on hand. Consequently, despite the existing dullness, the market has a firm undertone.

Dried Fruits—The most energetic buying, as always at this time of the year, has been of the specialties and such staples as are appropriate to the holiday season. Thus raisins, to some extent, but more particularly currants, dates and figs monopolize attention, while prunes, peaches and apricots are almost entirely neglected. The general tone of the market is firm, the position of currants being particularly strong, in view of the close cleanup of spot stocks and the fact that nothing more is expected to arrive before the end of the month.

Canned Fish-While there is no indication of unusual slackness of jobbing trade in the various commodities listed in this department, first hand operations appear to be on a very restricted scale. American sardines have advanced and canning has closed for this season. The stocks are said to be light and are strongly held by first hands. Quarter oils keyless are advanced to \$3.25 f. o. b. canneries and other styles are proportionately higher. Canned salmon is in a stronger position, at least it is so quoted, and "ones" tall pinks are held at \$1.20 @1.25 f. o. b. Pacific coast and "ones" tall Alaska are held at \$2.35 coast though the prices are said to be just a little irregular as a few canners are inclined to push sales and shade the prices named a few cents per dozen. There was a large stock of canned salmon this year but the prices are low and the pack is in strong hands.

Syrup and Molasses—Compound syrup is steady and in fair demand without any quotable change in price. Sugar syrup fairly active at ruling quotations. The grocery trade is taking good grade molasses at full prices.

Cheese—The market is somewhat firmer due to a light production and a fairly active demand. While the quotations haven't shown any material change, there is a firmer undertone in the market at this time.

Provisions—The market on pure lard is barely steady, there being a good supply and a moderate demand. The market on lard substitutes is slightly firmer following an advance of ¼c per pound over a week ago, due largely to the reports of a short cotton crop. The market on smoked meats remains about steady, there being no noticeable change in the quotations at this writing. The market on dried beef is somewhat easier at prices ranging about 1c per pound

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lower than previous quotation. The market on barreled pork and canned meats is steady at unchanged quotations.

Beans and Peas—The bean situation is still firm with an advancing tendency throughout. Marrows are very difficult to get on account of unusually small production. California limas are also harder and price working gradually up. Green and Scotch peas are also on the up grade with a fair demand. All grades of dried peas are to-day ruling on quite a high basis.

Salt Fish—So far as price is concerned, mackerel remains about on last week's basis. Buyers are fairly well stocked up and the demand is comparatively light at the moment. The undertone in mackerel is firm and prices are high Codfish steady and fairly active.

Review of the Produce Market.

Apples—Tallman Sweets and Wolf River command \$1 per bu.; Snows, Jonathans, Kings, Shiawassee Beauties, Spys and Baldwins fetch \$1.50@ 2 per bu.

Bananas-81/2c per 1b.

Beets-\$1 per bu.

Butter—The market continues to remain very firm and has advanced about 1c per pound over quotations of a week ago. This is due largely to an extremely light make, the receipt of fresh butter being at a very low ebb. We do not look for any lower prices until the receipts of fresh creamery butter show noticeable increase. There is an active demand for all grades of creamery butter at this particular time. Local jobbers hold extra at 50c in 63 lb. tubs, fancy in 30 lb. tubs, 52c; prints, 52c. They

pay 25c for packing stock. * Cabbage-60c per bu.; red 75c per bu.

Carrots-\$1 per bu.

Cauliflower-\$3 per dozen heads.

Celery-35c per bunch; extra jum-

bo, 50c. Cocoanuts-\$6.50 per sack of 100.

Cranberries—Late Howes have been advanced to \$8.50 per ½ bbl. (50 lbs.) Cucumbers—Illinois hot house, \$3.75

per doz. Eggs—The market on fancy fresh

eggs remains very firm and very high, the receipt being extremely light on new laid stock. The present demand is far greater than the supply. Cold storage eggs, however, remain unchanged, holders still having a disposition to keep moving their stock. Local jobbers pay 60c for fresh candled, cases included. Cold storage operators are feeding out their supplies as follows:

 Firsts
 32c

 Seconds
 28c

 Checks
 24c

Egg Plant-\$2 per doz.

Grapes—Calif. Emperors, \$5.50 per 30 lb. keg; Spanish Malagas, \$8 for 40 lb. keg.

Green Onions-Chalotts, 90c per doz. bunches.

Honey—32c for comb; 25c for strained.

Honey Dew Melons-\$2.25 per crate of 6 to 8.

Lettuce—Hot house leaf, 18c per lb.; Iceberg from California, \$6@7 per case.

Onions—Home grown, \$1.85 per 100 lb. sack.

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
Oranges-Fancy Sunkist Valencias
are now sold on the following basis:
100\$9.00
126 9.00
150, 176 and 200 9.00
216 9.00
252 7.00
288 5.50
324 4.00
Choice, 50c per box less.

Floridas are now in market, selling as follows:

150					\$	9.00
126						9.00
C	alifornia	Navale	will	herin	to	ar-

rive next week. Parsley-75c per doz. bunches.

Pears—\$1 for Kiefers.

Peppers—Florida, 75c for small basket containing about 18.

Potatoes-Home grown, 50c per bu. Poultry-The market is weaker on nearly all lines of poultry, which have evidently touched the high price for the year. So much poultry was held back that the Thanksgiving demand was abnormal. Dealers expect a flood of receipts and much lower prices during the Christmas holidays. Local buyers now pay as follows for live: Light fowls _____ 12c Heavy fowls _____ 18c Heavy springs _____ 17c Cox and Stags _____ 10c Turkeys _____ 32c Ducks _____ 18c Geese _____ ---- 15c Paying prices for dressed are as follows: Turkeys _____ 35c Ducks _____ 22c Geese _____ 19c Pumpkin-20@25c apiece. Quinces-\$2@2.50 per bu. Radishes-75c per doz. bunches. Squash-\$1 per bu. for Hubbard.

Sweet Potatoes-Virginia command 85c per hamper and \$2.50 per bbl.

Tomatoes-6 lb. basket of California, \$1.35.

Turnips-75c per bu.

"Serves His Clientele Well"

On November 15, my good friend, E. A. Stowe, "the grand old man of Michigan," celebrated his 39th anniversary as editor and chief executive of the Michigan Tradesman, with an issue of eighty pages and cover.

I have known Mr. Stowe nearly twenty years, have bought advertising space from him, visited with him, argued with him, and at all times I have found him to be a man with firmly established, sound business principles, ready to battle for what he thought was right—a fine friend and hard but fair opponent.

Sometimes I admit he was wrong, but if and when you were able to convince him he was always willing to admit his error.

That is why Mr. Stowe has built up a trade paper which is unique in appearance, in contents and in the fact that it is highly successful as a profit producer. He serves his clientele well.—Sidney Arnold in American Artisan.

MEN OF MARK.

Arthur M. Godwin, Vice-Pres. G. R. Savings Bank.

Arthur M. Godwin was born in Grand Rapids, Nov. 10, 1880. His father was Orland H. Godwin, who was a long time job printer in Grand Rapids. He was of English descent. His mother was of German descent. Arthur attended the public schools of Grand Rapids, going as far in the Central High school on the junior grade, which he completed with credit to himself and satisfaction to his teachers. He then entered the Auditor's office of the G. R. & I., where he held a clerkship for three years. He then sought and obtained employment with the Grand Rapids Savings Bank, where he was installed as bookkeeper. He has subsequently occupied the positions of paying teller, assistant cashier and Vice-President, having been elected to the latter position about a year ago.



Arthur M. Godwin.

Mr. Godwin was married in June, 1915, to Miss Leona Bradfield, of Grand Rapids. They reside in their own home at 636 Fountain street.

Mr. Godwin is a member of Park Congregational church, but has no fraternal associations or affiliations. He goes in strongly for athletics, including basket ball, tennis, hand ball and golf. He is a member of the Cascade Hills Goli Club. . He attributes his success to hard work.

In speaking of Mr. Godwin, Mr. Charles W. Garfield recently remarked:

"Arthur Godwin's father, Orland Godwin, was in my boyhood an intimate companion and friend. He belonged to a family greatly respected in our countryside community and was about my age. He was sturdy, frank, friendly, courageous and always cheerful. I liked to be opposed to him in our debating club, because he never used a subterfuge and was always direct, earnest and perfectly fair to his opponent.

"Arthur has inherited these qualities in an unusual degree and upon these sterling elements of character, he has builded into a position great service to the institution in which he has demonstrated his usefulness.

"His lovable nature endears him to all who enjoy his friendship.

"His marriage and the founding of his home, his devotion to his mother. his choice of friends and his generous self-sacrificing nature have all made a distinctive appeal to me. I have rejoiced over his successful career. His promotions have been earned as a result of his fine ability and fidelity to high ideals and graciousness of manner."

Leaderless Republic Blundering in Darkness and Distrust.

Grandville, Nov. 28-A leaderless republic. That is what the United States is

to-day. It is a wonder that we are not deep down in the slough of despond be-cause of this fact. The need of leadership was never so great it is to-day. Neither of the great parties has a leader worthy of the name. The President is in a manner looked upon as a leader of his party. Undoubted-ly he should be, but this has not been

ly he should be, but this has not been always the case. Lincoln was distinctly a leader, and we might say as much of Wilson, but just now President Harding is strug-gling in the wilderness of doubt and tear. He has put his hand to the steering wheel in a hesitating manner and finds that such indecision has and finds that such indecision has bred revolt and disgust among the National electorate.

Lessons may, undoubtedly, be learn-ed from the recent National backslide at the polls, but of what use, since no leader of either party stands ready to allay the popular unrest and take strong hold of the rudder of our ship of state?

of state? Such men as Borah, Lafollette, Johnson and the like are not leaders in any sense. They are mere mouth-pieces of a small fragment of discon-tented nullifiers who want anything that is different, not really knowing what they want. To be a leader one must stand out prominently in the public eye; in fact, must bulk so large as a personality as

must bulk so large as a personality as to draw the gaze of every eye in the land. If Michigan had a Zach Chand-ler, if New York had a Roscoe Conkling, if Maine had another James G. Blaine there would be something doing right now at the National cap-

ital. These men were of that old guard

These men were of that old guard which is so often sneered at in these later days, and yet such men did more for the country than all the new-fangled reformers and progressives at present herded within the broad do-main of Uncle Sam. One has only to look at Russia, formerly the most powerful nation in Europe, to understand the need of a leader. Russia, ground into the dust by reformers and progressives of the European type; her fields un-worked, her property rights vested in a Bolshevika mob of leaderless out-laws.

laws. America does not need a Czar as does Russia. The American people do need a leader who will tell them a few things; a leader who will point the finger of shame at the striking Bolsheviks of America; at the fuel and other profiteers whose war on the poor and defenseless in this coun-try is one of the most dastardly crimes of the century

try is one of the most dastardly crimes of the century. The Republican party is in power. It lacks leadership. The Democrats, striving might and main to "turn the rascal out," are floundering about in a sea of distrust, doubt, truckling to unionism and anarchy and unmitigat-ed helgespace. They are used lack

unionism and anarchy and unmitigat-ed helplessness. They as well lack a leader. When will the night of mediocraty disappear and a leader show his head? We wait while lack of proper guid-ance in the field of statemanship is giving us a government of slipshod methods, of costly experiments, of utter and complete imbecility. Is it possible that a leader has been elected and that he awaits only oppor-tunity to show his hand? Who among

the newly elected members of the new

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the newly elected members of the new Congress shows signs of such brain power? Certainly he is not manifest at the present writing. There is a man in private walks of life who might perhaps prove a savior to the country had he been picked from among his associates at the primaries, but such a man was clearly not picked. We go along wallowing in the swale of mediocrity, hoping for something to turn up to save the Na-tion. tion

tion. This man Clemenceau has turned up, but he is a Frenchman and can have no part in shaping the policies of government in this country. Even if he could it is not likely he would prove the leader to whom we can turn for National reinstatement. Undoubtedly this man from France will tell us some wholesome truths-truths that we ought to learn-but the

truths that we ought to learn—but the United States is disposed to run its own Government, without interference from an outsider.

The leader we want must be of the Americans wholly American. Not a fiber of his being shall be tinctured with Anglophobia or any other foreign extract.

eign extract. During the civil war the hearts of the people bled for want of a military leader. That was was prolonged two years because of this lack. Not until Ulyssus S. Grant appeared did the Union armies win successes. Mayhap we are destined to wait interminably we are destined to wait interminably

before our leader comes to save us from ourselves. Old Timer.

The Dirge of the Ultimate Consumer.

Another shortage soon will come In something that I need— In tooth paste, fountain pens or gum, Or stamps or chicken feed. From worry I am never free; I'm troubled and perplexed; The question that is puzzling me Is: Who'll be striking next?

The us:

I haven't got the funds to buy Big stocks of suits and shoes, Or purchase half a year's supply Of everything I use. Like others, I am short of coal And I am growing gray, For I can't guess, to save my soul, What strike is on the way!

It may be bread that can't be had At any price at all; It may be ham or pie or shad That will run short this fall. If I but knew I'd stock myself Completely in advance, But I cannot invest my pelf Upon a flimsy chance!

Oh! workingman, if in your heart You've made a solemn vow That you will presentely depart The place you're filling now, Pray feel for me one pitying throb, Before you rise and flit. And kindly tell me just what job It is you're going to quit!

A sign on the glass in the window will distract attention from what is behind the glass. Is the sign on the glass more important than the goods behind it?





A GOOD RECIPE FOR SODA BISCUITS

1 qt. Lily White Flour, 1 tea-spoon soda, 1 teaspoon salt, 2 level teaspoons baking powder, 1 kitchen spoon fat, 1 cup sour milk. Sift soda, salt and four, mix in lightly the fat. Make into soft dough with milk. Knead smooth, roll out, cut and bake quick-ly. Leave piece of dough size of biscuit, put into one cup of sour milk, let stand until next time, and use in making up the dough.

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.

Bakes Good-to-Eat Breads

Lily White Flour is the best flour you can buy! Why? Because it is milled of the finest wheats grown in America. Because it is milled by the most complete and extensive process known to modern millers. Because it is absolutely clean. Because the granulation is uniform. Because breads, biscuits and rolls baked with Lily White are of even texture, firm, white, tender, wholesome and delicious to the taste. The best cooks know these things. That's why it has been a favorite flour with the best cooks for three generations.

Why You Should Use Lily White REASON No. 14

Worth more than Ordinary

Flours

Lily White is not an ordinary flour. The wheat from which it is milled and every step of the milling process makes it better than ordinary flours.

VALLEY CITY MILLING COMPANY GRAND RAPIDS, MICHIGAN

"Millers for Sixty Years"

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

Referee Banyon Defends the Bank-

ruptcy Law.-Allegan, Nov. 28—The advice often given by the Tradesman for a creditor to always file his claim in a bankruptcy proceeding was never more forcibly brought home than to-day when Edbrought home than to-day when Ed-ward Von Ostrand, trustee of Louie J. Bressin and Bressin & Schad, bank-rupt, mailed to creditors dividend checks amounting to 46½ per cent. Just one year ago to the day the Bres-sin pharmacy filed a voluntary peti-tion and at the first creditor's meeting hald last Dacember at the Allegon sin pharmacy need a voluntary peti-tion and at the first creditor's meeting held last December at the Allegan court house the prospects of paying any dividends were most gloomy. Mrs. Fouch, former owner of the pharmacy under a conditional sales contract and chattel mortgage neither of which were legally recorded, claimed preference over the common creditors to the amount of nearly \$6,000. This was contested by Lee M. Hutchins, of the Hazeltine & Perkins Drug Co., of Grand Rapids, and resulted in Referee Banyon, of St. Joseph, sustaining the contest. Later, on appeal by Mrs. Fouch, Referee Banyon was upheld by Judge Sessions. The action taken by Mr. Hutchins redounded to the bene-fit of common creditors, with the re-sult of paying the above dividend. Some time ago one of the referees,

suit of paying the above dividend. Some time ago one of the referees, whose decisions have been uniformly sustained by the Federal judges and who is considered an authority on bankruptcy matters, in the course of a conversation expressed himself very much disgusted with the apparent neglect and want of interest shown by creditors in bankruptcy proceedings. In fact, he was very emphatic in stat-ing that if creditors and credit man-agers would spend less time talking about amendments to the bankruptcy laws, and devote more time in aiding laws, and devote more time in aiding in the administration of bankruptcy violations, there would be less bank-ruptev failures and more dividends to creditors. He remarked: "It is amusrupter's failures and more dividends to creditors. He remarked: "It is amus-ing in the extreme to hear many good business men cuss the bankruptey statute because of their want of busi-ness foresight in trusting some party who never should have engaged in business, let alone being able to obtain credit to the amount of several thou-sand dollars. They then make a poor matter worse by neglecting or refusing to aid in the administration of the es-tate, contenting themselves with de-manding that the bankruptey law should be abolished or amended, be-lieving that by some hocus pocus sort of legislation they will have a panacea for their illy advised judgment and want of business sagacity. I carry no brief for the bankruptcy law. Proper-ly administered, with creditors lend-ing their assistance to the referee and trustee, contrary to what is generally believed and always talked, it is more efficient and more economically ad-ministered than any other form of pro-cedure for the winding up of the es-tate of an insolvent. One estate, called the S. & P. Co., paid dividends in ex-cess of 30 per cent., after a large num-ber of the creditors had disposed of their claims for 5 and 10 cents on the dollar. The purchaser, being a lien holder, was obliged to remit and re-lease part of his lien to an amount in excess of \$15,000. In another we paid 76 per cent., when at the first credi-tors' meeting no assets were in sight at all and the party was a voluntary bankrupt. We uncovered property 76 per cent., when at the first credi-tors' meeting no assets were in sight at all and the party was a voluntary bankrupt. We uncovered property that had been transferred to the amount of some \$10,000. There was no other way this property could have been reached except by the bankruptcy statute. I recall another case known as the M. Co., where dividends were paid in excess of 45 per cent., when the schedules showed practically nothing and where claims could have been purchased for 10 cents on the dollar. We simply made the bank-rupt and preferred creditors bring in the property. Still in another case we paid 40 per cent. and the matter is still not settled. Before we get

through we will pay another 15 or 20 per cent. Claims were purchased for 20 cents on the dollar. Here, again, we uncovered a large amount of prop-erty. In a recent case we paid divi-dends of 20 per cent. and will pay ad-ditional dividends to the amount of 25 to 30 per cent. At the start there were very little, if any, assets in sight. Here, again, we uncovered preferences and transfers of property which could only be reached through the bank-ruptcy procedure. A creditor should always file his claim and never assign or dispose of the claim without first writing to the referee or trustee. The quicker there is an adjudication after the petition has been filed, if involun-tary, the sooner the reference to the referee and the greater the return to

referee and the greater the return to of the creditors, for then it is in the hands of the creditors to determine largely what is best for all concerned. Solve Problem By More Efficient Ser-

vice.

Cadillac, Nov. 28—Chain stores are joining hands to more effectively se-cure the business that properly be-longs to independent retailers.

The question that should present it-The question that should present n-self to your mind is whether you are to make an effort to counteract the influence of this class of stores or if you are going to say with many others "it can't be done;" but if you will just think for one minute there has never yet developed an ideas that could not be counteracted by some other idea, so it is with chain stores, it has been demonstrated over and it has been demonstrated over and over again that they are not an econand over again that they are not an econ-omic factor in serving the consume-neither are they a community build-ing factor, but are rather of the nature of the whirlpool sucking in from a large radius to a vortex located in some large center where the profits are invested in office building or other in invested in office building or other in-terests producing ventures that pay state, county, and school tax and in this way depleting the small place from the development of the large.

The Joint Commission of Agriculthe Joint Commission of Agricul-tural Enquiry, in its report, makes a distinction in this way: the indepen-dent individual retailer acts as a pur-chasing agent for his community, while the chain store seems as a dis-tributing agency for the manufactur-er

Mr. Retailer, what are you going to do about it? Are you going to make an effort to protect your business and the business of your community? Are you going to put forth some effort to render a more efficient service to the render a more efficient service to the community on which you depend for your living and that of your family, are you going to sit idly by and grumble or are you going to get into the harness and bear your share of the burden—as many of your competitors are now doing in an effort to devise ways and means of retaining the profits derived from retailing in the community, instead of allowing it to go through chain stores to larger places? places?

For more than a year we have en-deavored to bring to the attention of the consumer his duty to the com-munity and believe every retailer is interested as is also the manufacturer and wholevalor and wholesaler.

And wholesaler. At the recent meeting of the direc-tors, held in Lansing the program for the coming convention that is to be held February 21 and 22, 1923, at Lan-sing, will be filled with matters of particular interest to the independent retailer and let me say that it is the hope of the officers that every retailer in Michigan will take a personal in-terest in seeing that at least one gro-cer or meat dealer from the home town is at the convention. town is at the convention

We are always glad to give informa-tion or do what is practical for the benefit of the retail grocer and hope to have the privilege of answering some letters. J. M. Bothwell, See'y Retail Grocers and General Marchants Association Sec'y Retail Grocers Merchants Association.

Odd Lots on Hand

Inductriale

Amount Security Kate Maturity 7.00% \$36,300 Lake Independence Lbr. Co. 7 1937 7.00% 68,000 Sinclair Pipe Line 5 1931 5.40% 68,000 Sinclair Pipe Line 5 1942 5.42% 6,000 Wilson Bidg. Co. 7 1934 6.75% 56,000 Perce, Butler, Pierce 6½ 1942 6.50% 70.00% Stopool Stopool 5 1942 5.50% Public Utilities \$57,900 Continental Gas & Elec. 5 1942 5.50% Pactor Continental Gas & Elec. 5 1942 5.40% 24,600 Central Power & Light 6 1945 5.40% 70.00 Mitwauke Elec. Ry, & Lt. 5 1961 5.45% 70.00 Consumers Power Co. 5 1952 Mkt. 3,760 Province of Buenos Aires (Sterling) 1964 4.65% per 20 9,000 Jugo-Slavia 8 1947 Mkt. 3,700	Industrials	Maturitar	Viold
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	\$61,000 Dallas Joint Stock Land Bk	8	\$130

Detailed circulars on any of these offerings that may interest you gladly sent upon request.

Offerings subject to prior sale and change in price.

Howe, Snow & Bertles (INCORPORATED) **INVESTMENT SECURITIES**

120 Broadway

New York City

Grand Rapids Sav. Bldg. Grand Rapids, Mich.

310 Ford Bldg. Detroit, Mich.

The death of William Widdicomb closing an active business career as manufacturer, banker and wholesale grocer of nearly seventy years in this community, affords an opportunity to give expression to some sidelights on Mr. Widdicomb's career which are not embodied in the biographical review published elsewhere in this week's Tradesman.

Although a fuller portrait of him would be of unquestioned interest at this time to those who never knew him at all, it would be difficult to make it effective because of the delicacy and the simplicity of his traits. It would call for a hand like his own, so capable of firm and straightforward, yet reserved and decorous, delineation. One may, however, be pardoned for yie'ding to the impulse to set down a few of those impressions of his life and character which his passing brings into greater definition, even though it can hardly have deepened them.

The first of these was his loyalty in the friendships he formed. So aristocratic a spirit would naturally not form such relationships loosely, but he was exclusive mainly in the presence of the commonplace, and some kind of distinction in mind or nature or breeding was a prerequisite to the awakening of an interest which, nevertheless, within the suggested limitation was conspicuously tolerant, and his friends were of as many kinds as the marked individualities they are apt to possess naturally imply. Yet it was always you and not your capacities or acquisitions or achievements that interested him. An intimacy, once formed, he always treated as a positive source of enjoyment, and he cultivated it in this sense. It was quite impossible to associate the idea of sentimentality with him. Effusion was a stranger to his native reserve, and his expressions of all kinds were eminently selfcontained. But his friends came to know that in trouble of any sort-from ordinary difficulties, from the depreciation of others, for example, to such sorrows as those of bitter bereavement -his effort to render help was instinctive, sustained and successful. He was himself a veteran in such experiences with which the warfare of human life is so thickly strewn, and mere contact with his fortitude was, automatically, consolation.

All of which implies that his social side was uppermost. No one was ever more companionable, because precisely of this fundamental friendly quality so thoroughly felt as to be independent of specific expression, and constituting thus the ideal basis for the interchange of real views, sentiments and ideas on all sorts of subjects, without danger of misconception. Conversation on these terms he especially delighted in, probably stimulated by the consciousness that he gave at least as much as he got out of it. It needed no excuse of occasion, no buttress of incident or other topic; only, the moment it ceased to be sincere and serious, in an intellectual sense, he lost interest in it and his contribution promptly ceased. Naturally, thus, he was not one who took a leading part in those excesses of what is called general conversation which really re-

solve a company into an orator and auditors. His antipathy to the commonglace made him a little restless perhaps, with all varieties of bores. And in this category, also, the facetious man-a type which has become extremely prevalent with us of late years, doubtless through a distorted view of what constitutes humor-eminently belongs. Facetiousness had to have an edge on it, a joke had to be a good joke, a story had to have a real point, to pass muster with him. The flat was in his eyes not so much an aggravation of the low as a variety of it. His own wit was conspicuous -and it was conspicuously wit-rather than humor. Partly this was because of a constitutional indisposition to effusion, to expansiveness, and partly because, as a corollary of this, he was impatient of surplusage.

For artistic expression of all kinds he cared less than for the truth of statements and their value, although he had a cultivated man's appreciation of the imaginative field, and his acute sense and judicial soundness were reliable guides here, as elsewhere, and promptly detected the meretricious on the one hand and appreciated the excellent on the other. He was essentially a business man, and where it was applicable he invariably took the business point of view His training and proclivities were apparent in his handling of whatever subject he treated. He was a great reader and his talks about letters were personal and penetrating. The classics of his own tongue were familiar friends to him, and what he read of the current product was its substantial part. His taste was sure and based on the standards, but it was catholic and uninterested in heated and superfine discriminations. His own style-and it was very much his own-was the exact envelope of his way of thinking. It sought no external graces and eschewed the figures of speech, although it had great personal savor and a truly idiosyncratic energy, combined with economy. It was the acme of wellbred simplicity, argumentative cogency and as clear as a bell, because he simply never experienced mental confusion. If he reached that point, he stopped thinking and resorted to more knowledge.

Public questions of a fundamental and civic character, notably those relating to government, interested Mr. Widdicomb greatly, but less in a speculative than in an analytic way. Good government for him was what secured justice through order. Beyond that he was too much of a skeptic to be a partisan. Good citizenship was however, as definite an ideal with him and as rigorously and self-sacrificingly followed as his social ideals which were eminently those of the "gentleman," accented now and then with a slight edge of punctilio. Altogether, one always noted a mind and nature impatient of the superficial and the crude, distrustful of ill-regulated enthusiasms, living habitually on a high plane, rather pointedly neglectful of those who did not, and convinced devotee of simplification in both thought and life. If a thing could not be simplified, he became incurious about it and distrustful of the quality of its attractions for others. Withal a great admirer of law and order and sufficiently schooled in philosophy, as well as in all fields of general culture, but temperamentally an Aristotelian and morally a stoic, the inner spirit that fused these traits and talents into a particularly idiosyncratic individuality, it was impossible to characterize.

THANKSGIVING INVENTORY.

Another Thanksgiving Day draws near. It is a day of inventories—of experiences, of family life, of years past and gone, of aspirations for the future, of responsibilities both material and spiritual, of a man's self, and of human iife as a whole. It is a day for looking backward rather than forward, for stirring the ashes of the past and for bringing to the front the blessings, earned and unearned, for which it is our duty as well as our natural emotion, to be thankful.

These inventories center around the Family. While the churches have an important rart in the ceremonies, admonitions and joys of the day, their services are largely devoted to the Family interests so far as they are spiritual, and to awakening in us that sense of gratitude and that confidence in Divine guidance of our lives, which are among our finest beliefs and emotions.

The Thanksgiving dinner, an American institution, is the symbol of plenty, given prominence when happy families gather. It is plenty that we are thankful for; not only plenty to eat and wear, but plenty in its widest sense of abundance of opportunity, health, strength, education, culture, achievement and success, together with good character, benevolence, tolerance, virtue, and symf athy for those less fortunate.

The Thanksgiving Days of America, originated by the Plymouth Colony, three hundred years ago, and Nationally observed since 1863, when President Lincoln began the custom of issuing Presidential proclamations of a day of thanks, have been rich in experiences. At sea or on land, at home or abroad, the true American pauses on that day for a searching inventory of his past. What a wea'th of human experience the day recalls to young and old—particularly to the young fortunate enough to share the glory of the kaiser's war.

The procession of Thanksgiving Days never ceases. They are dear to the memory of old men who remember new homes on the boundless plains of the West, as well as to those who have looked out from humble farm houses on the bleak and windswept hills of New England in November. The family changes always come up for review on this day, as well as the early struggles for a livelihood, the hard and small business beginnings, the little shop or factory around which clustered the hores and ambitions of early manhood.

Parents, brothers and sisters, friends of by-gone years, come back to us under the mellowing influence of the day as they were then, before time had left its sad traces on face and form before one by one they went the way of all the earth and gave over to us its hopes, fears, joys, triumphs and sorrows. The marriages, the new generation, the departure from the parental shelter, the gradual advance of old age upon the lonely father and mother, living only through love of their widely scattered children as the Thanksgiving Days came and went, the lessons from year to year in the hard school of experience, the approach of the time when we, too, must "step off" and leave the world in care of our children —surely an inventory of these intimate episodes and periods of life will keep us busy and humble and spiritual on the Day of Thanks.

ECONOMIC FALLACY.

As usually happens at such gatherings, there were both economic wisdom and economic fallacies set forth by the different speakers at the session of the Southern Commercial Congress in Chicago last week. Among the fallacies was the statement of one speaker that it would have been a blessing if "a bolt from Heaven" had wired out the surplus of our agricultural products during the period of depression. If this were true, why wait for the bolt from Heaven? Heaven is said to help those who help themselves, and a bonfire in each rural community would have been as effective as a bolt in bringing on the "blessing." Judged according to this principle, the black rust on wheat, the corn borer, the grasshopper, and the boll weevil are all beneficent agents of Providence for preventing a surplus of agricultural products, and the State and Federal Governments are making a tremendous blunder in spending the taxpayers' money to combat these surp'us destroyers.

On the other hand, several speakers showed a grasp of sound economic principles when they pointed out that this surplus was due to the inability of Europe to take the farm products off our hands. While some of the farm poduce could not be marketed in this country at any cost, there were many thousand persons overseas on the verge of famine. A lowering of Europe's living standards and purchasing power has had a direct effect on the American farmers' pocketbook.

A good demand continues for dress buckles, clasps and ornaments for trimming dresses and coats. These articles have been bought recently by retailers who have already noted a good enquiry for them to be used as Christmas gifts. One large importer, who recently brought over a complete new line of this merchandise, has met with so good a response that his lines are described as practically depleted. Importers say fashion circles in Paris are predicting the free use of these ornaments for Spring, and the demand here during the coming season is looked upon to exceed that of the current Fall.

Have faith in your own ability to win. Cut loose from the weakness that prompts you to say: "I am not appreciated;" "I have had bad luck all my life;" "Others have had a better chance." Remember there may be undiscovered diamonds in your own backyard.

The most profitless thing to manufacture is excuses.

MICHIGAN TRADESMAN

THOMAS-DAGGETT CANNING COMPANY, Inc. PACKERS OF

PURE FOOD PRODUCTS Grand Rapids, Michigan

We have served the trade with great fidelity for twenty-three years.

We expect to continue the same policy in the future as we have in the past, devoting especial attention to quality and to the production of goods adapted to the needs of the trade and the requirements of the most discriminating customer.

This combination will furnish packing capacity greater than combined capacity of any other five canneries in Michigan.

In addition we are sales agents for practically all canneries in Michigan and seventy-five other leading canneries in other states and can offer wider varieties and greater assortments for pool or assorted cars than any other canned goods producer or distributor in the entire world.

Subserviency To Authority Should Be First Lesson Taught.

Jacksonville, Fla., Nov. 26—The very latest information given out by the Federal Government discloses the fact that there are now in its payrolls near-the 600 openhead as arguing 200 ly 600,000 employed, as against 300,-000 in the normal period before the war and that there is little prospect of this number being reduced during the next year or two. This is about one for every group of 190 men, women and children in the Nation.

And this estimate does not include vast army of state, municipal and other employes supported by taxpayers. The tendency of the times seems to

drift toward paternalism at a rapid pace or a movement to take away from the governed all say so as to how or to what extent they shall be governed.

to what extent they shall be governed. Nowadays it seems as though no in-dustry can be operated without a horde of petty representatives of Uncle Sam to say just how such an institution shall be conducted. Every citizen, in a way, seems to find at his elbow a Federal sleuth, and he is exceedingly fortunate if his home is not searched and his private affairs

is not searched and his private affairs investigated.

The tendency toward paternalism has been rife for the past twenty years, but just at present it seems to have become an obsession.

A couple of weeks ago I happened into the general offices of a local tele-phone organization in Michigan and found a so-called Government expert practically in possession, while a mob of assistants were going over the books and physical apparatus of the concern. Not one of the telephone officials seemed to have a well defined idea of what they were after, except, possibly, to temporarily paralyze its service.

Now what possible business could the General Government have with the affairs of a rublic local telephone com-pany, which was transacting no interstate business, except to give soft jobs to barnacles?

And from the expense of this abominable system of interference there seems no possible escape. The indi-vidual states are being stripped of a 1 control on their own institutions, and the citizen is left helpless from ex-posure and the embarrassment attendant upon the visits of the sty, even to his domestic relations. his

Especially during the past ten years has the appalling cost of hundreds of different commissions, boards and bureaus, employing an innumerable army of inspectors, supervisors, spies and parasites, been foisted upon the American people without any pretense of obtaining their consent.

The enormous outlay for the keep-ing up of this policy of espionage has actually exceeded by 400 per cent. the entire cost of conducting Federal af-fairs for the first half century of Government existence.

Last week I took occasion to speak particularly of Government interference with state regulation of transpor-tation affairs, which was alike distasteful to these companies and the public which they serve.

Just now I have before me a communication from Frank H. Alfred, President of the Pere Marquette Railroad, in which he says in part:

"The authority of the Interstate Commerce Commission does not cease with the regulation of rates. The Commission has established a most elaborate system of reports and ac-counts, to be kept under the requirecounts, to be kept under the require-ments of the Commission. Slason Thompson, director of the Bureau of Railway News and Statistics, says the storerooms of the Commission are bursting with detailed reports for which it has no use. He shows that the number of clerks on railroads have increased in the past twenty-five years 441 per cent, as against an in-crease in all other railroad employ-ment of 137 per cent. He shows that if the Commission will cut its statisti-

cal requirements one-third it will save the railroads approximately \$100,000,-000 annually and reduce the expense of the Commission by at least one-half million. Think of being able to save one hundred millions yearly—which is 16 per cent. of the net operating in-come of railroads of the country on come of railroads of the country on one item of accounting and still be able to function properly and furnish the Commission with all the data it should need! This amount of one hundred millions per annum would buy 50 per cent. of all the new box cars needed annually by all of the rail-roads of the country." This statement reminds me that during the war period, when the State attempted to regulate the food supply, every hotel man was compelled to sub-

MICHIGAN TRADESMAN

every hotel man was compelled to sub mit a monthly report to the depart-ment of food conservation showing just how much of this, that and the other kind of food was consumed in the conduct of the business. The re-port was exhaustive and required hours to compile. The writer con-tinued the practice until he discovered the envelopes containing the reports were never opened, but turned over to the

e junk dealer. The Controversy over State sover-The Controversy over State sover-eignty, which was supposed to have been settled by the Civil War, will not stay put. The North and South now more nearly agree on the matters then at issue, but they are united as against the tendency to let Uncle Sam do what the framers of the American constitu-tion intended the States should do, without interference, and whether this tendency is a benefit or an evil it is tendency is a benefit or an evil it is viewed with much alarm.

A great many statesmen and other public men view with much misgivir the gradual transfer to the General Government of the functions of local Government of the functions of local self government which the National Constitution most certainly lodged with the States. They notice the progress of the influences exerted upon Congress to obtain legislation invading state-control, and are advis-ing their constituents accordingly. They are particularly hostile to the They are particularly hostile to the Adamson railway labor act, the pation of transportation regulation which for more than a century was transportation regulation pation accorded to the states without ques-tion, and they wonder if the time has not arrived when there shall be called a sudden halt in this tendency toward a centralization of Government con-

trol and useless supervision. How far, they ask, must we go in this direction? If we keep on, the fundamental principles of the American constitution will be destroyed, the distinction between Federal and state powers will be obliterated and the state governments will become weak-lings through disuse of their powers And when the people of the states do not see fit to exercise these particular perogatives, they fear the result of the General Government's qualifying to

perform such duties for them. The esteemed Senator Borah, than whom a more conscientious or hon-orable legislator does not exist, in speaking of this invasion into the field of local self government, mentions the prohibition and equal suffrage con-stitutional amendments, the Mann act the two anti-child-labor laws (both of which have been declared unconstitu-tional) and the proposed anti-lynch-

Mr. Borah remarks: "The Govern-mental control which they (the peo-ple) deem just and necessary, they will have; maybe such control will be be ter exercised by the General Govern-ment but the people should have the ter exercised by the General Govern-ment, but the people should have the unquestioned right to say by whom authority shou'd be exercised. The trouble is the reople have remained passive and permitted this insidious usurpation of power, but I do not be-lieve this condition will continue much longer

large employer of labor told me the greatest obstacle he found to the successful operation of his affairs was the absolute insubordination of em-ployer in acceptance of the real prin-

ciples underlying the question of authority. His superintendents and fore-men were absolutely tied hand and foot when it comes to exercising au-thority in conducting affairs. Em-ployes have never been taught to respect the desires and wishes of their superiors, hence a decrease in the ac-

tual value of services rendered. This is, no doubt, a reasonable interpretation of the moral reasons for ch of labor unrest.

The sentiment surrounding the "message to Garcia" period has sub-sided, and the employe, in most cases, has a better way of conducting the affairs of his employer than the boss himself.

Benjamin Franklin hit the nail on the head when he made the assertion that "the greatest day in the life of a young man is when he decides to submit to the dictates of a higher author-He has conquered in a battle itv. which must have been fought at some time in his life at a much greater sac-

Subserviency to authority should be one of the earliest lessons taught to young America.

Frank S. Verbeck.

Grandville, Nov. 28—The more we see of the primary methods the less we like them.

The primary method of choosing candidates is a long step backward to jungle methods. While the new plan was expected to wipe out boss rule in the interest of the people it has worked

quite contrary. In fact, there is nothing fair about primary methods. They play into the ands of unscrupulous demagogues and make a farce of a great National privilege of electing officeholders by the people.

The primaries have been manipulated in the interest of cliques and clans whose every interest is against good government and honest elections. While calculated to serve the individual voter present methods have had the contrary effect. In fact, the evils of convention methods have been double discounted by this latest experiment, and it is high time that a halt was and it is high time that a halt was called and a new deal made for the good of the whole electorate if we would frustrate the schemes of design-ing political tricksters.

Go back to convention methods, if we must. That is far better than the present costly, inefficient method of learning the people's choice for high official positions. The primary has in-curred a lot of extra cost without corresponding benefit.

There are two great parties in this country. Never under the convention system have men of the opposite party country. been foisted upon the ticket of the other. Under our present bulky election system Democrats can nominate Republicans and Republicans can nominate Democrats for office. Then when it comes to election there is a mixup which is worthy the contortions of bedlam. Such is not representative government. Imagine the conditions which placed Henry ford in the front as Michigan's Republican choice for the Breaiden cut the Presidency!

No such farce could have occurred under the convention system of nam-ing delegates. It is high time we as free Americans looked this silly primary nominating system in the face and voted it out.

Do it now, before the next election. Delays are dangerous. Give the honest voters of this country a show, which they have not had since the iniquitous primary nominating scheme came into existence.

Let Republicans nominate their own candidates without help from the other party. Let Democrats do the same. If there is anything fair and honest, better than the convention method, let it be offered for consideration, but in the name of right and justice do away the name of right and justice do away with that wicked farce known as

primary nominations. It has outlived usefulness and should be cast into the discard.

The extra expense alone is enough to damn the method to extinction. "I vote for the man, not for party." How many times have we heard this ex-pression from the lips of men who ex-who imagine themselves better than their fellows because of not being bound by party creeds. Under certain contin-gencies it may become necessary to cut your party candidate and vote for the other man. Were this not so we might count ourselves perfect beings. In the main, however, a party repre-sents certain principles which we feel it necessary to carry out for the best interests of the country.

Men can honestly differ with regard to these principles and it is this differ-ence which constitutes party organizations. Without such organized en-tities government could not be carried on. There are two great parties in this country and there are some hardto-please individuals who are calling a third. for

The fate of third parties in the past should warn the over zealous pro-moter to beware. In general it may be believed most third parties have been brought into being, not with any expectation of success, but for the pur-pose of defeating one of the two big parties. This being the object some-times the third party becomes successful-successful in defeating the great party from which the organizers of the new party seceded, which was what they as soreheads were aiming at.

The talk of a third party to-day is aimed at the Republican organization because that party is at present in power, and the hope is to force the Democratic rarty into office agains the wishes of a majority of the people

Such things have worked in the past. The 1912 Bull Moose organization defeated Taft and elected Wilson, the latter not being a majority candidate.

History repeats itself, and we are likely to see more of this as dis-gruntled politicians seek revenge for

fancied wrongs. It is plain as a pikestaff that no third party is needed at the present time. If you don't like the Republicans vote for the Democrats and vice versa, but to a very big kite with the hope of getting satisfaction in that way.

Being a Republican, if you do not bincide with efforts in the legislative coincide with efforts in the legislature line at Washington, change officials in your own party at the next elecetion, and this advice will fit the Democrat Reform inside the party is well. Reform inside the party is best method for fighting wrongs the which have grown up within that party.

party. Instead of that cry, "Men, not party," let your cry be, "Principles, not men." This last is what has ac-complished all the good legislation this country has had since its incep-tion in Revolutionary days, and it is what means more for the good of the Nation than anything else conceivable

Nation than anything else conceivable. When we get rid of the primary method of nominations we shall make a good start toward securing honesty in elections in America. Old Timer.

Auto Notes.

Pedestrians are now divided into two classes-the quick and the dead.

The flivver maker uses three-quarters of a ton of bituminous coal to every car produced. And it wouldn't do any harm to use the extra quarter ton of soft coal for upholstering.

Statistics show Rockefeller is the world's richest man from oil and gas; ford is second from making flivvers; the repair man holds down third place.

Henry ford is firing every employe whose breath smells of liquor. That's poetic justice from a man that's made a fortune from rushing tin cans.

NEW ISSUE

Tax Exempt in Michigan



\$180,000

Thomas-Daggett Canning Company 7% First Mortgage Convertible Serial Gold Bonds

DATED OCTOBER 15, 1922

DUE SERIALLY 1925-37

Interest payable April 15 and October 15. Principal and interest rayable at the office of the Grand Rapids Trust Company, Trustee, in Grand Rapids, Michigan. Convertible at any time at the option of the holders into 8% Cumulative Preferred Stock of the Company on a basis of par for par. Redeemable in whole or in part on 30 days notice prior to any interest date at 1071/2% par value. Registerable as to principal only.

Denominations \$1,000, \$500, and \$100.

The Company will pay the normal Federal Income Tax deductible at source up to 2%

TRUSTEE: GRAND RAPIDS TRUST COMPANY, GRAND RAPIDS, MICH.

A letter from Mr. W. S. Thomas, President of the company, is summarized as follows:

BUSINESS

The consolidation of the business of the Thomas Canning Company, the E. P. Daggett Canning Company and the Thomas Pickle Company has resulted in the formation of one of the largest organizations of its kind east of the Pacific Coast, packing a full line of fruits, vegetables, peas, berries, pickles, pork and beans, jams, jellies, preserves, etc. Its products are distributed through its own salesmen and brokerage firms in every state in the Union as well as a number of foreign countries. The Thomas Pickle Company operates pickle receiving stations at the following points: Jenison, Ada, Owosso, Kalamazoo, Dighton, Norville, Clark Lake, Marne and Moore Park.

SECURITY These bonds will constitute, in the opinion of counsel, a first mortgage on land, permanent equipment and fixed machinery appraised as of September 1, 1922, by Coats & Burchard and Rowson & Nutting at \$361,273.11, or over twice the bond issue. Total net tangible assets as of September 1, 1922, based upon appraisals after deducting all liabilities except funded debt and after giving effect to the proceeds of this issue were \$589,836.29, or over 3.2 times the first mortgage bonds.

EARNINGS Average annual consolidated net earnings of the Thomas Canning Company and the E. P. Daggett Canning Company for the past five years are \$133,976.26, or over 10 times interest charges on this issue.

MANAGEMENT Mr. W. S. Thomas, President, has been active manager of the Thomas Canning Company since 1900. Mr. E. P. Daggett, as Vice President and General Manager, is thoroughly experienced in the business and was previously President of the E. P. Daggett Canning Company. Associated with them are Mr. F. F. Hamilton, Vice President, and Mr. W. J. Bergy, Secretary-Treasurer, both of whom are fully conversant with their duties and responsibilities.

We recommend these Bonds for investment.

PRICE UPON APPLICATION

All legal matters pertaining to this issue will be approved by Messrs. Norris, McPherson, Harrington & Waer, Grand Rapids, as counsel for the bankers, and Messrs. Travis, Merrick, Warner & Johnson, Grand Rapids, as counsel for the Company.

Corrigan, Hilliker & Corrigan

INVESTMENT BANKERS AND BROKERS

Ground Floor Michigan Trust Bldg.

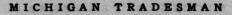
Citizens 4480

Bell M. 4900

Grand Rapids, Michigan

The statements contained in this advertisement, while not guaranteed, are based upon information and advice which we believe accurate and reliable.

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How a Bank Must Extend Credit.

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Credit, the cornerstone of the banking business, may be defined as the belief of a financial institution that an individual, or a group of individuals representing a business or a government, is capable of meeting any financial obligations they may incur.

But it is not by faith alone that credit standing is determined. Next to safeguarding its own credit a bank's most important duty to its stockholders and depositors is to know the financial standing of its own customers and of any others who may apply to it for loans.

Credit information is obtained from many sources, and it is preserved for future use in many ways. In a small bank a knowledge of the finanacial standing of local business men, who borrow money, is known to the President, the Cashier or a committee of its officials and no systematic effort is made to commit the information to writing. In the larger institutions credit information is gathered by the credit department and filed away in folders-a folder for every name-so that loaning officers may have instantly available facts which will assist them in judging the merits of applications advanced by prospective borrowers. These officers must pass on the desirability of the applicant, his purpose in making the loan, how much he should be given and what guarantees he can offer that the money advanced will be paid at maturity. All these considerations are vital to insure earnings and protect the bank against loss.

An orderly way to analyze the qualifications of a borrower is to consider the four essentials of credit in the order of their importance, namely, character, capacity, capital and collateral.

Outside of banking circ'es the belief is generally held that in actual practice, if a man has the necessary collateral to pledge as security for a loan, the matter of character is considered of minor importance.

This erroneous assumption is disproved in a large measure by the fact that huge sums are loaned by banks daily on single named paper, without any security but the promise in writing of an individual or a concern that the obligation will be liquidated at maturity Experience shows that losses incurred on this class of business are so small as to be nearly negligible.

Little reliance may be placed in the other three essentials of credit if the character of the applicant is not above reproach. A dishonest man's capacity may be used to promote dishonorable schemes.

In judging the capacity of an indi-

vidual or a concern much reliance can be placed on records of the past and plans for the future The importance of having records up to date is obvious because a good reputation may be lost in a short time. A change in management will occasionally affect the credit standing of a firm adversely.

The best method of ascertaining the financial position of an individual or a concern is to analyze the balance sheets. For current use a statement should be not more than six months old and most banks will ask that it be audited by a certified public accountant who understands such work.

After going over the balance sheets of a concern for two or more years a credit man is in a position to judge whether or not a concern is we'l managed and progressive, its financial strength, and growth. Such a statement should show that the proportion of quick assets to debts should be two to one, or better, and the liability of the borrower on account of accommodation endorsements should not be excessive.

A bank likes to know something of the buying and selling habits of its borrowers, whether his payments and collections are promptly made. Even his technical skill, marketing and advertising policies, the condition of his plant and equipment, a'l come under the expert scrutiny of a good credit man.

Of course, it must be understood that the same rule of procedure cannot be applied to every application of credit. A credit man must take risks which the dictates of common sense and knowledge of human nature tell him are reasonable hazards to take, but he must not be prejudiced in favor of or against customer. His personal feelings must not enter into the consideration.

Such items as inventory, real estate ho'dings, securities and mortgages, good will patents, etc., receive close attention with a view to determining the amount that actually could be realized upon them in case of a forced sale, if it should be necessary to realize upon them in time of an emergency.

A bank extending credit should know to a certainty what the item capital represents. The net investment should be determined and the liquidating value ascertained. Surplus not ; aid in at the beginning, and undivided profits should be made up of earnings set aside from time to time as a safety fund to provide against unforseen losses which may occur.

A bank cannot always lend money to an applicant, even though his financial position be of the best. Funds may be scarce or the bank may be "loaned

Is Your Will Up-to-Date?

MANY people who have made wills forget to keep them up-to-date.

Changing conditions and new ideas make it advisable for one to review his will from time to time.

It is the duty of every man

to make a will:

- to name a trust company as executor and trustee;
- to keep his will up-to-date.

Does your will conform to your ideas to-day?

You are invited to consult our officers on all trust matters.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

Ottawa at Fountain

Both Phones 4391



up" on a particular commodity. Unsettled business conditions causing poor collections and other indications of uncertainty in the outlook will prevent loans that in ordinary times would be granted. A bank is prohibited by law from loaning to one customer more than a certain percentage of its capital and surplus.

Most commercial banks have minimum balance requirements. When the amount of deposit goes below what it should be, the depositor is asked to build up his account or withdraw it. Such an account is usually built up to meet the requirements of the bank.

More and more attention is being given by banks to the cost of doing business. Progressive banks are analvzing deposit accounts to determine the cost of money and service with a view to eliminating unprofitable business or assisting the depositor to make it ray.

When it is shown to them that the interest the bank gets on the loanable part of a deposit is not enough to pay the cost of overhead and interest paid for deposits, most customers are reasonable enough to increase the amount of their deposit, make their accounts less active or accept a reduction in the rate of interest paid them on their deposits. The latter method is usually most acceptable.

Besides protecting the bank's resources the credit department can give assistance to the new business division of other departments. Many good leads are obtained in this way. These divisions refer the names of their prospects to the eredit department before soliciting them, thus avoiding the embarrassment that would result from seeking business from firms which are not desirable.

In the larger banks where customers do business with several departments it is occasionally necessary on short notice to ascertain the total liability of a borrower to the company. A division of the credit department, called the central customer's liability record, consolidates in a single record all such obligations; and the book in which these records are kept is proved daily with the general ledger, insuring the accuracy of the records so that loaning officers may not violate State laws by exceeding the legal limit in loans granted to customers. Such a record also shows the total loans granted on any one class of liability. It hel's to keep the loans varied and is of invaluable assistance in case of sudden drops in the price of a com-Francis H. Sisson. modity.

Purchasing Power of Farmers Has Been Enhanced.

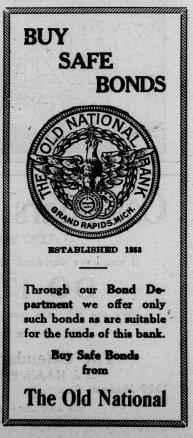
Several estimates have recently been made of the increase in the farmers' buying power as a result of the advance in the prices of their products. According to one statisticians, the farmers' income this year will be \$5,-500,000,000, compared with \$3 700,000,-000 in 1921. According to another, the figures for this year and last are rest ectively \$5,980,000,000 and \$4,705,-000,000. Neither of these estimates is offered, of course, as more than a crude calculation. Both show, however, that the farmers' total income will be between one and two bilions more this year than last. As farmers MICHIGAN TRADESMAN

that estimates of the farmers' gains on the basis of going quotations will be too large, since about half of the staple crops have already left the farmers' hands, and much of this brought prices below those now currentt. Neverthe'ess, when all such allowances are made it is quite evident that the situation of the farmers, who furnish about 40 per cent of the purchasing power of the counttry, has been greatly improved over what it was a vear ago.

Farmers as a group will buy more this year than they did last, but they will not resume buying everything in sight, as they did in 1919-20. Part of their profits will go to wipe out the indebtedness of previous years, and careful observers in both the South and the West state that it will require at least two more good years to enable them to get firmly on their They are still suffering feet again. from the effects of too much credit during the flush times. To the demagogues at Washington, who continue to scream that the farmers were the victims of "artificial deflation" deliberately initiated by the Federal Reserve Board this statement will seem to be arrant heresy; but its truth is known and acknowledged by thousands of intelligent farmers who are not "intrigued" by the politicians' appeals to selfish class prejudices.

William O. Scroggs.

As illustrating the value of persistency it has been stated that repeated and rapid blows will make iron redhot. But after all, a forge is quicker and cheaper. Persistency is all right if you don't persist in being wrong.



INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS President



RANSOM E. OLDS Chairman of Board

MERCHANT'S LIFE INSURANCE COMPANY

Offices: 4th floor Michigan Trust Bldg.-Grand Rapids, Michigan GREEN & MORRISON-Michigan 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.

To Assist You in Making Your Will-

MANY persons who have thought of making a Will, haven't a definite idea of what they want to provide.

We offer this suggestion to aid you in making an intelligent PLAN for disposing of your property:

CUT THE COUPON!

We have prepared a special INSTRUCTION FORM for making a Will, which will be sent to anyone asking for it, upon return of the attached Coupon. This is something that you can do RIGHT NOW. Sign and send us this Coupon and get an immediate result.

20-B The Michigan Trust Company, 20-B Grand Rapids, Michigan. Please send me your free INSTRUCTION FORM FOR MAKING A WILL. I am interested. Address ---"Oldest Trust Company in Michigan"

GRAND RAPIDS, MICH.

FRAUDULENT PROMOTIONS.

Fakesters Plan To Reap a Golden

Harvest. On Dec. 15, 870 millions of 43/4 per cent. Victory notes will be redeemed. On the same date, 420 millions of tax certificates mature. Two weeks later, on Jan. 1, 625 millions of War Savings certificates become payable.

To be sure, not all of the one billion nine hundred millions represented by these maturities is held by small investors; equally sure, a great part of what is so held will continue to be held, due to the refunding securities which the Treasury Department will issue and which former Government security holders will be urged to take up.

Nevertheless, a man with myopia could still see in the approaching repayment period a time of gladness and rejoicing for the promoter of fraudulent securities. He has had some long, lean years of late; his rightful prey has been won away from him and, in great measure, kept away from him by the Treasury Department; it has been hard to compete with the Government's offerings-more especially, with the patriotic spirit in which those offerings have been taken up and held.

But now the fakester can look forward to the speedy coming of a new day. In his camps there is loud rejoicing, and scenes of bustling activity. "There'll be somewhere near two billions of dollars returned to small investors within the next two months," is the cry. "The Treasury Department will try to get the investors to put that money back into Government securities, but there's no longer a war to inspire people to back the Treasury Department up. If we can only get our offerings on the market in time, and play them up hard enough, we will slice these two billions up into a million little pieces, and each one of us will be able to pocket his slice!"

And-take this statement on the word of an organization whose sole aim and purpose in existence is to beard the fake promoter in his den, ferret out his wily schemes before he is ready to launch them, nip his cheatments in the bud-take it on the word of a group of wide-awake men who know what they are saying: The promoters are busier now than they ever were before, and within a few weeks, perhaps a few days, will be shipping through the mails tons of lurid literature, sending from house to house a veritable army of salesmen, in short, they will launch one of the biggest drives against the public pocketbook ever released in the history of Fakedom.

A challenge is a challenge An insult is an insult. Neither one can be ignoed by upstanding men, with eyes to see, ears to hear, and good red blood flowing through their veins. Therefore we say that if the nefarious enterprises which these unscrupulous dealers are planning are to be let go unpunished; if the savings of our hard-working la-borers, our tired clerks, our self-deny-ing housewives are to be literallyhanded over, without demur from stamped on and mangled as it dethose who know the sorrow and unhappiness and misery which is certain to result; if this challenge to the cour-

age of our leading business men and investment bankers and this insult to our National intelligence is going to be ignored, then red blood and honest altruism no longer characterize this land.

MICHIGAN TRADESMAN

It is not as though the fakesters could not be stopped. The fact that certain states have enacted preventive legislation, intended to forestall the evil, and that this legislation has been ineffective to the degree of helping the promoters more than hindering them, this is no evidence that fraud-prevention is unattainable. All that legislative failures prove is that the personal habits of people cannot be controlled, their personal inclinations cannot be stemmed and their rersonal movements cannot be steered by statute, or protected by statute. It may be written into the National Constitution that all men shall have the franchise right; and yet, in one whole section embracing a population of thirty-five millions, this right may be denied. It may be written that certain potables shall not be manufactured, sold, transported or enjoyed, and is so written: Yet those potables will continue to be manufactured, sold, transported and enjoyed throughout the length and breadth of the land notwithstanding.

To protect a people from itself, only one means has ever succeeded and ever will succeed. And that means is education. If the negroes of the South are to vote, the white men of the South will have to be convinced that the privilege is actually an inherent right. If intoxicating liquors are not to be made and sold, all people will have to be convinced that they should not be made and sold.

And if the fake promoters are to be deprived of their golden harvest, the millions of men and women who pour upwads of three billions of dollars each year into the yawning coffers of this miserable fraternity will have to be convinced of the futility of such practices.

Where legislation has failed, education can succeed Where laws prove useleess, teaching will prove useful. If the "better classes" (whoever they are) honestly desire to protect the lower classes, education will do the trick.

Representing the best that is in business, the leading business men and women of the country, are the thirteen hundred chambers of commerce and other business organizations of this country. They are looked to by the people for leadership, for guidance, but, above all, for information. What these chambers say is universally believed to be true.

If these bodies will only decide that the time for action has come; if they will put aside hesitancy, diffidence, timidity, or whatever other factors are holding them back; if they will give the public the information which, corresponding to education, will throw the cold, glaring light of truth on the fraudulent promotions which the fakesters are about to launch, then the piracy which these individuals can now practice with such ease and so little fear can, at last, be stamped out, serve

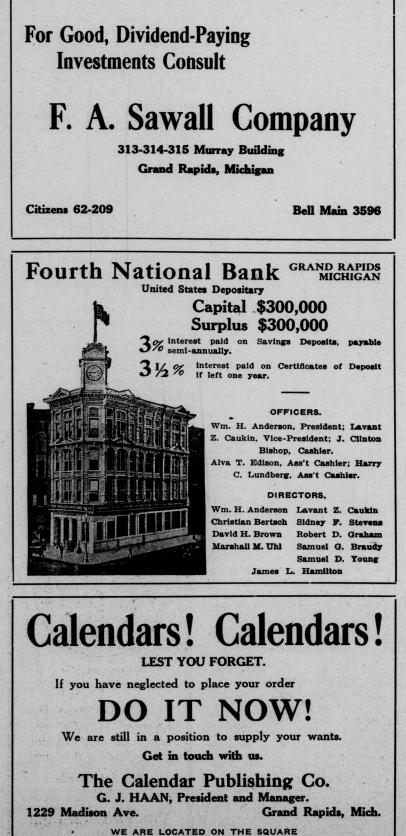
What step to take first?' Join the Investors' Vigilance Committee, Inc. What then? Read its bulletins, learn what promotions are being circulated in your own village, or town, or city, or State. What else? Broadcast the facts, as you learn them; tell your fellow citizens, by letter, by public notice and by public meeting, what the ships look like these pirates are traveling upon, what course they are following, what misery they will cause if not avoided, and, above all. How to avoid them.

If the thirteen hundred chambers will do these things-and, for sure, it

November 29, 1922

is little enough-the fraudulent promoters may, at last, be hoist in their own petard. And the billions of dollars which heretofore have been enriching thieves and swindlers to the discouragement, if not the very endangering, of legitimate business will flow where it should flow: Into the honest, progressive and forward-looking channels of trade.

Ralph W. Budd. Mgr. Investor's Vigilance Committee. [This department has been donated by the Tradesman for the express pur-



pose of presenting at regular intervals the work of the Investors' Vigilance Committee, Inc., with whom we are co-operating in conjunction with the Chambers of Commerce and other Business Organizations of the Nation. The statements contained herein are not guaranteed but are based upon information which we believe to be accurate and reliab'e—Editor.]

Problem of Reducing Costs of Merchandise Distribution.

It is a commonplace observation that while the cost of producing goods has been declining the cost of their distribution has been increasing. It is also recognized that the problem of bringing down the costs of merchandise distribution centers chiefly in the retail end of this business. There are reported to be 1,600,000 retailers in the United States. Probably there are too many, but severe competition is constantly eliminating the least efficient. The high rate of business mortality in this group, however, does not really solve the problem, for the gaps in the ranks are always quickly filled, and the weeding-out process goes on continually. Such a process means inflated distribution costs, and the burden must ultimate'y fall on the mass of consumers. For a time after business had definitely "turned the corner" the number of failures among retailers showed an enormous increase, but with the slow clearing up of the wreckage the situation has greatly improved. The progress of the business revival can undoubtedly be aided by intelligently directed efforts to assist retailers-especially the small dea'ers -in adjusting their business to the new conditions.

Already a number of plans are in operation designed to help the retailer conduct his business more efficiently. Intensive statistical surveys have been made of various branches of retailing by the Schools of Business Administration of several of our leading colleges and universities. These are of assistance to the more efficient dea :ers, enabling them to ascertain how their own business unit compares in its sales, operating expenses, stock turn, and other features with other establishments of the same character. This work is highly serviceable so far as it goes, but it does not reach many of the small dealers. Some of the larger wholesale establishments have found it advantageous to set up special departments charged with the duty of aiding their retai er customers to conduct their business with a maximum of efficiency. Advice is supplied with regard to such matters as the choice of locations for new stores, plans for new store buildings advertising and displays, buying policy, ac-The counting methods, and so on. National Retail Grocers Association "lso conducts a better grocers bureau designed to improve the general efficiency of the grocery trade. A code of standards, simply worded, is subscribed to by members of the bureau, and it is hoped gradually to advance the standards and thereby improve the quality of the retail grocery service.

It has frequently been said that if al business men accepted the fact of the business cycle and set their affairs in order for each successive phase the shifts from prosperity to depression and back again would be much less pronounced. In other words, if during a boom period business men generally began to get ready for the reaction instead of acting as if the boom were a termanent condition, the boom would gradually fade out, but it would not be followed by an acute crisis. All this seems logical enough, but when business activity is intense it is doubtful if a very large percentage of producers and distributors can be persuaded to drop behind the procession. Every one is anxious to maintain his relative place in his particular business, and it will take courage almost above human for the average man to surrender his place voluntarily to a competitor. Of course, if the competitor should act in accordance with the cycle principle at this time the problem would be fairly simple; but will he? For the average man in business the answer just now must be in the negative. Nevertheless, the cycle idea is being "sold" to a constantly larger group of manufacturers, merchants, and financiers, and their efforts to govern their business in accordance with the rhythmical changes in time may not be without effect.

It is in the investment and speculative field that the cycle idea has gained its greatest influence. Various agencies that present forecasts of movementts in the stock and bond markets have developed a large following and are undoubtedly influencing sales and purchases on the exchanges. It was suggested in the market letter of an investment house last week that the recent decline in bonds was somewhat stimulated by the forecast of a well-known business statistician that the peak of the bond market would be reached in September. This, it is believed, caused somewhat heavier selling than would otherwise have occurred, and thus intensified the recessions.

It is to be borne in mind, however, that this could have no great effect on the market if the forecasters guessed wrong. If the selling came too soon, it might cause a temporary reaction, but the market would quickly assert its strength once more. If the forecasts are correct, dealings in accordance therewith should have a tendency to prevent sharp fluctuations.

William O. Scroggs.

On His Dignity.

"I get queer answers sometimes," says an old advertiser, "when I ask my customers, as I frequently do, what publication they saw my advertisement in. As a rule, they reply courteously, but once in a while a man takes the question as an affront. One pompous old fellow told me it was none of my business. Another advised me to hire a check clerk. A languid young man referred me to his valet. But I was worst taken back by a roughly dressed customer to whom I put the question: "What magazine, may I ask, did you see my "ad" in?"

"'In all of them,' he replied indignantly, 'Did you think, sir, from my appearance that I read only one?"

Michigan Shoe Dealers Mutual Fire Insurance Co. Lansing, Michigan

LEGAL RESERVE COMPANY

Write L. H. BAKER, Secy-Treas. P. O. Box 549

Careful Underwriting

LANSING, MICH.

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management

Selected Risks

Conservative but enjoying a healthy growth.

Dividend to Policy Holders 30%.

Affiliated with the Michigan Retail Dry Goods Association OFFICE 319-320 HOUSEMAN BLDG. GRAND RAPIDS, MICH.

OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies that you are buying.

The Net Cost is 30% Less

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

WM. N. SENF, Secretary-Treas.

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

COMPANIES REPRESENTED	AND DIVIDENDS ALLOWED.
Minnesota Hardware Mutual 55%	Shoe Dealers Mutual 30%
Wisconsin Hardware Mutual 50%	Central Manufacturers' Mutual _ 30%
Minnesota Implement Mutual 50%	Ohio Underwriters Mutual 30%
National Implement Mutual 50%	Druggists' Indemnity Exchange 36%
Ohio Hardware Mutual 40%	Finnish Mutual Fire Ins. Co 50%

SAVINGS TO POLICY HOLDERS.

Hardware and implement Stores, 50% to 55" Garages and Furniture Stores 40%; Drug Stores, 36% to 40%; Other Mergantile Risks, 30%; Dweilings, 50%

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

Psychological Effect of a Good Cup of Coffee. St. Augustine, Fla., Nov. 25—The deservedly popular Hotel Muskegon, at Muskegon, presided over by George W. Woodcock, is adding to its laurels daily, by the offerings it is making its patrons in its cafe. Fish and shell fish are its strong features. Its clam chow-der is of the seahore variety while its

der is of the seashore variety, while its lobsters served in various styles are appetizing, with prices in reason. Mr. Woodcock, in addition to sup-plying a satisfying luncheon at 65 and dinner at 75 cents, offers his pa-trons club breakfasts of the following unrigities at prices generated varieties at prices named. 20 cents: Wheat cakes with syrup

and coffee. 30 cents: Two egs (boiled or fried)

hot rolls or toast and coffee. 40 cents: Calves liver and bacon,

fried potatoes, hot rolls or toast and coffee. cents: Broiled ham or bacon,

50 cents: Brolled ham or bacon, fried potatoes, wheat cakes with syrup, hot rolls or toast and coffee. At the Muskegon all rooms are provided with running water, neatly furnished and kept and ranging in price from \$1.25 to \$3, the higher priced rooms being provided with bath bath.

At the Occidental Hotel, at Muskegon, I met C. O. Thompson, who has been selling Duxbak clothing for many been selling Duxbak clothing for many years and is known to nearly every clothing firm in Michigan and adjoin-ing states. Mr. Thompson combines commercial traveling and stock farm-ing with equal success. He told me confidentially that of all the hotels he patronizes the Occidental pleases him best on account of its reacouches

patronizes the Occidental pleases him best on account of its reasonable charges and superior service. On the other hand, Edward T. Derby, representing Carson, Pirie, Scott & Co., who is just recovering from a serious surgical operation and whom I visited with at the Pantlind, thinks the sun rises and sets on that institution. It has been his home for vears and it seems to wear well with institution. It has been his home for years and it seems to wear well with him. He thinks the Pantlind will never feel the competition which is being staged in Grand Rapids. I, too, am inclined to the conviction that this wonderful establishment will continue to retain its old patrons and will add new ones at a satisfactory pace. It certainly deserves all that it is enjoy-

I am saying regretfully there are quite a number of hotel men in Michi-gan who should be following other The most objectionable gan who should be following other yocations. The most objectionable one is the man who has a continual grouch in stock and taps it frequently. I heard of an instance the other day where a traveler, on making his second trip to Michigan City, became con-fined to his original stopping place and got into the wrong hotel. In cor-recting his error he unwittingly men-tioned the fact to the landlord of his original stopping place, who refused him accommodations because of his innocent error. Such a landlord might make a success as chauffeur in a hog yard, but it would be tough on the hogs. Very many eating establishments are eking out an existence because of the fact that they supply an abomin-able cup of coffee. Their other offer-ings seem to be satisfactory, but they fall down in the most important izem

ings seem to be satisfactory, but they fall down in the most important item of their entire bill of fare. They purof their entire bill of fare. They pur-chase the very best of raw material, but spoil it in the process of manufacbut spoil it in the process of manufac-ture. There is nothing which makes a stronger appeal to the average pa-tron than a good cup of coffee or creates a more damaging prejudice than a poor one. Its importance war-rants me on gong into the subject at some length at this time.

There are two things demanded by there are two things demanded by every competent and successful hotel man, especially in the discharge of his duties to the public as a caterer: That the cost of the raw foods be kept down to the minimum and that the service in the dining room be equal to if not better than the accepted stand-ard for a hotel of its close and not ard for a hotel of its class, and not

the least item in this standard of ex-cellence in the simple cup of coffee. Most business institutions, in their dealings with retail buyers, have staple items which are of most frequent sale and upon which they specialize in or-der to popularize their business, and on which they do not aim to make any continuity agents. particular profit.

particular profit. In the hotel and restaurant business coffee is such a specialty and when you find one who does specialize on this item, you will discover that he is usually a success. Woe be unto him who regards it as a matter of small importance and is careless as to what much neglected coffee pot is producing.

The manager of one of Chicago's largest hotels recently told me that his hotel was made possible through the reputation made for the coffee produced in the cafe, from which it had sprung, and I, having a knowledge of the development of this great enter-prise, know that he knew what he was talking about. Why not give your guests a prime

article, when the principal requirement in its production consists simply of a little attention on the part of some one dependable to see that its simple processes are correctly applied. There are many of these processes, but I will speak of a few which are easily under-stood and all of which will result satis-

In the first place to make good coffee you must procure good coffee. The particular trade mark on the package or container has little or nothing to do with the quality, except nothing to do with the quality, except that it may be a sort of guarantee in its selection. Good roasted coffee at wholesale will cost you from 35 to 40 cents per pound, with an average of 40 cents. It is a staple and the price governs the quality if you are making your purchases from a reliable house. Do not attempt to blend your own coffee. Best leave that to the institu-tion you are huving from and when

The context leave that to the institu-tion you are buying from, and when you discover you are on the right track, do not change, as this is an error which has wrought much dis-appointment to users. The high priced coffee urn, while a great factor in securing results, is not an essential in a small hotel. If you have one always remember that the principal essential in its use is cleanli-ness. It must be thoroughly cleaned and sterilized after every brew. The tubes leading to the faucets must have special attention, and the coffee bags made of closely woven drilling, should be rinsed many times in cold water before being sterilized.

Above all, never serve a warmed over product.

If you are not the possessor of a coffee urn, use a high grade white enameled coffee boiler, with two or more smaller auxiliary pots. As soon as the original process of making is completed pour off the coffee form completed, pour off the coffee from the larger pot, and the beverage will retain its good qualities for several hours, provided it is kept close to the boiling stage. The liquid must not be allowed to come in contact with the grounds for a single instant after the allowed to come in contact with the grounds for a single instant after the making process is completed. Neglect in this one particular is responsible for most of the poor coffee we find. Use one pound of medium ground coffee for two gallons of water. Pure water is just as much of an essential as good coffee. Too much lime in water will produce a chemcal action which will detract from the quality of the finished product. If you are using an urn be sure that the water in the jacket is hot before touring hot (boiling) water on the just of the sure that it does not coll off while service. Tor an ordinary coffee and water as suggested for the urn-which will supply forty cups-placing the coffee in a sack made of heavy drilling. As the sack made of heavy drilling. As the sack made of twice its requirements. Pour on your boiling water and make

frequent tests to find exactly the mo-ment when the product is right. Then, as remarked before, pour off immedi-ately into the smaller receptacies. If you use eggs—which are by no means necessary in this method—see that they are thoroughly mixed with the coffee before placing in the bag. Otherwise they will harden in lumps with boiling and detract from the quality of your product.

The greatest essential in serving a perfect cup of coffee is good, rich cream—never milk. If necessity re-quires the use of condensed milk be sure that your patron is appraised of the fact, and is allowed to exercise his

sat e/t

own pleasure as to whether he will submit to being a victim of such sub-terfuge. Never serve coffee in which milk or cream has been incorporated,

mik or cream has been incorporated, without the consent of the patron. Evaporated milk has its uses, but to my notion it has no place as an embellishment to coffee, and has the almost universal condemnation of dis-criminating coffee users.

Give your patron a good cup of coffec for his breakfast and he will radiate good nature all day. Other-wise he will leave you with a grouch. Try the former method. Placards displayed in two Atlanta,

Georgia, hotels

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.

Women know they can safely

CARNATION MILK PRODUCTS COMPANY 1133 Consumers Building, Chicago 1233 Stuart Building, Seattle

N EVERY field of production there is some certain line: Some particular article-that by means of its intrinsic excellence stands above all others and serves as an accepted type for them.

Carnation

"From Contented Cows"

In the Coffee Mill industry, the Ideal productthat which is recognized as standard, is the Holwick "Steel Cut Mill."

The ONLY mill in which the burrs or cutting discs are machined from plates of drop-forged steel and tempered like a knife.

Let us tell you more about it.

B. C. HOLWICK (Maker) Dept. F

The label is red and white

Canton, Ohio





The one: "Guests holding rooms after 7 p. m. will be charged a full daily rate."

daily rate." The other: "You will confer a favor on the management if you will advise us before 7 p. m. of your intention of checking out." Which do you suppose would leave the better taste in one's mouth? Listen to the conversation I have heard on the trains and you will not be slow in discovering impressions made on the discovering impressions made on the traveling public. The Hotel World says:

"The sun is fast setting for the hotel man who never attends hotel conventions. Such a man is in the hotel fraternity, but not of it."

not of it." "The best managed hotel in the world sometimes gives a bit of bad service. It is not the one kicker but the ninety and nine silent, satisfied patrons that count." I vote 'aye" on both propositions. Frank S. Verbeck.

Farmers and Rail Rates.

The farm bloc, however, is more likely to make its first drive for lower freight rates rather than for the passage of a rural credits bill. Farmer folk have never cherished the kindliest feeling towards the common carriers, and they have an idea that rates at the present level are out of line with the prices which they have been receiving for their products. They have always been especially mindful of freight charges for the reason, as they say, that they "get 'em going and coming." By this they mean that they must pay the freight both on what they sell and on what they buy. When they haul their grain to the primary markets they receive the current price quoted in the terminal market less the freight, and when they buy finished goods of any kind the transportation charges are included in the price that they must pay. The farmers are also persuaded that the high wages of railway employes work to their injury not only by making rates higher, but by making the farmer compete with the railroad for unskilled labor. Their only way to strike at such wages is to strike at the income of the roads that pay them. It is certain that the more radical element in Congress will seek to obtain repeal of that part of the transportation act termed improperly "the guarantee clause." This provides that the Interstate Commerce Commission shall adjust rates so that the carriers may earn from 51/2 to 6 per cent. on their investment, and so long as this mandate remains on the statute books it will prove an obstacle to rate reductions, for at present the roads are not earning more than half this amount.

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24

The Menace of Blocs.

The consensus of opinion among interpreters of the political developments of last week is that the so-called farmer-labor "bloc" in the next Congress will hold the balance of power, and that neither of the two big parties can carry out any of its policies without support from that source. Members of the bloc are nominally wearers of party labels of one sort or another, but it is their practice to ignore party lines whenever this is necessary to promote the interests of the groups which they represent. One of the leaders of a radical farmers' organization has already declared that the result of the election is the repudiation of the Federal Re-

serve Board's policy of price deflation. If that is a fair sample of the views of the newly chosen spokesmen for farmers and laborers in Congress, it is time for the more conservative members of both parties to form their own bloc and vote as a unit to safeguard the banking, transportation, manufacturing, and other business interests of the country, and also to save the agricultural and labor interests from the consequences of the folly of their representatives. It is now thirteen months before the newly elected Congress is seated, and there is no immediate danger from radical legislation. It may be, too, that the bark of some of the radicals is much worse than their bite, but in any event they are in the minority and can always be checkmated if their opponents will follow their example and ignore party lines whenever legislaation affecting the country's business is pend-

Doing is living-accomplishing is triumphing.

BANKRUPTCY SALE

In the District Court of the United States for the Western District of Michigan, Southern Division. In the Matter Earl Electric Company, No. 2166 Bankrupt.

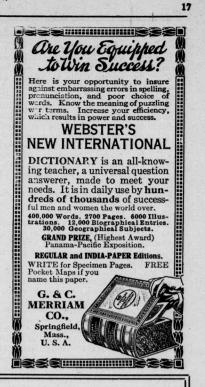
To The Creditors of Said Bankrupt. PLEASE TAKE NOTICE:

That pursuant to the order of the court heretofore made in this matter, I will will offer for sale at public auction to the highest bidder all the following described assets of said bankrupt estate, consisting, stock, fixtures, merchandise, electric fixtures and supplies, etc., which are inven-toried and appraised at the sum of \$2,205.97.

Said sale will be held at 10:00 o'clock Said sale will be held at 10:00 o'clock A. M. in the forenoon, on Saturday, De-cember 2nd, A. D. 1922, at the store formerly operated by the Bankrupt in the city of Benton Harbor, Berrien County, Michigan, at 117 West Main street. Said sale will be for cash subject to the apsale will be for cash subject to the ap-proval of the Court, and notice is hereby given that sald sale will be confirmed within five days after the filing of the Trustee's report of sale with the Referee. The trustee reserves the right to reject any and all bids deemed by him insuf-ficient.

Dated this 24th day of November, 1922. Raymond K. St. Clair, Trustee.

A SALESMAN YOU OUGHT TO KNOW





No salesman is more courteous than the one who takes but a moment of your time over the wire.

He appreciates that your day is full of golden business moments which you cannot afford to waste, and he approaches you in a direct, business-like manner.

The telephone salesman can call upon you more often, meeting your daily needs and speeding up the delivery of your purchases.

In the economic scheme of things, selling and buying by telephone, particularly Long Distance, is important. Costs are reduced and prices affected accordingly.

MICHIGAN STATE (TELEPHONE CO.

Weekly Record of the Dry Goods Association.

Association. Lansing, Nov. 28—The next group meeting of our Association will be held at the Adrian Club, at Adrian, at 6 o'clock, Tuesday evening, Dec. 5. A personal letter has been mailed to all of our members who reside within driving distance of Adrian and this bulletin is a notification and invitation to all of our members to be in attend-ance. A nostal card should be mailed ance. A postal card should be mailed to C. E. Noyes, manager of the Adrian Chamber of Commerce, mak-ing reservations for the number of plates desired.

I was in Allegan last week and made arrangements for a group meeting to be held on the second Wednesday of January. George Horan, of the Grange department store, will act as local committee Please mark your calendar committee Please mark your calendar for this date, announcements of which will be made later.

will be made later. In my travels throughout the State I am constantly asked by our mem-bers regarding credit exchange meth-ods. We have in Lansing a wel-or-ganized Credit Exchange under the management of Matthew R. Rapp. The President of the organization is John A. Affeldt, Jr., who is also President of the State Grocers' Association. It is quite difficult to give information of the State Grocers Association. If is quite difficult to give information regarding management of credit bu-reaus as the conditions vary according to the size of the city and local circumto the size of the city and local circum-stances. I am in a position to secure information regarding the establish-ment of a credit bureau and will gladly render this service to any of our mem-bers. Either Mr. Rapp or Mr. Affeldt would take great pleasure in cor-responding with you direct in case you have questions which you wish to ask them ask them.

but nerve ask them. During the first ten months of this year, the total amount of fire losses reported in the United States and Canada were \$322,677,250, an increase of \$54,138,450 over the same period in 1921 and \$70,304,575 more than during the first ten months of 1920. The In-surance Department of the United States Chamber, of Commerce esti-mates losses due to exposure hazards at 17 per cent. of the total fire loss. When buying fire insurance you must not consider your own and your em-ployes' carelessness only, but consider the property surrounding you and the the property surrounding you and the moral character of its owners and occupants. By insuring in our company you can have full protection against all fire losses at the actual cost of doing business, i. e., losses paid plus op-

erating expenses. One of our members in one of the best Michigan cities desires to employ best Michigan cities desires to employ a young man for window trimmer. He also desires a first-class woman in his coat, cloak and ready-to-wear depart-ment. He is in no hurry to secure these persons but the positions will be open after January 1. Send requests to this office.

to this office. A woman of thirty to thirty-five years of age, pleasing personality, considerable experience in salesman-ship not enly in a store but traveling for corsets, brassiers, etc., desires a position in a department store. She would be pleased to consider a depart-ment selling cloaks and suits. We here a bit of profestial infor-

ment selling cloaks and suits. We have a bit of confidential infor-mation from one of our members who desires to sell his mercantile stock to an individual or company who wishes to conduct a department store. This store is located in one of our best cities. The present owners desire to retire from the mercantile business and fit up the place for a department store retire from the mercannic business and fit up the place for a department store tenant. For obvious reasons the name of this store will not be made public but any individual or person who means business can secure the name and location by communicating with this office this office.

Another one of our members in-forms us that he has a 5-50-cent stock which he would like to sell. It is a good modern store, well located in a town of about 12,000 population. Send enquiries to this office.

Our Director, James T. Milliken of Traverse City, is one of the two per-sons nominated in the city primaries for Mayor, the vote being for Mr. Millikin 708 and his nearest opponent 648. The election will be held Dec. 4. Good luck to you, Jim! The international convention of the

The international convention of the World League against Alcoholism will be he'd at Toronto, Ontario, com-mencing Nov. 24 and continuing sev-eral days The Governor has appointed eral days The Governor has appointed fifty delegates from this State. In the list is included J. N. Trompen, Presi-dent of the Grand Rapids Merchants Mutual Fire Insurance Co., D. M. Christian, former President of the Michigan Retail Dry Goods Associa-tion, and Jason E. Hammond, Man-ager of the Michigan Retail Dry Goods Association. I sincerely hope that Mr. Trompen and Mr. Christian will be able to attend. I would like to go, but will depend upon them to maintain the dignity of our respective organizations and stay on the job in Michigan. Jason E. Hammond. Mgr. Mich. Retail Dry Goods Ass'n.

Proceedings of the St. Joseph Bank-

ruptcy Court.

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26.6) 45.00 435.00 87.00 85.00 18.00 48.00 30.00 mazoo Buel Garage, Faw Paw P. E. Campbell, Kalamazoo Plainwell State Bank, Plainwell E. Ingraham, Plainwell Schemerhorn Brothers, Kalamazoo Chicago Portrait Co., Chicago — Earl Bader, Kalamazoo —

Faust & Thomas, Frepoort, Ill. __1,050.00

Faust & Thomas, Frepoort, Ill. __1,050.00 \$2,504.35 Nov. 25. In the matter of Lewis P. Walker, bankrupt, of Hartford, the final meeting of creditors was held at the ref-eree's office and the trustee's final report and account were approved and allowed. Administration expenses to date were ordered paid. A final dividend of 16.8 per cent was declared and ordered paid within five days. The final order of dis-tribution was entered and the final divi-dend list of creditors filed. The trustee was authorized not to interpose objec-tions to the bankrupt's discharge. Cred-itors have been directed to show cause why a certificate should not be made recommending the bankrupt's discharge and no cause having been shown it was determined that such favorable certificate be made. The meeting was adjourned without day. be made. T without day.

Corporations Wound Up.

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

Trans-Lever Sales Co., of Michigan, De-troit. Beiswenger & Shea Jackson

troit. Beiswenger & Shea, Jackson. American Booster Co., Detroit. Leach & MacDonough, Royal Oak. Sparton Radiator Co., Jackson. A. E. Kusterer & Co., Grand Rapids. Southern Michigan Brass Foundry Co., Hudson. Cleary Bros. Co. B

Southern Michigan Brass Foundry Co., Hudson. Cleary Bros, Co., Escanaba. Hardy Baking Co., Flint. Stone Road Dairy Co., R. R. 3, Millington. Wells, Beckwith & Co., Detroit. Michigan Violin Co., Grand Rapids. Silverman Bros. Co., Grand Rapids. Panama Products Corporation, Grand Rapids. Rea Cigar Co., Grand Rapids. Novel Toy Co., Muskegon. West Michigan Railway Co., Benton Harbor.

Novel for West Michigan Railway Co., Benton Harbor. Hotel Charlevoix Co., Detroit. John Hellerich Co., Detroit. Freidenkerheim, Harrisville. Finnish Mercantile Stock Co., Bessemer.

There are many advertising schemes and business building plans that are worth using but that contain the lottery idea and cannot be advertised through the mails. Watch your step.





Calls France Top Dog on Continent. Detroit, Nov. 28—Since the armistice of 1918 there have occurred two signal French military victories, or what amount to such. The first befell in August, 1920; the second in September, 1922. August, two years ago, witnessed a victory by Polish armies, munitioned by France and directed by French military advice. September this year winessed a victory by Turkish armies munitioned by 'Franch and heartened by French good wishes. Before War-saw vanished two years ago the Bol-shevist dream of uniting Soviet Russia and revengeful Germany in successful assault upon Franace. In Asia Minor this year vanished the Greek dream of a Greater Greece not sympathetic to France and recurred a Turkish regime favorable to France. France on Polish and Anatolian fields alike has scored military and political triumphs. And the net she has woven over the Continent of Eu-rope and the Near East is about com-pleted. French statesmanship, per-sonified in Poincaire, shows itself as successful as was Bismarckian diplo-macy in the seventies and eighties. Not since the Treaty of Tilsit between Napoleon I and the Czar Alexander I has there been any such ascendency as that of the Third French Republic to-day from the Rhine to the Niemen, from Baltic to Agean. The ascendency may fade gradually, or may crumble in a night. For the Detroit, Nov. 28-Since the armistice of 1918 there have occurred two signal

The ascendency may fade gradually, or may crumble in a night. For the moment it is triumphant. And the state of things shows Poincare to be a master international intriguer and con-structor after the fashion of the Bis-marcks, Cavours, Metternichs, Talley-rande rands.

The Premier has explicitly denied that the French people are imperial-istically disposed. We may believe him. But in practical effect the French republic is imperialistic; to save her position she employs imperialistic position she employs imperialistic means and achieves imperialistic pow-

er. She has been driven to this recourse. Virtually she hadn't an alternative. The United States and the British Em-pire aided her to crush Germany, and since have refused to guarantee her-victory. France has been forced to rely upon herself. Very well, she is show-ing Europe and the world how she can because she must, secure herself by her own strength and statecraft. Poland, Czecho-Slovakia, Rumania, and Jugo-Slavia are French allies. The Turk has come back by grace

The Turk has come back by grace French connivance and help. And Paris is moving to reknit a new Franco-Russian Alliance with Moscow through the Turk's good offices. If France has been left to take care of herself by both Great Britain and America, it cannot be said she is show-ing herself resourceless, spineleses, de-naiting spairing.

spairing. The upshot is not pleasing to Ameri-can or British notions. And unques-tionably the ruin of Germany is a fac-tor in the conclusion. If London and Washington don't like the conse-quences, they cannot accuse them-selves of having taken any intellectual steps to avoid the inevitable alterna-tive to their default tive to their default.

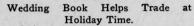
Poincaire can well say at this mo-ment: "You left France in the lurch to provide her own security. Well, we have so provided. How do you like the way we've saved ourselves? J. L. De Vinney.

Wholesale Prices in October.

According to the Bureau of Labor's index, made public last week, the advance of wholesale prices during October amounted to about .7 per cent. Farm products took the lead, with a rise of 3.7 per cent., and the miscellaneous group came next with a rise of 3.5 per cent. Cloths and clothing advanced 2.7 per cent., building materials and house furnishings 1.7 per cent. each, and foods 1.5 per cent. The only

group to register a decline was fuel and lighting, which dropped 7.3 per cent, during the month and in the general average offset most of the gains shown for the other groups. Perhaps the most significant thing about the index is the persistence of the inequalities between the price levels of the different groups. Thus, meta's, chemicals and drugs, foods, and farm products, are all far below the general average, while cloths and clothing, fuel and lighting, building materials, and house furnishing goods are far above While the general price level is it. 8.5 per cent. above that of a year ago, building materials have advanced in this interval over 15 per cent. and fuel and lighting over 19 per cent. Chemicals and drugs, though much below the average a year ago, were cheaper than in October, 1921. Cloths and clothing prices, which have been above the average ever since the outbreak of the war, instead of moving downward

increased 4.5 per cent. during the year and according to market reports will go to still higher levels. This maladjustment of price levels is undoubtedly an obstacle to the progress of the revival of business.



The most useful article in the Reynolds' men's furnishing goods store in Birmingham, Alabama, is a well thumbed ledger, known as the "wedding book." In the period between Dec. 1 and 25 every year, it is used most extensively by the salesmen. The wedding book is fifteen years old. It has on its pages the records, the first skirmishes of campaigns more or less military in their nature, to the amount of nearly a thousand. Nearly a thousand bridegrooms and all of the attendants in their wedding parties have been carefully listed in that book, the facts being clipped from the Birmingham rapers. As the lists of wedding parties are published, the prospective groom receives a letter asking him to have his attendants come around and be measured for furnishings for the event. At that time details are written down in the wedding book. Then at Christmas time, when mother or sister or sweetheart comes into the store and wants a Christmas present for the beloved male, it isn't necessary for her to take another trip home to get the right size. For the book contains the names of 4,000 Birmingham men and all their measurements, with emphasis on those that remain the same, such as gloves and hose.

The Volstead Calendar. Thirsty days has September, April, June and November; All the rest are thirsty, too, Except the ones that have home-brew.



REAL PROFITS are made and a permanent business established by the merchant who handles the H. B. HARD PAN as his standard work shoe.

法通行 化温尔达尔 计时间

H. B. HARD PAN are strong, sturdy shoes for the man who works. YOU can recommend and sell them as the bestbecause they are the best service giving shoe.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICH.

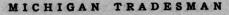
Some Shoe Stores are full of Substitutes for Quality: BUT There has never been invented a real substitute for

Rouge Rex, Playmate, More Mileage or Ruth Shoes

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



19





Vinegar Made From Evaporated Apples Not Cider Vinegar.

One of the greatest victories ever achieved for the integrity of the American housewife's rantry, to prevent misbranding of food products, was delivered Nov. 1, when Judge D. C. Westenhaver, sitting in Federal Court in Cleveland, condemned ninetyfive barrels of "waste" vinegar, labeled "Apple Cider Vinegar," manufactured by the Douglas Packing Co., of Fairport, N. Y.

The Government seized the vinegar which had been shipped through interstate commerce on the ground that it was misbranded "Excelsior Brand Apple Cider Vinegar, Made From Selected Apples," when, as a matter of fact, it had been made, as the company admitted, from evaporated apples, put through a special process.

The Government's attorneys admitted all the contentions raised by the manufacturer as to the quality of the Douglas product, permitted samples to be submitted to Judge Westenhaver and, in fact, conceded every point argued by the company's counsel with the exception of the argument that vinegar made from evaporated apples was entitled to the designation of "apple" or "cider" vinegar.

In condemning the Douglas vinegar, Judge Westenhaver wrote:

Mr. Justice Day says: "The legislation against misbranding intended to make it possible that the consumer should know that an article purchased was what it purported to be; that it might be bought for what it really was and not upon misrepresentations as to character and quality."

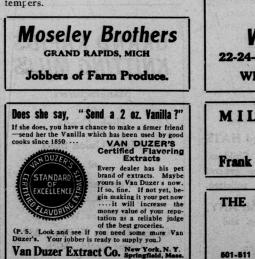
tions as to character and quality." Claimant's label does, in my opinion, tend to mislead and deceive the ordinary purchaser and user of vinegar. Cider is defined by Webster as "the expressed juice of apples." By the word expressed is meant expelled or forced out. From time immemorial apple cider has been understood to mean the expressed juice of fresh apples and not of dried apples. Apple vinegar or apple cider vinegar likewise in the popular mind has from time immemorial been understood as meaning vinegar produced from apple cider thus defined. Claimant's label conveys the impression that this vinegar is made from that kind of apple cider and that this apple cider is made in the common and familiar way from fresh or undried apples. The mere fact that the words "apple cider." and "selected apples" are brought together in the same label, conveys unistakably this impression and 'repels any other or different impression. Apple cider is a well known fruit. Cider means nothing else to the ordinary mind than the expressed juice of fresh or undried apples. Apples mean nothing else to the ordinary mind than fresh and unevaporated apples. A merchant who advertises apples for sale could not comrel a purchaser to accept dried or evaporated apples. The latter are not apples as that word is understood in the trade or by a per-

son of ordinary intelligence but are a manufactured product, an entirely different article. Nor in my opinion could a merchant who offers apple cider for sale, compel a purchaser to accept a liquid made from evaporated apples in the manner above described, even though it does possess substantially the same chemical constituents and has substantially the same taste as the expressed juice of fresh apples. Claimant's label consequently misleads and deceives It makes a statement with respect to an article of food which conveys the false notion that this article is vinegar made from the expressed juice of fresh apples. The law was designed to prevent the ordinary purchaser from being de-

The law was designed to prevent the ordinary purchaser from being deceived and misled as to what he is buying therefore the test of misbranding is the effect of the label or statement upon the ordinary purchaser. A statement that an article is apple cider vinegar made from selected apples can convey no other idea to such a person in the present state of common knowledge than that the vinegar is made from the expressed juice of fresh apples and not by the manipulation of dried or evaporated apples. If it does and the ordinary purchaser is or may be thereby misled or deceived it is no answer to say that he gets a vinegar which is equally good. The object of the law is to let the purchaser know just what he is buying and let him decide whether he wants it or not. One may not take advantage of his prejudices or want of information to sell him something different from what he thinks he is buying. Upon authority, as well as upon principle it must be held that the charge of misbranding is sustained. The label does bear statements regarding the article and the ingredients or substance thereof which are false

Upon authority, as well as upon principle it must be held that the charge of misbranding is sustained. The label does bear statements regarding the article and the ingredients or substance thereof which are false and misleading, and the vinegar must be held to be offered for sale under the distinctive name of another article as that name is popularly and commonly understood. Judgment of forfeiture and condemnation will be entered.

The man who best controls his own tongue and temper in the store is the one who is best fitted to teach the clerks to control their tongues and tempers.



Lewellyn & Co. WHOLESALE GROCERS

Grand Rapids and Detroit

BLUE GRASS BUTTER and EVAPORATED MILK

FRESH and SWEET



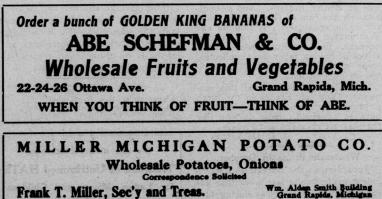
ARE LEADERS

AT YOUR GROCER

KENT STORAGE COMPANY GRAND RAPIDS ~ BATTLE CREEK Wholesale Distributors

Of Course You'll Find a Better Assortment of Store and Office Fixtures

Grand Rapids Store Fixture Co. 7 Ionia Ave. N. W. Grand Rapids, Michigan



THE TOLEDO PLATE & WINDOW GLASS COMPANY Mirrors-Art Glass-Dresser Tops-Automobile and Show Case Glass All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W. GRAND RAPIDS, MICHIGAN

National Association of Retail Grocers Kansas City, Nov. 27—The Execu-tive Board of the National Association of Retail Grocers met in semi-annual session in Washington, D. C., on Nov. 13, 14 and 15.

The many activities engaging the at-tention of the Association made the meeting a busy one which necessitated night sessions and taxed the time to

the utmost. Reports were received of the prog-ress which has been made in the de-velopment of the Better Grocers Bu-reau plans. The tentative and preliminary program has been approved and steps will now be taken to have the

steps will now be taken to have the entire proposition in readiness for ratification by the delegates to the an-nual convention in St. Paul, next June. Details were carefully considered for revision of the constitution and by-laws, as requested by the delegates at the last annual convention, and recommendations will be submitted for the special committee appointed for the purpose, so as to enable a report to be submitted at the forthcoming an-

The dates for the 1923 convention were set for June 25, 26, 27 and 28 in St. Paul, Minnesota. A registration plan was again approved and careful attention was given to the details of the business program which will be attention was given to the details of the business program which will be of a constructive character and justify the attendance of all food trade factors, wholesale as well as retail. Progress and success

Progress and success of the food show department, which has been in operation less than a year, emphasized the fact that the undertaking is filling a distinct place in the food merchan-dising field which will demonstrate its even greater usefulness and increased efficiency as the operating staff is en-larged and other manufacturers and wholesale distributors (who have not yet joined hands) give the work their endorsement and support.

endorsement and support. A resolution was adopted urging upon our affiliated organizations to resist the efforts which are being made in practically all states by retail drug-gists' organizations, and already insti-tuted in some, to have state laws en-acted restricting and in some instances prohibiting the sale of household reme-dies and proprietary medicines in gro-cery stores. The sale of these articles in grocery and general stores in subur-ban and rural communities particularly ban and rural communities particularly is a distinct necessity to the public and such laws would, undoubtedly, work a hardship upon the community, besides taking away from such stores a volume of business which they always have enjoyed and have a legitimate right to continue to hold.

The course of the druggists is, in-deed, difficult to fathom in view of deed, difficult to fathom in view of the encroachment upon the grocers' business in cosmopolitan centers at least, though the sale of coffee, tea, spices, biscuits and crackers, etc., at cut-throat prices. Anyway, the sub-urban and rural stores selling house-hold remedies do not resort to the piratical tactics employed by the drug stores in selling the grocers' lines. The Executive Board recommends the most serious consideration of this situation to the trade and will provide a thor-ough discussion of the same at St. Paul next June.

ough discussion of the same at St. Paul next June. The progress which has been made in the prosecution of the Biscuit case and the situations which develoged from time to time were carefully re-viewed, all of which again demonstrat-ed that the National Association is a practical, reliable and efficiently oper-ating force, responsive to the shifting requirements of various situations and requirements of various situations and always striving to protect the interest and promote the welfare of the retail

on Wednesday, Nov. 15, the entire Board was in attendance at the final or rebuttal hearing of the Federal Trade Commission in this case. Sev-eral of the members had been sub-

Reports were received on the con-tributions which had been made to the

fund to finance the Harvard Bureau's study of operating costs for retail gro-cery stores; and a vote of appreciation is hereby extended to all who are par-ticipating in the same. The interest and co-operation of others who have not yet dong their part are respectively and co-operation of others who have not yet done their part are respectful-ly invited to give this their considera-tion and those who have made pledges are to be requested to make their re-mittances so that the first year's pay-ment may be made on Jan. 1, when the work for gathering the data for 1922 will begin

work for gathering the data for 1922 will begin. The financial matters of the As-sociation were carefully analyzed and the condition was considered satisfac-torily healthy. With the revenue which will be available from time to time from established sources, funds will no ducht be advances for encourse. from established sources, funds will no doubt be adequate for properly financ-ing the progressive program ahead, providing all affiliated associations do their best in the matter of per capita for 1923, and if the other activities continue successful.

Upon adjournment of the meeting the officers attended the convention of the American Specialty Manufacturers Association in Atlantic City Nov. 16, where they were whole-heartedly re-ceived and made to feel most welcome, indeed indeed. At this gathering President Kamper

At this gathering President Kamper addressed the manufacturers on the Better Grocers Bureau plans. A great deal of interest was manifested by those present and the desired and necessary concrete support will un-doubtedly be forthcoming when all de-tails are in readiness for the acceptance

of associate memberships. We look with satisfaction upon the progress which has been made since the Cleveland convention, and with our aggressive program ahead for the en-suing period—the trade may anticipate a notable degree of practical advance ment between now and the meeting in St. Paul cont

St. Paul next June. H. C. Balsinger, Sec'y National Association of Retail Grocers.

Building Costs Increasing.

Reports from various sections of the country are to the effect that building activity has been retarded somewhat by the renewed advance in prices of materials. The trend in such prices has been urwards since March, but the index of the Bureau of Labor Statistics shows that the advance was especially pronounced in September, the last month for which statistics are at present available. In March the index for building materials stood at 154.6; by September it had risen to 179.7, an advance of slightly more than 16 per cent. Meanwhile, the index of prices for all commodities from March to September showed a net rise of only 6 per cent. While building costs, as shown by this index, now stand at 79.7 per cent. above the average for 1913, commodity prices as a whole are now only about 53 per cent. above that level. The recent change in prices of building materials in other words, has put them once more out of line with other commodities. Neverthe'ess, prices of these materials are still far below the peak of April, 1920, when the index stood at 299.7

"What did it cost his chain store competitor to purchase same volume? -2 cent stamp and an order blank."



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

Receivers and Shippers of All

Seasonable Fruits and Vegetables



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

> Write us about our SOLE AGENCY

CHASE & SANBORN

CHICAGO



The Vinkemulder Company

Yellow Kid Bananas Sunkist Oranges Fancy Florida Grapefruit Late Howe Cranberries Sweet Potatoes Grapes, Nuts, Dates, Figs.

Quality—Reasonable Prices—Service

21

GRAND RAPIDS



Michigan Retail Hardware Association. President—Charles A. Sturmer, Port Huron. Vice-President—J. Charles Ross, Kala-

mazoo. Secretary—Arthur J. Scott, Marine City. Treasurer—William Moore, Detroit. Directors—R. G. Ferguson, Sault Ste. Marie; George W. Leedle, Marshall; Cassius L. Glasgow, Nashville; Lee E. Hardy, Detroit; George L. Gripton, Britton.

Selling Plans For the Hardware Dealer in December. Written for the Tradesman.

By early December the holiday business should be nicely under way. The farsighted dealer will plan for this and work for this. With a stock well selected and frequent and regular changes of newspaper and window display advertising planned ahead of time, the dealer will find he has more time to work out some lesser details that are materially helpful in handling Christmas trade. If his campaign is not outlined now is the time to plan; for each added day the dealer will find himself busier and with less time at his disposal to make his arrangements.

As a rule, extra help is necessary. By attending to this matter early in the season, the hardware dealer will secure the pick of the offerings. Having arranged for your help, hold a staff conference of both extra and regular salespeople. Have a list of suitable gift articles compiled, talk over possible additions to this list, discuss the selling points of various articles, and familiarize your salespeople with these, and with the prices. Get the staff together early—also get them thoroughly posted.

Sometimes it is a good idea to temporarily departmentize your store. Place each of these departments in charge of an experienced salesman, assign to him a group of temporary salespeople, and give each of these raw recruits a particular branch of the business to master. This will facilitate the training process. Just what you may do in this direction depends on your individual circumstances.

It will pay, when you are pushing Christmas goods, to put your whole sou! into your efforts. Your displays, every one of them, should fairly shout "Christmas!" Your series of Christmas displays should be planned to exploit, in succession, a variety of gift ideas. To back up the welcome of the brightly decorated windows, the store interior should be touched up with Christmas decorations. Holly, red and green streamers, artificial snow and Christmas bells, are all useful accessories. Do not use them too profusely, but to just a sufficient extent to give the goods the necessary Christmas background. Christmas lines demand such a background.

It pays to push the right goods. Staples must be shoved to one side,

and the gift lines given all possible prominence. If need be, the regular store arrangement can be altered, and special tables or showcases arranged to display holiday goods to the best advantage. Feature the Christmas stock, and let the regular lines take care of themselves.

So, too, every Christmas advertisement should breathe the spirit of wecome. Make your slogan, "Just come and look! You don't have to buy but when you see our offerings you will buy." Invite everybody to your store. In large communities it is often a good stunt to hire an orchestra. The music will pull people in from the crowded streets.

What is the great problem of the Christmas buyer? Put yourself in his place and ask yourself that question. The great problem is to choose suitable gifts. Usually the customer comes into your store with that problem still unsolved, trusting to luck or the helpfulness of your salespeople. Most hardware dealers in urging early Christmas buying have emphasized the desirability of being able to make an unhurried and judicious selection. But in the last two weeks, even in the last three weeks, before Christmas an unhurried se ection is quite often impossible.

So the customer will welcome your assistance. Put it at his disposal. Emphasize your desire to help him with expert advice. Feature that service in your advertising.

"We have presents for every member of the family" is a slogan that will appeal to the customer who is desperately but vainly trying to make a last minute selection for husband, mother, sister or baby.

It is sometimes a good stunt to defartmentize with this end in view. Push the regular goods to the back of Turn it into a sort of the store bazaar, with decorated booths, or temporary tables for the disp'ay of goods. Each booth can be devoted to gifts suitable for a certain specified class of recipients. Have a sign at each booth indicating the classification: "Christmas Gifts for Boys," "Christmas Gifts for Little Girls," "Christmas Gifts for Flappers" if you like-and so on, taking in father, mother, grandfather, grandmother, and, most important of all, the baby.

One merchant who tried out this plan with success added another feature to encourage his staff. Bright young girls were engaged as extra salespeople. Each girl had two tables assigned to her. The girl whose tables scored the largest aggregate sales up to Christmas Eve took home any gift in the stock up to \$10 value. There

Michigan Hardware Company

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

Exclusive Jobbers of Shelf Hardware, Sporting Goods and

FISHING TACKLE



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 Gr

Grand Rapids, Mich.

Bell Main 288

Foster, Stevens & Co. Wholesale Hardware

*

157-159 Monroe Ave. :: 151 to 161 Louis N. W. Grand Rapids, Mich.

W. M. Ackerman Electric Co.

Electrical Contractors

All Kinds of Electrical Work.

Complete Line of Fixtures.

Will show evenings by appointment.

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

Citzens 4294

was some hustling for business in that store.

The printed list of booklet showing "Suggestions for Christmas Gifts is also helpful. There is a short introduction, discussing in friendly terms the common mistake of giving something commonplace or conventional and the difficulty of selecting an unusual or individual gift. Then there are lists of suggested gifts for various members of the family. Finally, a "clincher" paragraph giving the recipient a cordial invitation to call at the store and secure helpful assistance in making wise selections of acceptable gifts.

Advertise your facilities for selecting gifts-experienced help, careful arrangement of stock, and the like. A litt'e later, perhars within a week or ten days of Christmas, it might be a good thing to circularize a list of people who have been holding off in their buying, or of prospects generally. The nearer Christmas Eve, the most expert assistance in buying will be welcomed.

The printed list or booklet showing portant factor in developing Christmas trade. Early in the season the school children of your community may be invited to write essays on "The Importance of Early Christmas Shop-Chi dren will go to their parping." ents for reasons; the latter will work their brains overtime to help their children win the prizes; hence they will do a most unusual lot of thinking on these lines. That is going to help bring out the business-early. Another contest might be staged on "The Ideal Christmas Present" or "What is the Nicest Present at Smith's Hardware Store." Give prizes for the best 200 word description of the particular present and the reasons why it is preferred.

The rizes, from one to three in number, should be selected from the actual hardware stock; and the awards should be announced on Christmas Eve.

Santa Claus is another factor in the appeal to the youngsters. If possible, get a real live Santa Claus. One big store every year advertises his prospective arrival for a couple of weeks ahead. He usually comes to town on Dec. 1. The preliminary advertising runs on, day after day, with daily reports on Santa's progress from the North Pole with his load of gifts. Eventually the definite hour and minute of arrival is specified; coup'ed with the announcement that every voungster at the store when Santa Claus reaches it will be handed a souvenir. The arrival is usually timed late in the afternoon, between 4 and 5, so that the children have a good chance to get there. Santa steps down from his sleigh, hands each youngster a Christmas card accompanied by a gift list, chats with individual children, pats this one on the head, chucks another under the chin, and eventually takes his place in the Christmas window already waiting to receive him. Thereafter he drives about the streets, visits the schools when they let out, and in every conceivable way advertises that particular store as Santa's headquarters. Good advertising? Of course it is. And it isn't very expen-Victor Lauriston. sive, either.

MICHIGAN TRADESMAN

Annual Dinner To Lewellyn Men.

President Lewellyn tendered a dinner to his mercantile associates last Thursday evening at the Pantlind Hotel, which was attended by the following:

F. E. Lewellyn, President.

A. F. Brenshall, Sec'y, Treas. and Gen. Mgr.

- E. Lamkin, Traffic Manager.
- G. McCarthy, traveling salesman.
- A. Hensel, house salesman.
- Aldrich, traveling salesman. H.
- V. Perkins, cigar salesman. E
- F. Brough, cigar salesman.
- R. A. Smith, traveling sa'esman.

R. A. Otten, traveling salesman. W. N. Fitzgerald, Manager Mi Lola

Cigar Co., Milwaukee.

Harry Bassett, State representative Mi Lola Cigar Co., Detroit.

Earl Gregg, State representative Joseph Muer, Detroit.

Interesting talks were made by those present regarding the progress of the business and the prospect the future holds out for it.

An amusing feature of the evening was the discussion of the cigar department. When Harry Bassett was called on he launched out with an eulogy of the Star brand, which is manufactured by his Detroit competitor. Not to be outdone in the contest for generosity, Carl Gregg, when called on to talk, paid a growing tribute to the Mi Lola brand, which is handled by his competitive friend, Mr. Bassett. The peculiar turn caused much merriment for those present, because the circumstance was as enjoyable as it was unusual.

R. & F. Brooms

THE

DANDY

LINE

Also

B. O. E. LINE

Prices

Special \$ 7.25

No. 24 Good Value 7.75

No. 25 Velvet __ 9.00

No. 27 Quality__ 10.25

Freight allowed on

shipments of five

All Brooms

Guaranteed

ILLINOIS

dozen or more.

No. 22

B. 2 B

Rich & France

607-9 W. 12th Place

CHICAGO,

andy 10.25

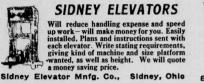
. -- 9.50

For the Thanksgiving Table

Old Monk Olives **Del Monte Ripe Olives** Del Monte Asparagus Del Monte Pineapple **Del Monte Peaches**

JUDSON GROCER CO. GRAND RAPIDS, **MICHIGAN**

23





The Mill Mutuals

Comprising Twenty of the Strongest American Mutual **Companies** writing

Fire and Tornado Insurance

on carefully selected risks

Net Cash Surplus \$10,000,000.00

	GEO.	A .	MINSKEY,	Manager	
120 W	/. Otta	wa S	St.	Lansing,	Mich.



E COMMERCIAL TRAVE

Gabby Gleanings From Grand Rapids. Gaby Gleanings From Grand Rapids. Grand Rapids, Nov. 28—"Where's the buyer this morning," enquired a Grand Rapids salesman, addressing the lady cashier. "Oh, he is over to the hospital with tonsilitis." "Out riding with that Greek again, is he," said the salesman as he picked up his sample case and strolled out.

sample case and strolled out. The Michigan Transportation Co., with headquarters in Grand Rapids, sent one of their big new buses over the route between Grand Rapids and Flint on Tuesday for the purpose of working out a schedule. It is expect-ed that the new bus line will begin op-eration within a few days

ed that the new bus line will begin op-erating within a few days. You can't rush with a rope," says the advertising man for the Chemical Paper Co., of Holyoke. "But there is such a thing as pushing a customer into a position so you can put your rope of persuasion around him. Dis-lear our personality got acousted rope of persuasion around him. Dis-play your personality, get acquainted with the people in the customer's place, open different avenues of common in-terest between you and the prospect's organization—these activities are the sticks and crowbars and wedges that pry your man loose from his habits and give you room to slip your rope around him. When it comes to pull-ing him in, it takes persuasion—deftly thought-out appeals on specific lines of paper. It requires the showing of samples. Pry him loose, then pull him in." in.

in." "Ever listen to the newsies selling papers on a busy corner as the five o'clock crowd rushes past? 'Daily News, one cent!' cries the new kid. The old-timer shrieks: 'Thirty Or-phans Die in Fire—Get the Latest Extra!' They are both selling the same paper, but only one knows how. The one who tells as he sells is the one who gets your penny The trained newsie is a notorious example of real salesmanship. He has so many papers salesmanship. He has so many papers to sell—and he must be out from un-der before the next edition is on the street. Watch him some night; it will strett. Watch him some high, it will startle you to see how he does it, and will set you to wondering why it is that so many fellows will sell by quot-ing price alone when there is so much to say about quality, color, size or tex-ture."

In or price alone when there is so much to say about quality, color, size or tex-ture." Wear your button, fellows. It is a badge of honor. It will frequently get you an audience with strangers where your business card may have failed. Not all buyers are interested in new lines. The button marks you as a man of experience, thoughtful and considerate. The over-worked pur-chasing agent knows at a glance that you will not impose upon his time un-reasonably, that you will get down to business, state your case quickly and be on your way. In other words your U. C. T. is a letter of introduction. When recording your name on the hotel register add the figures "131." If there is another traveler from your home town he will probably look you up. It is pleasant to meet someone from home, even though you have only been out for a day. The manager of a large manufac.

The manager of a large manufac-turing concern recently remarked that he sometimes wondered if the average salesman appreciated the handsome catalogues that had recently been is-sued; whether full advantage was taken by men on the read of printed advar by men on the road of printed adver-tising that was being constantly mailed to the trade. In a recent issue of

"Faith," published by the Printcraft Press of New York, is the following: "A man who considers printing only as so much paper, type and ink, thinks of Niagara simply as a lot of water. He fails to see the power, utility and grandeur in either." J.J. Berg (Pitkin & Brooks Co.) left yesterday for Los Angeles, where he will remain until about March 1. He is accompanied by his wife. The best way to deliver a man from calamity is to put a song in his heart.

MICHIGAN TRADESMAN

calamity is to put a song in his heart. There are some who sink under their calamity, and there are others who swim through it. I think you will find the difference between these lies in the the difference between these lies in the comparative amount of their previous cheer. The balance generally turns on the hearing or not hearing of yester-day's song. They who have a song al-ready in their heart pass over "The Red Sea;" they who have heard no previous music acc achiever the the previous music are submerged in the

previous music are submerged in the wave. When the owners of the old Neil House, of Columbus, Ohio, decided to demolish the present structure and build a new and much larger hotel of the same name, they realized that the name "Neil House" had accumulated for itself a great amount of good-will. Fifteen Presidents of the • United States had written their name on the Neil register Every Ohio congress-man and senator had stopped that at one time or another. Outside of the field of politics it had numbered among its guests such men as Dick-son, Howells, Webster, Sheridan, Greeley, and such women as Jenny Lind, Ellen Terry and Adeline Patti. Its register was almost a minature his-tory of the State of Ohio. A booklet was pregared which takes up in its earlier pages a history of the old Neil House. Then follow five pages of facsimile signatures taken from the register. These five pages offer the reader many interesting minutes of or facsimile signatures taken from the register. These five pages offer the reader many interesting minutes of study. The latter part of the book tells about "The Neil to Be," describ-ing at length the plan for the new hotel.

hotel. Anthony Trollope, who traveled as indefatigably as he wrote, included in his book on America sixty years ago a chapter on hotels. He thought the Swiss inns the best in the world-clean, with good cookery, and reason-able in charges. Tyrolean inns were the cheapest, but were dirty. Italian inns were better than their reputation, but were also dirty and the manageinns were better than their reputation, but were also dirty and the manage-ment was often dishonest. French hotels were the most expensive, with-out compensating merits; while the palm for being the worst in every other respect he unhesitatingly gave the posadas of Havana. Much could be said in praise of the o'd English way-

Learn More — Earn More!

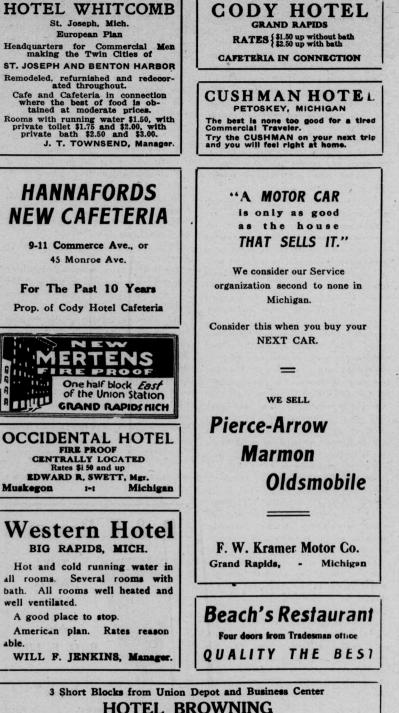
You want to start into a good position which will lead you steadily up the lad-der of success.

FALL TERM SEPTEMBER 5



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

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



HOTEL BROWNING MOST MODERN AND NEWEST IN GRAND RAPIDS ROOMS with Duplex Bath \$2.00; With Private Bath \$2.50 or \$3.00

Citizens Long Distance Service



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

20,600 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

side inn, but Trollope thought the new English railway hotel, with its cold rooms and solitary meals, an abomination. As for American hotels, he declared them an institution apart. They were more numerous, larger, and better built than in other lands; they were designed to live in as well as stop at, and their, atmosphere was markedly social. Thus in 1862 American hotels were already taking on the character which the hotel men's exposition in New York shows them to be maintaining. They were giving promise of the time when nowhere else in the world would be hotels so huge, so elaborate in equipment and furnishings, and so well adapted to residence. Trollope made some complaints that were doubtless just. He found the food, "brought to you in horrid little oval dishes," bad, because it was swimming in grease, and because meal hours were not fixed, so that all viands had to be ready at all times. He thought it altogether too hard to get a bedroom with a sitting room attached. Finally, though the standard price was only \$2.50 a day, including meals, he thought the extra charges excessive. Not one of these indictments could be brought against the best type of American hotels today. They are expensive, but the expense is not put into extra bills; the rooms for transients are not homelike, but they are comfortable. Two reasons, among others, may be especially singled out for the high development of the American hotel. American enterprise has always acted on the theory that good hotels make much travel, while business men abroad have accepted the incorrect theory that one must wait for travel to make the hotel. Americans, moreover, give their hotel a public and almost civic character which it does not achieve abroad. A bustling town's first anxiety is to put up a creditable tostelry. The population makes it a citizens' center, with public meetings; a business center, with luncheons and dinners of commercial organizations, and a social center, with luncheons and dinners of commercial organizations

If any of Harvey Gish's customers think he is permanently deranged, they are greatly mistaken. He is only plain crazy over the foot ball game he witnessed in Ann Arbor a week ago last Saturday. Harvey will resume his normal condition as soon as the cold weather puts an end to further foot ball contests.

The Department of Commerce has recently brought out a revised edition of its "Commercial Travelers' Guide to Latin America." In it much attention is devoted to business etiquette in that part of the world. Business among our Latin-American neighbors is conducted in much more formal fashion than in the United States and strict attention to all the social amenities on the part of the salesman from the North is essential to his success. Neglect to wear a frock coat or evening clothes on the proper occasion may be misunderstood and resented. It is also important that the visiting salesman pay due attention to the many holidays in those countries and not offend the sensibilities of the prospective buyer by undertaking to transact business with him on a dies non. The principles to be followed in Latin America need to be observed in some degree in other parts of the world. Business etiquette in England is quite different from what it is in France, and in Germany it is unlike that in either of the other two. Ways of transacting business are generally slower, and the personality of the salesman counts for more than it does in this country. Neglect of these apparently minor considerations in the rush for foreign orders in the postarmistice boom period is said to have been a source of loss to many American exporters. An old time expression, "another day and another dollar,' does not go with the You-See-Tee Luncheon, but in place, it was "another luncheon and another good time." Saturday, Nov. 25. The committee in charge were very fortunate in securing Chauncey A. Hyiat, the director of Life Savings, working under the American Red Cross. Mr. Hyiat gave a very fine talk and a concrete example of how to rescue a drowning person. If you want to know something of this work, go ask Harry Behrman. He knows a lot about it. Before introducing Mr. Hyiat it was the pleasure of the committee to introduce H. C. Rindge, who is in charge of the Grand Rapids Chapter of the Red Cross. Mr. Rindge told something of his experience in the three years over seas and also outined a campaign that will be put on in the near future. As usual, the music way very fine and the luncheon set up by the management of the Pantlind Hotel is certainly worthy of very favorable mention. Next Saturday at the usual, hour the luncheon will be called to order by President Lawton and, as usual, there will be special musical features and a good entertaining talk. The slogan of the members of the U.

5. Aturday we find new faces with us. Special attention is called to the members of the Grand Rapids Council, No. 131, United Commercial Travelers, that the meeting, Saturday, December 2, will be an afternoon meeting, called about 2:30. At the close of the meeting a lunch will be served, or rather a dinner, in the hall, gotten up by a special committee and it is hoped that every member who can possibly be at this meeting and this dinner will be present. This is the first special effort of any entertainment for members only at the regular meeting night. We are sorry for just one thing and that is, this is going to be strictly a stag affair.

Overcoming the Handicap of the Hills

Boyne City, Nov. 28—Boyne City is this season going to capitalize the frowning declivities which surround us. Anyone at all familiar with the topography of this county, especally the central part of it, knows that a large part of it, if not perpendicular, is at least nearly so. When this country was made there was so much left over that it still lies around in heaps and ridges. It is not much use for coasting. The snow is too deep and fluffy, but for the adept on the long snow shoes of the Swede and Norwegian, it is ideal. Then, too, the long flat toboggan is in its native element.

Therefore some of our wide awake citizens are preparing to make things pleasant for such of our people as delight in winter sports and are not afraid to show their dexterity. They are preparing a toboggan slide. It was tried out last season and it was, literally, a howling success. Part of the howling was done on the slide, but a still more poignant and persistent note was howled for the succeeding week. Supt. M., of our unexcelled schools, was steering himself very carefully with the aid of a stick because his vertebra were jarred loose and we are informed that W. H. lost some of his epidermis. Did they quail at the awful chances they took? They did not. They did it again and again until they learned to take the hardest bumps without even a sigh, let alone a grunt. The ladies, too, were so carried away-fact, not metaphor-with the sport that the hills were one blaze of color. We are not so intimately informed as to their casualties, though some of them seemed rather inclined to remain on their feet, especially in mixed company.

to remain on their feet, especially in mixed company. So, if you want some real, honestto-goodness, hilarious fun, come up here about the middle of January or later and see what it seems like to play around in some real snow. We have some very excellent and ambitious surgeons. We read, with the utmost sympathy, the letter in the last Tradesman, begging for one drop of whisky to sustain the failing fires of age. We are also in the sere and yellow leaf. Ever and anon our memory goes back to the days of the long ago, when the fruit of the rye was dispensed with a lavish hand at every cross road; when fourteen out of the forty business places in Boyne City were administered by philanthropic gentlemen, devoting their lives to relieving the thrust of the downtrodden of our town. Well do we remember the time when, as a result of their unselfish efforts, no decent woman was seen on certain blocks in our city after dark, when six lawyers flourished as the green bay tree in this lively burg; when no week passed without a smash up on our little railroad or some man maimed in our mills and factories. Those were the good old days when they started them off with good whisky and finished them off with vitriol and tobacco juice.

How any man with a spark of memory or a modicum of manhood can even tolerate the idea of a return of the conditions of forty years ago passes our comprehension. One of the greatest dangers which confronts this commonwelath to-day is the rising generation, who know nothing of the actualities of the past and, fed up with rosiate pictures of conviviality, peddled by senile dotards or designing criminals. They, the young men and women, knowing nothing of the degradation and rottenness, may overturn the victory, so hardly won by their mothers and fathers and face again that cesspool of filth.

The ridiculous part of this man's complaint is that there are no restrictions on the administration of any stimulant that a good physician deems necessary.

necessary. The steamer Griffin left here last week for the lower lakes with a load of pigiron. This is her last trip for the season. We understand the furnace and chemical company plant will be shut down about the first of the year. Lack of fuel is given as the cause. Maxy.

Buying power, as indicated by the output of automobiles shows no signs of slackening. Production of passenger cars and trucks reached the peak this year in August, when the total output, as reported by the Department of Commerce, was 273,425. September showed a decrease to 205,784 cars and trucks. The decline was partly seasonal and partly due to the coal and rail strikes and the closing of the ford plants during a portion of that month. In October, however, the latter adverse influences were overcome, and production mounted to 238,514. This runs very close to the July record of 245,414, and indicates that the seasonal influences so far have been of small importance. Production during October was about 62 per cent. greater than during the same month a year ago. During the current year there has been a fairly constant ratio between the production of cars and trucks, the proportions being roughly ten cars to one truck. Last year, however, the proportion of trucks was somewhat less. The gain in the percentage of trucks to cars is of some significance, as it shows that a relatively greater amount of the outlay for automotive equipment is going into vehicles for strictly utilitarian purposes.

A dollar lost through carelessness on a day of big trade is worth just as much as the dollar lost on the dull **day**. 25

While there were alternations of advances and drops in the price of cotton during the past week, the net result seemed to negative the idea of any future marked rise. Some factors affecting this are still obscure. Apparently the smallest of the influences is the size of the crop. This is now placed anywhere between 9,750,000 and 10,500,000 bales. The report as to ginning issued during the week put 8,-869,857 as the number of bales which came from the gins up to Nov. 14. Conditions in the growing districts favored a top crop in some places. This had been regarded until lately as impossible. Cotton values are likely to be dependent principally on the actual consumption of the raw material. In this country, the mills have been showing great activity, especially since the settlement of the strikes. In October, the average number of spindles in operation in domestic mills totaled 36,834,931, or 99.2 per cent. of capacity. The month before, they numbered only 34,822,378, or 93.9 per cent. Active spindle hours in October were 8,289,885,446, as against 7,760,-863,470 in September. Were there any similar activity abroad, cotton prices would be soaring. But Lancashire is curtailing operations and Central Eurore is finding it hard to pay for cotton at prevailing rates. Prices for cotton goods here are on the upgrade where they are not withdrawn from sale. Not much business in gray goods was put through during the week, but prices remained firm. The heavier cottons keep rising in price, and napped goods are pretty well sold up. Last minute calls for knit underwear are being received. The prices of these goods for next Fall show advances of from 10 to 15 per cent. Demand for hosiery of the cheaper grades has been remarkably good.

Your Bearing.

. The stamp of what you are stands forth so plainly that your bearing tells about your life in silent facts.

And it is the way of your bearing during every emergency of value, that measures your ability to face all things bravely and well.

The world is little interested in your personal inside history; but it is tremendously interested in what shines and radiates from it. And it is largely your bearing that reveals you in this way.

So then, why not a bearing of smiles and strength—of happy concord—of courage?

The way that you bear yourself reinfluences yourself and makes you so much surer in your fine influence over other people.

Lincoln's bearing at Gettysburg, expressed in the handful of simple words that have long become sacredly classic, is an example of the kind of bearing the world most needs.

Many will remember you from your bearing alone. Because mere words are soon forgotten when not backed by a bearing of action.

Here is hoping that your bearing may always be glad and right and that it may lead you where happiness grows. George Matthews Adams. Story of a Michigan Cowboy Sixty

Years Ago. Grandville, Nov. 28—There are cow-

Grandville, Nov. 28—There are cow-boys and cowboys. Those of the Western plains were of a different ilk than those of the settle-ments of early Michigan, when the tall pines reared their heads to the very heavens, and the whispering winds told of the greatest white pine tracts on the continent of America. Michigan was the pine tree state of the West then. To-day its lands where once the great pine trees grew in such grandeur are denuded, left to the oc-cupancy of the woodchuck and blue racer.

rac

Along the banks of the lordly Mus-

Along the banks of the fordly Mus-kegon were rich grass lands which formed pasture fields for stock no-where equalled in the Amercan Union. The cattle and horses used in the woods were fed on the hay cut from inland marshes, with shipped in grain for more hearty food.

for more hearty food. The writer was cowboy for one of the lumber settlements on the Muske-gon in days immediately preceding the Civil War. Those were gladsome, glorious days, now gone forever. It was the duty of the small cowboy to round up the neighborhood cows every night. It was no small task when we remember that the cows had the run of all the country roundabout. From early April until December cat-tle and hogs were free commoners.

From early April until December cat-tle and hogs were free commoners, foraging their living from the wild grasses of the forest and fields. Many times the cows roamed far and night would overtake the boy cow hunter before the animals were round-ed into yards at home. There were bears, wolves, lynx and what not, even now and then a panther, called by the woodsmen "painters," in the woods. The howl of wolves was often heard, and on one occasion the scream of a and on one occasion the scream of a panther, but no animal ever attacked the cowboy nor any of his herd. I carried a revamped Revolutionary

musket into the woods on my daily rounds. The old flintlock had been altered so that it used percussion caps and shot in lieu of bullets. That old firearm had been used in

killing deer, buckshot being the charge but this was before the Muskegon river cowboy gained possession of the gun. While he owned it nothing larger than a woodchuck or pigeon fell before its blasts.

a woodchuck of pigeon ten before its blasts. I call to mind various experiences with my old musket while hunting cows in the woods. Attending school and looking after cows were not al-ways congenial employments. Now and then some friend among the boys would keep me company. This, however, was not often the case, as most of the pioneer lads had chores of their own to do which called them straight home from school. Many times the cows would stray far into the woods, especially during the summer season when rains were few and far between. The cows sought the best pasture and did not take note of the distance they traveled in seeking it.

There were three roads leading out of the village into the forest, any one of which the cows were privileged to

One autumn afternoon, at the conclusion of school, the cowboy set out to seek the herd, following one of the three roads for quite a mile before he came to the conclusion that he was on the wrong trail. Returning to the settlement, he met his little brother, Ed., who told him he saw the cows take the river road that morning.

It was now nearly 6 o'clock, with a cloud rising in the Southwest. The six-year-old boy insisted on keeping his brother company.

"Not to-night, Neddy," said the cowboy. "It is late and I must hurry. You can't keep up with me. Go home that's a good boy."

When a mile out of town, Cowboy Jim heard running steps, whirled and saw that small brother of his running barefoot toward him

"I'm scared," cried the lad "I heard a bear growl out there," pointing to a thicket not far away.

Of course, there was no bear, but Jim could not send the lad back now. The two tramped on into the deep pine woods, following tracks made by the cows, who kept to the road for two miles, then turned abruptly into the woods

woods. Soon after darkness fell so that it was no longer possible to follow tracks. Pushing through the thick woods the sound of a distant bell at last reached the ears of the boys. They pushed on, found the cows lying down in the edge of a small marsh.

Jim routed them up and started them toward the road.

Jim routed them up and started them toward the road. It was a blind trail, however, and the cows proved contrary. The dark-ness was intense. Usually a cow once started will make her own way, no matter how dark it may be. That night, however, the old red cow, tak-ing the lead, made a detour and fetched the cow-hunters back to the marsh. Jim had prided himself on never having missed finding the cows, but on this occasion he had to leave them and strike off alone for the road, which he did not find. Little Eddie's bare teet were bleeding from briers and he began to cry. The older boy realized that he had missed the road in the darkness, so decided to await the dawn of day be-fore trying to get out of the woods. Rain began to fall, making the situa-tion still more unpleasant. Seating himself at the roots of a big pine the cowboy drew his small brother into his arms and decided he would not try to get out until daylight.

to get out until daylight.

Eddie fell asleep, having forgotten his troubles.

The solemn woods were gloomy enough and the cowboy wondered if there were wild animals roaming about. He had not taken his musket on this trip, so felt a trifle uneasy. Here and there sounds met his strained ear.

A tree crashed down not many rods distant, making a terrific noise. Jim gritted his teeth and muttered, "Oh, pshaw!" That was to quiet his fears.

pshaw!" That was to quiet his fears. His main regret was that he had not rounded up the cows. He knew his parents would become alarmed at his absence, for which he was sorry. He hoped they would wait until morning anyhow, and then he would turn up all right. Our cowboy had counted without thinking of Eddie. The mother did not know that the small boy was with his brother, and his absence alone would rouse the whole settlement. Presently as chills were stealing

Presently, as chills were stealing down the cowboy's spine, a distant sound greeted his ears—the haloo of a man's voice. Someone was out searching. It was too bad Jim thought they couldn't let him alone for the night.

They did not, however. Two mill crews were scouring the woods for the lost boys. Jim's elder brother, ac-companied by one of the millmen, came to them about midnight, guided by the answering shouts of the cow-how

"I'd have got out all right in the morning," declared Jim.

"But there is Eddie, and your mother is pretty scared about him," laughed the man, who boosted Eddie to his shoulder while the brother went ahead with the lantern.

The mother blowed her conk shell to call in the searchers.

to call in the searchers. Although more than sixty years have come and gone since then neither Jim mor Eddie has forgotten that night in the pine woods. The small boy of that adventure is now a lumberman in California. The elder brother went to war and died down South in defense of the Union. The man who led the searchers, Frank Shippy, also went to war, became a member of the Potomac army, and fell at the battle of The Wilderness. Old Timer.

Items From the Cloverland of Michigan

MICHIGAN TRADESMAN

gan. Sault Ste. Marie, Nov. 28—Many of our mighty hunters have returned with the usual good luck, but the ban-ner buck of the season was brought in by Mrs. Dave Hackney. It weighed 300 pounds and the antlers resembled those of a moose. The deer is in cold storage and many visitors are taking advantage of the opportunity to view the large buck. Mr. Hackney came in a close second, getting a deer with one of the finest set of horns of any brought in so far.

of the finest set of horns of any brought in so far. W. J. Kling, the good natured representative of Boot & Co., Grand Rapids, paid the Soo a visit this week. He reports that business is on the increase

crease. Clyde Conley, the well-known mer-chant of Oak Ridge Park, paid a visit to the Soo this week, where he is pur-chasing supplies for the winter. Three of the most beautiful words · heard on Thanksgiving day are "Din-ner is ready."

heard on Thanksgiving day are Dim-ner is ready." N. J. LaPine, the Soo line repre-sentative of the Cornwell Co., has re-turned after a two weeks' vacation, which was spent looking after his mining interests in the Northwest. We can all be thankful this Thanks-giving that it is not against the law to eat cratherrise

eat cranberries. The American Express Co. is fall-

The American Express Co. is fall-ing in line in order to cut down ex-penses and its down town office will be closed and moved to the Union depot, where it will occupy the space formerly used as a waiting room by the immigration department. Harry I. Hoffa, representing the Sherwood music school, of Chicago, spent a few days here last week. He says that from a population stand-point Sault Ste. Marie has more bud-ding talent and music lovers than any other city in the country. This is not bad to listen to.

bad to listen to. F. J. Allison, salesman on the New-berry division of the Cornwell Co.,



WE ALSO MAKE A LARGE ASSORTMENT OF FANCY HOLIDAY HARD CANDIES

Right Prices Quick Service Putnam Factory, GRAND RAPIDS, MICHIGAN

took an enforced two day vacation on Mackinac Island last week being un-able to get out except by way of Cheable to get out except by way of Che-boygan. For a while it looked as if frank was going to spend Thanks-giving day on the Island, where he says there is ample room at this season of the year.

We notice by the papers that J. Ogden Armour is negotiating for the business of Nelson Morris & Co., so that his assets may be over five hun-dred million. We all hope that the merger goes through, as Ogden needs the money, and with the additional business he should be able to get business he should be able to get through life without having to accept charity. Evidently he does not ad-here to the motto, "Man wants but little here below."

"Life and hash are what you make them." William G. Tapert.

Solling Quality Product Through Men in Overalls.

It has often been said that the garagemen of the country are not awake to their opportunities and are failing to reap the profits which they otherwise might. With the confessed intention of testing out this hypothesis the writer recently drove up to some fifteen typical garages scattered throughout the city, with a car, which from modern viewpoint, at least, was inexcusably out of date-for it flashed no scotlight, it enjoyed no motormeter and it even lacked that finishing touch contributed by a safety signal on the rear. With this sadly-equipped and almost prehistoric contrivance, he bearded the modern garageman with the innocent-appearing request for "five gallons of gas." And not a single garage, though they obviously stocked accessories, made even the slightest attempt to place one of them on the car. They sold the gas, took the money and sent him on his way.

But in the course of the trip the driver stopped at another oil station. Hardly had his wheels ceased grinding on the gravel when two very capable gentlemen came out to be of

17

service to him. One unscrewed the adiator cap and began filling the radiator with water, while the other had the gasoline hose in the tank before the driver had had time to state his requirements for the inevitable "five gallons." But even this prompt and extra service did not complete their purpose for as change was being made, the salesman in overalls convinced the auto man, with admirable and persuasive diplomacy, that he should drive up on their runway and have his oil replaced, and, while this operation was in progress, he found himself convinced that another brand of lubricating oil was all that would keer the differential from becoming weary and worn within a very few miles.

No further word will be needed to show that those men have been properly trained in operating service stations. The illustrations give an idea of some of the features of the service.

Let Him Know It.

When a fellow pleases you, Let him know it; It's a simple thing to do— Let him know it. Can't you give the scheme a trial? It is sure to bring a snile. And that makes it worth the while— Let him know it. Let nim know it. You are pleased when anyore Lets you know it. When the man who thinks "Well done!" Lets you know it. For it gives you added zest To bring out your very best— Just because some mortal blest Lets you know it.

Lets you know it. When a fellow pleases you iet him know it; Why it isn't much to do— Let him know it. It will help him in the freey. i he''' think his efforts pay; If you like his work or way. Let him know it.

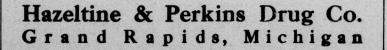
We are making a special offer on Agricultural Hydrated Lime in less than car lots. A. B. KNOWLSON CO Grand Repids Michigan

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.



WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue.

MICHIGAN TRADESMAN

_____ 25@ 30

50

Chamomile (Ger.) 40@

Chamomile Rom 75@1 25

Gums

Insecticides

Lime and Sulphur

Buchu ____

Uva Ursi

true

Leaves

Oils

Almonds, Bitter, true _____ 7 50@7 75 Almonds, Bitter, artificial ____ 2 50@2 75 Almonds, Sweet,

birch _____ 3 75@4 00 Wintergreen, art 95@1 20 Wormseed ____ 5 00@5 25 Wormwood ___ 13 50@13 75

 Potassium

 Bicarbonate
 35@ 40

 Bichromate
 15@ 25

 Bromide
 45@ 50

 Carbonate
 30@ 35

 Chlorate, gran'r
 23@ 30

 Chlorate, powd.
 35@ 50

 or xtal
 16@ 25

 Cyanide
 35@ 50

 Permanganate
 25@ 40

 Prussate, yellow
 425@ 450

 Prussate, yellow
 45@ 55

 Prussiate, red
 65@ 75

 Sulphate
 35@ 40

 Gums

 Acacia, 1st
 50@

 Acacia, 2nd
 45@

 Acacia, sorts
 2.0@

 Acacia, powdered
 30@

 Acacia, powdered
 30@

 Aloes (Cape Pow)
 25@

 Aloes (Soc. Pow.)
 70@

 Asafoetida
 65@

 Pow.
 10@@1

 Gamphor
 115@1

 Guaiae
 .powd

 @1
 Guaiae

 Guaiae
 .powd

 Hoots

 Alkanet
 0
 40

 Galamus
 35.6
 75

 Elecampane, pwd
 25.9
 30

 Ginger, African, powd.
 200
 30

 Dinger, African, powd.
 200
 30

 Powdered
 5.9
 60

 Ginger, Jamaica
 600
 65

 Powdered
 420
 50

 Licorice, powd.
 63
 60

 Ortis, powdered
 300
 40

 Schek, powdered
 300
 40

 Schek, powdered
 300
 30

 Ortis, powdered
 300
 35

 Schubarb, powd.
 100611
 10

 Rosasparila, Hond.
 300
 35

 Yound
 200
 35
 36

 Yound
 300
 50
 60

 Schills, powdered
 300
 35
 36

 Yound
 300
 35
 36
 40

 Schubs, powdered
 300
 35
 36
 40

 Schubs, powdered</t Roots Arsenic 15@ 25 Blue Vitriol, bbl. @ 7½ Blue Vitriol, less 8½@ 15 Bordeaux Mix Dry 14@ 29 Hellebore, White powdered _____ 20@__ 30 Insect Powder ____ 45@__ 75 Lead Arsenate Po. 29@__ 31 Dry _____ 09½@23½ Paris Green ____ 30@ 43 Seeds Anise . __ 1 75@1 90
 Buchu
 1
 75 @1 90

 Buchu, powdered
 @2 00

 Sage, Bulk
 25@ 30

 Sage, Halk
 25@ 30

 Sage, bulk
 25@ 30

 Sage, j4 loose
 72@ 78

 Sage, powdered...
 55@ 60

 Senna, Alex.
 75@ 80

 Senna, Tinn.
 30@ 35

 Senna, Tinn.
 20@ 35

 Senna, Tinn.
 20@ 35
 Canary ____

 Acids
 Aimonds, Sweet, Imitation
 Imitation
 60 (01 0)

 Borix (Xtal)
 17½(0)
 25
 Amber, crude
 2 00(02 25

 Carbolic
 610 66
 Amber, crude
 2 00(02 25

 Carbolic
 610 66
 Amber, crude
 2 05 (03 0)

 Muriatic
 3½(0) 3
 Castor
 1 60 (01 75)

 Oxalic
 20% (02 1)
 2 00 (02 25)
 3 00 (02 1)

 Sulphuric
 3½(0) 3
 Castor
 1 60 (01 75)

 Sulphuric
 3½(0) 3
 Cocasnut
 25 (02 30)

 Mater, 26 deg.
 100 (01 20)
 Cocoanut
 25 (02 30)

 Water, 18 deg.
 8½(0) 13
 Cubebs
 3 00 (02 25)

 Carbonate
 200 (02 25)
 Juniper Berries.
 2 00 (02 25)

 Vater, 14 deg.
 60 (01 00)
 Fir (Canada)
 2 50 (02 75)

 Fir (Canada)
 2 50 (02 75)
 Linseed Plow 5 00 (02 25)

 Gassia (Saigon)
 50 (00 20)
 100 (12 0)

 Soap Cut (powd)
 300 (02 20)
 100 (12 0)

 Soag Cut (powd)
 300 (02 20)
 100 (12 0)

 Aconite _____ Aloes _____ Arnica _____ Beiladonna _____ Benzoin _____ Benzoin Comp'd Benzoin Comp'd Buchu Cantharadies Catechu Cinchona Colchicum Cubebs Gentian Ginger, D. S. Guaiac, Ammon. Iodine Iodine, Colorless Iron, clo.

Potassium

15

15

33@ Anise, powdered 38@ 40 Bird, 1s _____ 13@ 9@

lodine, Colorless Iron, clo. _____ Myrrh _____ Nux Vomica _____ Opium _____ Opium, Camp. ____ Opium, Deodorz'd Rhubarb _____ Paints. Lead, red dry 134/@1334 Lead, white dry 134/@1334 Lead, white oil 134/@1334 Ochre, yellow bbl. Ochre, yellow less 21/2@ Putty ______ 5@ Red Venet'n Am. 3½@ Red Venet'n Eng. 4@ 8 Whiting, bbl. ____ 0 41/2 Whiting _____ 51/2@ 10 U. H. P. Prep. __ 2 60@2 75 Rogers Prep. __ 2 60@2 75

Miscellaneous

Acetanalid	45@ 08@	55 12
Alum Alum. powd. and ground	09@	15
ground Bismuth, Subni- trate 3	55@3	
Borax xtal or		
Cantharades, po 1 Calomel 1	07@ 75@7 60@1 55@	00
	55@ 00@6	65 60
Cassia Buds Cloves Chalk Prepared_ Chloroform Chloral Hydrate 1	14@ 57@	16
Cocaine 11	35@1 50@12	8: 25
Cassia Buds Cloves Chalk Prepared_ Chloral Hydrate 1 Cociane 11 Cocca Butter Corks, list, less Copperas	55@ 40@5	75
Copperas 2 Copperas, Powd.	234 @	10 10
Corrosive Sublm 1 Cream Tartar	54@1 35@	71 45
Cuttle bone 4	55@ 1½@	75 15
Dover's Powder 3 Emery, All Nos.	50@4 10@	00 15
Emery, Powdered Epsom Ealts, bbls.	8@ :	10 3½
Epsom Salts, less 4 Ergot, powdered	14@ @1	09 50
Flake, White Formaldehyde, lb.	15@ 17@	20 25
Gelatine 1 Glassware, less 55%	30@1	50
Cocoa Butter Corks, list, less Copperas, Powd. Corrosive Sublm 1 Cream Tartar Dever's Powder 3 Emery, All Nos. Emery, Powdered Epsom Salts, less 4 Ergot, powdered Flake, White Flake, White Glassware, less 55 Glassware, full ca Glauber Salts, bbl. Glauber Salts less Glauber Salts less Glauber Salts less Glue, Brown Glue, Brown Grd 12 Glue White	se 60 @03	%. 31/2
Glauber Salts less Glue, Brown	04@ 21@	10 30
Glue, Brown Grd 12 Glue, White	250	20 35 35
Glue, Brown Grd 12 Glue, Brown Grd 12 Glue, White Grd. Glue, White Grd.	30@ 24@	35 32 75
Iodine 6	65@ 06@6	75
Iodoform6 Lead Acetate Lycopedium 1	06@6 75@7 18@	20 25
Mace	50@1 75@	75 80
Lead Acetate Mace Mace Menthol Morphine Nux Vomica Nux Vomica Nux Vomica Pepper black pow. Pepper, White Pitch, Burgundry Quassia Quassia Quassia	95@1 50@11	00 75 60
Nux Vomica	10009	30
Pepper black pow.	1500 3200	25 35 45
Pitch, Burgundry	100	15 15
Quinine Rochelle Salts	72@1	33 40
Saccharine	30@ @ 11@	30 22
Seidurz Mixture	300	40 30
Soap, green Soap mott cast. 22 Soap, white castile	1/20	25
case Soap, white castile	@11	50
less, per bar Soda Ash	1 04@	25 10
Soda Bicarbonate Soda, Sal	31/2 @ 03@	010 08
Spirits Camphor Sulphur, roll &	@1 3½@	35 10
Sulphur, Subl Tamarinds	04@ 20@	10 25
Tartar Emetic Turpentine, Ven.	70@ 50@2	75 25
Soap, white castile case	75@2 47@2	25
Zinc Suiphate	000	10

Tinctures

27

28

MICHIGAN TRADESMAN

GROCERY PRICE CURRENT

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

ADVANCED Cheese Red Alaska Salmon Lobsters Twine Tallow Prunes

AXLE GREASE

NICAANU CREASE

andard Oil Co.

BRUSHES Scrub Scrub Solid Back, 8 in. ____ 1 50 Solid Back, 1 in. ____ 1 75 Pointed Ends _____ 1 25

*

DECLINED

Hides Lima Beans Holland Herring

Fr Sn Va Va

AMMONIA	Stove	L
Arctic Brand	No. 1 1 10	L
16 oz., 2 doz. in carton,	No. 2 1 35	D
per doz 1 75	Shoe	v
I X L. 3 doz., 12 oz. 3 75	No. 1 90	v
Parsons, 3 doz. small 5 00	No. 2 1 25	S
Parsons. 2 doz. med. 4 20	No. 3 2 00	B
Parsons, 1 doz., lge. 3 35		B
Silver Cloud, 3 dz. sm. 4 80	BUTTER COLOR	S
Silver Cl'd, 2 dz., med. 4 00	Dandelion, 25c size 2 85	
Silver Cloud, 2 dz. lge. 6 70	Nedrow, 3 oz., doz. 2 50	в
One case free with five.	CANDLES	C
AVIE OPEASE	Electric Light 40 lbs 12.1	C

 CANDLES

 Electric Light, 40 lbs. 12.1

 Plumber, 40 lbs. 12.8

 Parafilne, 6s

 Parafilne, 12s

 Wicking

 44/2

 Wicking

 40

 Tudor, 6s, per box

 30

CANNED FRUIT. Apples, 3 hb. Standard 1 75 Apple Sauce, No. 2 2 35 Apricots, No. 1 1 90@2 60 Apricots, No. 2 2 25 Apricots, No. 2 2 2 25 Apricots, No. 10 9 00@13 50 Blackeerries, No. 2 2 2 50 Blueberries, No. 2 2 2 50 Blueberries, No. 2 2 2 50 Cherries, No. 2 2 3 00@3 50 Cherries, No. 2 2 3 00@4 50 Cherries, No. 1 50@12 00 Loganberries, No. 2 2 3 00 Peaches, No. 1 Sliced 1 40 Peaches, No. 1 Sliced 1 40 Peaches, No. 1 Sliced 1 40 Peaches, No. 2 4 3 00@3 75 Peaches, No. 10, Cal. 10 50 Pineapple, 2, sli. 2 90@3 25 Pineapple, No. 2 2 25 Pineapple, No. 10 9 75 Raspb's, Black No. 10 11 00 Rhubarb, No. 10 ---- 6 36 CANNED FISH. Clams, Steamed, No. 1 2 50 Finan Haddie, 10 02, 3 20 Clam Bouillon, 7 02, 2 50 Chicken Haddie, No. 1 2 50 Finan Haddie, 10 02, 3 20 Sardines, '4 Oil, kl 250 Sardines, '4 Necher -- 90 Tuna, '4 Necher -- 90 Tuna, '4 Nec 48, 1 lb. _____ 4 25 24, 3 lb. _____ 5 50 10 lb. pails, per doz. 8 20 15 lb. pails, per doz. 11 20 25 lb. pails, per doz. 17 70

Ryzon, 5 lb. _____ 18 00 Rocket, 16 oz., doz. 1 25 BLUING Jennings Condensed Pearl C.P.B "Seal Cap" 3 doz. Case (16c) ____ 3 75 Silver Cloud, 3 dz. sm. 2 80 Silver Cloud, 2 dz. ige. 3 80 with perforated crowns. One case free with five. BREAKFAST FOODS Cracked Wheat 24-2 4 85 Cream of Wheat ___ 7 50 Pillsbury's Best Cerl 2 20 Quaker Puffed Rice... 5 45 Quaker Puffed Size 2 10 Ralston Food, large ___ 3 60 Ralston Food, large ___ 3 60 Ralston Food, large ___ 3 60 Shred. Wheat Food ___ 3 90 Shred. Wheat Food ___ 2 75 Post's Brands. Crape-Nuts, 245 ___ 2 85 Post Toasties, 245 ___ 2 85 Post's Bran, 245 ____ 2 70 BROOMS

CANNED MEAT.

CANNED MEAT. Bacon, Lge. Beechnut 2 70 Bacon, Lge. Beechnut 2 70 Beef, No. 1, Corned ... 2 65 Beef, No. 1, Roast ... 2 65 Beef, No. 1, Roast ... 2 65 Beef, No. 1, Qua. sil. 2 35 Beef, No. 1, Qua. sil. 2 35 Beef, No. 1, Bnut, sil. 5 70 Beef, No. 1, Sil. 5 70 Deviled Ham, 1/25 ... 3 10 Potted Meat, 1/2 Libby 50 Potted Meat, 2/2
 BROOMS
 4 50

 Leader, 4 String
 4 50

 Standard Parlor, 23 lb. 8 50
 50

 Fancy Parlor, 23 lb. 9 50
 50

 Ex. Fey. Parlor 26 lb 10 50
 200

 Mo. 3
 2 25

 3 00
 3 00

 Vinisk, No. 1
 3 00

 Rich & France Brands
 7 25

 pecial
 7 2 5

 io. 24 Good Value
 7 7 5

 io. 25 Velvet
 9 00

 o. 27 Qualty
 10 25

 io. 22 Miss Dandy
 10 25

 io. B-2 Best on Earth 9 50
 Derby Brands in Glass.

Ox Tongue, 2 lb. ____ 18 00 Sliced Ox Tongue, ½ 4 30 Calf Tongue, No. 1_5 50 Lamb Tongue, Wh. 18 5 00 Lamb Tongue, sm. sli. 1 60

and the second	2	-
Lunch Tongue, No. 1 Lunch Tongue, No. ½ Deviled Ham, ½	3	55
Vienna Sausage, sm. Vienna Sausage, Lge. Sliced Beef, small Boneless Pigs Feet, pt.	121	90 90 85
Boneless Pigs Feet, qt. Sandwich Spread, ½	5	50
Baked Beans Beechnut, 16 oz Campbells	1	15

imatic Gem, 18 oz.			
emont, No. 2	1	15	
ider, No. 1		90	
ider, No. 2	1	30	
an Camp, Small	1	10	
an Camp, Med	1	65	

CANNED VEGETABLES.

Van Camp, Med. 1 65 CANNED VEGETABLES. Asparagus. 3 90 No. 2½, Lgc. Gr. 3 7544 50 Wax Beans, 28 1 3563 75 Wax Beans, No. 10 ... 6 00 Green Beans, No. 10 ... 6 00 Lima Beans, No. 2 07. 2 00 Lima Beans, No. 2 Gr. 2 00 Lima Beans, No. 2 Gr. 2 00 Lima Beans, No. 2 1 3061 55 Beets, No. 2, wh. 1 6062 40 Beets, No. 2, wh. 1 6062 40 Corn, No. 2, St. 1 0061 10 Corn, No. 2, St. 1 0061 10 Corn, No. 2, Fan 1 6062 25 Corn, No. 2, Fan 1 6062 10 Okra, No. 2, whole ... 190 Okra, No. 2, ett. ... 160 Dehydrated Veg Soup 90 Dehydrated Veg Soup 90 Dehydrated Veg Soup 90 Dehydrated Pottoes, Ib 45 Mushrooms, Hotels ... 38 Mushrooms, Sur Extra 65 Peas, No. 2, EJ. 1 2561 80 Peas, No. 2, 2 EJ. 2 255 Pinentos, 4, each 15618 Succotash, No. 2 1 6062 10 Tomatoes, No. 2 1 3061 60 T

 CATSUP.

 B-nut, Large
 2 95

 B-nut, Small
 1 80

 Libby, 14 oz.
 2 90

 Uibby, 8 oz.
 2 90

 Van Camp, 8 oz.
 1 90

 Van Camp, 16 oz.
 2 75

 Lilby Valley, pint
 2 95

 Lilby Valley, 1½ Pint 1 80
 CHLLI SAUCE.

 Snider, 16 oz.
 3 50

 Snider, 8 oz.
 2 35

 Snider, 16 oz.
 3 50

 Snider, 8 oz.
 2 35

 Lilly Valley, ½ Pint 2 40

OYSTER COCKTAIL. Sniders, 16 oz. _____ 3 50 Sniders, 8 oz. _____ 2 35 CHEESE

55 40 75 40 25 25

Sniders, 8 oz 2 2
CHEESE
Roquefort
Kraft Small tins 1 4
Kraft American 27
Chili, small tins 1 4
Pimento, small tins 1 4
Roquefort, small tins 2 2
Camembert, small tins 2 2
Brick 30
Wisconsin Flats 30
Wisconsin Daisy 30
Longhorn 30
Michigan Full Cream 30
New York full cream 30
Sap Sago 35
CHEWING GUM

on Luning dom	
Adams Black Jack	6
Adams Bloodberry	6
Adams Calif. Fruit	6
Adams Sen Sen	6
Beeman's Pepsin	6
Beechnut	71
Doublemint	6
Juicy Fruit	6
Peppermint, Wrigleys	6
Spearmint, Wrigleys	6
Spic-Spans Mxd Flavors	63
Wrigley's P-K	
Zeno	

	3
Baker, Caracas, ¹ / ₄ s :	3
Baker, Premium, ¹ / ₅ s :	3
Baker, Premium, ¹ / ₄ s 1	3:
Baker, Premium, ½s !	3
Hersheys, Premium, 1/28	3
Hersheys, Premium, 1/5	3
Runkle, Premium, 1/28_	3
Runkle, Premium, ¹ / ₅ s_	3
Vienna Sweet, 24s 1	7!

CHOCOLATE.

COCOA.

 COCOA.

 Baker's ½s
 40

 Baker's ½s
 42

 Bunte, ½s
 42

 Bunte, ½s
 55

 Bunte, ½b.
 35

 Bunte, ½b.
 35

 Droste's Dutch, 1 lb...
 900

 Droste's Dutch, ½ lb. 4
 75

 Hersheys, ½s
 33

 Hersheys, ½s
 36

 Lowney, ½s
 40

 Lowney, ½s
 31

 Yan Houten, ½s
 75

1/8 s, 5 ll 1/4 s, 5 ll 1/4 s & 1 Bulk, b 96 2 oz. 48 4 oz. lb lb ½ ba

CLOTHES LINE.

COFFEE ROASTED

Bulk

McLaughlin's XXXX McLaughlin's XXXX pack-age coffee is sold to retail-ers only. Mail all orders direct to W. F. McLaugh-lin & Co., Chicago.

CONDENSED MILK

Eagle, 4 doz. _____ 9 00 Leader, 4 doz. _____ 5 60

Hebe, Tall, 4 doz. __ 4 50 Hebe, Baby, 8 doz. __ 4 50 Carolene, Tall, 4 doz. 4 00 Carolene, Baby ____ 4 00

EVAPORATED MILK



Blue Grass, Tall, 48 5 50	
Blue Grass, Baby, 72 3 75	8
Carnation, Tall, 4 doz. 5 25	0
Carnation, Baby, 8 dz. 5 15	1
Every Day, Tall 5 25	
Every Day, Baby 4 00	
Goshen, Tall 4 75	2.
Goshen, Gallon 4 75	
Oatman's Dun., 4 doz. 5 25	
Oatman's Dun., 8 doz. 5 15	8
Pet, Tall 5 25	
Pet, Baby, 8 oz 5 15	
Silver Cow, Tall 5 25	
Silver Cow, Baby 5 15	
Van Camp, Tall 5 25	
Van Camp. Baby 3 95	
White Trange Mall 4 0	

Ca Fi Bi Pa La Re

CIGARS	
	rands
Mi. Lola	
apitol, 50s	125 00
avorite, 50s	115 00
ctory, 50s	95 00
uckeye, 50s	75 00
anetela. 50s	75 00
Soretta (smokers)	
d-O, 100s	37 50
Swift	
erfecto. 50s	95 00

OCOANUT.	Plaza. Pantel
case Dunham 50 case 48 źs, 15 lb. case 49 arrels Shredded 22 pkgs., per case 8 00 pkgs., per case 7 00	Corona Belmo St. Re Vande

Hemp, 50 ft. 1 50 Twisted Cotton, 50 ft. 1 75 Braided, 50 ft. 2 75 Sash Cord 3 75

Built 161/2 Santos 23@24 Maracaibo 26 Guatemala 26 Java and Mocha 39 Bogota 27 Peaberry 26

Coffee Extracts

N. Y., per 100 _____ 11 Frank's 50 pkgs. _____ 4 25 Hummel's 50 1 lb. __ 09½

MILK COMPOUND



Blue Grass, Tall, 48 5	5
Blue Grass, Baby, 72 3	
Carnation, Tall, 4 doz. 5	
Carnation, Baby, 8 dz. 5	
Every Day, Tall	
Every Day, Baby 4	
Goshen, Tall 4	
Goshen, Gallon 4	
Oatman's Dun., 4 doz. 5	
Oatman's Dun., 8 doz. 5	
Pet, Tall	
Pet, Baby, 8 oz 5	
Silver Cow, Tall 5	5
Silver Cow, Baby 5	1
Van Camp Tall	1

Co. B	rands	Condex. 1
. Lola	125 00 115 00	Phillips M Brening C
8	95 00 75 00	Ambassad Benson &
s	75 00	Tuberet
smokers)	70 00 37 50	CIGARE

 Swift
 Riz
 La
 Croix, Wh., dz.
 48

 Perfecto,
 50s
 95
 00
 Riz
 La
 Wheat Br., dz
 48

 Blunts,
 50s
 75
 00
 Zig
 Zag, per doz.
 84

Worden Grocer Co. Brands

Harvester Line. Kiddies, 1008 _____ 37 50 Record Breakers, 508 75 00 Delmonico, 508 ____ 75 00 Epicure Panetela, 50 75 00 Perfecto, 508 _____ 95 00 The La Azora Line. Agreement, 50s 58 00 Washington, 50s 75 00 Sanchez & Haya Line

 Sanchez & Haya Line

 Clear Havana Cigars made

 in Tampa, Fla.

 Specials, 508
 75 00

 Diplomatics, 508
 95 00

 Bishops, 50s
 115 00

 Orig Favorita, 50
 125 00

 Orig faul Queens, 50s
 50 100

 Worden Special, 25s
 185 00

A. S. Valentine Brands. Little Valentines, 100 37 50 Victory, 50, Wood _ 75 00 DeLux Inv., 50, Wd. 95 00 Royal, 25, Wood _ 112 00 Abram Clark, 50 wd 58 00 Alvas. 1-40, Wood _ 125 00

Webster Cigar Co. za. 50s. Wood __ 95 00 ttella, 50, Wood _ 95 00 onado, 50 Tin __ 95 00 mont, 50s. Wood 110 00 Reges, 50s. Wood 125 00 nderbilt, 25s. Wd. 140 00

Ignacia Haya Extra Fancy Clear Havana Made in Tampa, Fla. Delicades, 508 ----- 115 00 Manhattan Club, 50 135 00

Starlight Bros. La Rose De Paris Line Caballeros, 508 55 00 Peninsular Club, 25s 150 00 Pelmas, 25s 175 00 Perfectos, 25s 195 00

Rosenthas Bros.

R. B. Londres, 50s, Tissue Wrapped __ 58 00 R. B. Invincible, 50s, Foil Wrapped ____ 70 00

Union Made Brands El Overture, 50s, foil 75 00 Ology, 50s _____ 58 00

Our Nickel Brands

Tiona, 100 ______ 31 00 New Currency, 508 __ 35 00 New Panteila, 100 __ 37 50 Henry George, 100s 37 50 Cheroots

Old Virginia, 100s __ 20 00

Stogles Home Run, 50, Tin 18 50 Dry Slitz, 100s _____ 26 50

CIGARETTES.

CIGARETTES. One Eleven, 15 in pkg 96 Beechnut, 20, Plain 600 Home Run, 20, Plain 600 Sunshine, 20, Plain 600 Sunshine, 20, Plain 600 Sunshine, 20, Plain 600 Stroller, 15 in pkg 96 Nebo, 20, Plain 700 Camels, 20, Plain 640 Sweet Caporal, 20, pl 640 Windsor Castle Fag 20 800 Chesterfield, 10 & 20, 91 640 Windsor Castle Fag 20 800 Chesterfield, 10 & 20, 91 640 Windsor Castle Fag 20 800 Piedmont, 10 & 20, Pl 630 Spur, 20, Plain 600 Sweet Tips, 20, Plain 7 50 Omar, 20, Plain 800 Falks Havana, 20, Pl 97 Richm'd S Cut, 20, Pl 10 50 Falks Havana, 20, Pl 97 Richm'd S Cut, 20, Pl 10 50 Falther Havana, 20, Pl 97 Richm'd S Cut, 20 ck. 10 00 Falther Jan 10 00 Helmar, 20, Plain 10 50 Cork or plain 11 50 Murad, 20, Cork 11 50 Murad, 20, Cork or pl 16 00 Markaroff, No. 9, 20, St 16 50 Natural, 10 and 20, 12 30 Markaroff, No. 15, 10, Cork or Balin Ad, 20, pl 21 90 Markaroff, No. 15, 10, Cork or Balin Ad, 20, pl 21 90

 Van Camp, Baby
 3 95
 Markaroff, No. 15, 10, cork
 00

 White House, Tall
 4 85
 cork
 15 00

 White House, Baby
 4 75
 Pall Mall Rd., 20, pl. 21 02

 Benson & Hedges, 10 20 00
 CalGARS
 Mil. bola

 Mi. Lola
 Mil. 50s
 125 00
 Philips Morris, 10
 21 00

 Pavorite, 50s
 95
 95
 Mmbassador, 10
 21 00

 Buckeye, 50s
 75 00
 Branteia, 50s
 30 00

TTE PAPERS.

SMOKING TOBACCO. *Branda*. Banner, L. C. 40c, dz. 99 Banner, L. C. 40c, dz. 94 Bule Boar, 25c Foli 2 23 Bule Boar, 26c Vac tin 2 76 Bob White, gran, 10c, dz. 99 Giant, L. C. 10c, dz. 99 Giant, L. C., 20c, dz. 28 Garrick, 30c Foli, dz. 2 70 Imperial Cube Cut, 30c 2 33 Myrtle Navy Plug Cut 99 Nigger Hair, 10c, doc. 99 Nigger Hair, Palis, dz 3 40 Nigger Hair, Palis, dz 3 40 Nigger Hair, C. 10c, 40 Nigger Hair, C. 20, 40 Nigger Hair, C. 20, 40 Nigger Hair, 20, 55 Cold English, C. C. 10c, 99 Peerless, L. C. 70 Bob Roy, L. C., 10c, 99 Soldier Boy, L. C. 10c, 90 Soldier Boy, L. C.

TOBACCO-FINE CUT. TOBACCO-FINE CUT. Liggett & Myers Brands Hiawatha, 10c, doz. - 96 Hiawatha, 16 oz., dz. 11 00 Red Bell, 35c, doz. - 96 Red Bell, 35c, doz. - 96 Red Bell, 75c Pails dz. 7 40 Sterling, 10c, doz. - 96 Sweet Burley, 10c, dz. 96 Sweet Burley, 40c, foil 3 85 Swt. Burley, 95c Dru. 8 50 Sweet Cuba, 40c, dz. 3 85 Sweet Cuba, 95c Pail 8 50 Sweet Orange, 10c, dz. 96 Sweet Orange, 10c, dz. 96 Sweet Orange, 10c, dz. 96 Scotten Dillon & Co. Brand Dan Patch, 10c, doz. 90 Dan Patch, 16 oz., dz. 7 50 Ojibwa, 10c, doz. --- 96 Ojibwa, 8 oz., doz. --- 8 50 Ojibwa, 95c, doz. --- 8 50 Ojibwa, 90c, doz. --- 8 00 Sweet Mist, 10c, doz. 96 Uncle Daniel, 10c, doz. 96

November 29, 1922

J. J. Bagley & Co. Brands. Mayflower, 16 oz., dz. 15 00 P. Lorrilard Brands

Pioneer, 10c, doz. ____ 96 Tiger, 10c, doz. ____ 96 Tiger, 50c, doz. ____ 4 80 Weyman Bruton Co. Brand Right Cut, 10c, doz. 95 W-B Cut, 10c, doz. __ 95

PLUG TOBACCO.

PLUG TOBACCO. American Touaco Co. Brands. Amer. Navy, 10c doz. 100 Amer. Navy, per plug 16 Jolly Tar, 24, per plug 16 Gold Rope, 10c, doz. 1 00 Boot Jack, 15c, doz. 1 40 Piper Heidsieck, 20c. 1 92 Piper Heidsieck, 20c. 1 92 Spear Head, 10c cuts 1 00 Spear Head, per plug 68 Square Deal, per plug 68 Standard Navy, 8 plg 61 Town Talk, per plug 56

Liggett & Meyers Brands.

Scotten, Dillon & Co. Brands. Bracer, per plug _____ Cream De Menthe, 10c Peachey, per plug ____ Stronghold, per plug ____ Yankee Girl, per plug 38 96 64 64 56

P. Lorillard Brands. P. Lorillard Brands. Climax, 10c tins, doz. Climax Smooth, plug Climax Thick, per plug Red Cross, 10c cuts_ Red Cross, per plug_ 96 72 72 96 48

Red Cross, per plug_ 15 R. J. Reynolds Tobacco Co. Brands. Apple, 5 lb. Butt, lb. 72 Caramel Twist, per lb. 34 Gravely Superior, 106 96 Humbug, per lb. 1 22 Kismet, per lb. 1 22 Kismet, per lb. 65 Liberty Bell, per lb. 65 Maritana, 15c Foil, dz. 1 44 Mickey Twist, per lb. 72

John J. Bagley & Co. Brands. Maple Dip, per plug__ 56

SMOKING TOBACCO.

Liggett & Meyers Brands.

P. Lorillard's Brands.

P. Lorillard's Brands. Beechnut Scrap, doz. 96 Buzz, L. C., 10c, doz. 96 Buzz, L. C., 35c, doz. 3 30 Buzz, L. C., 35c, doz. 3 30 Chips, P. C., 10c, doz. 96 Open Book Scrap, dz. 96 Stag, Cut P., 10c, doz. 96 Union Leader, 10c, doz. 96 Union Leader, 50c tin 4 80 Union Leader, 50c tin 4 80 Union Leader, 10c, dz. 96 Union Leader, 10c, dz. 96 Union Leader, 10c, dz. 14 War Path, 35c, doz. 3 35

Scotten Dillon Co. Brands Scotten Dillon Co. Brands Dan Patch, 10c, doz. 96 G. O. P., 35c, doz. - 300 G. O. P., 10c, doz. - 96 Loredo, 10c, doz. - 95 Peachy, Do. Cut, 10c 96 Peachy Scrap, 10c, dz. 96 Peninsular, 8 oz., dz. 3 00 Reel Cut Plug, 10c, dz 96 Union Workman Scrap, 10c, doz. 96 Way Up, 10c, doz. - 96 Way Up, 16 oz., doz. 3 25 Way Up, 16 oz., doz. 7 10 Way Up, 16 oz. pails 7 40 Yankee Girl Scrap, 10c 96

Pinkerton Tobacco Co. Brands.

Brands. American Star, 10c, dz 96 Big 9, Clip., 10c, doz. 96 Finkerton, 80c, doz. 2 40 Pay Car Scrap, 10c, dz 96 Finch Hit Scrap, 10c, g6 Red Man Scrap, doz. 96 Red Horse Scrap, doz. 96

J. J. Bagley & Co. Brands. J. J. Bagley & Co. Brands. Broadleaf, 10c 96 Ruckingham, 15c tins 1 44 Gold Shore, 15c dog 1 44 Hazel Nut, 10c, doz. 93 Kiecko, 25c, doz. --2 40 Old Colony, Pl. C. 17c 1 53 Old Colony, Pl. C. 17c 1 53 Old Colony, Pl. C. 17c 1 54 Old Colony, Pl. C. 17c 1 54 Gold Stand, Scrap, 10c 96 Sweet Tips, 15c, doz. 1 44 Wild Fruit, 15c, doz. 1 44

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

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

Eight Bros., Pails, dz. 8 40 R. J. Reynolds Tobacco Co. Brands. George Washington, 10c, dos. 96 Old Rover, 10c, doz. 96 Our Advertiser, 10c, dz Prince Albert, 10c, dz. 96 Prince Albert, 8 oz. tins, without pipes _ 6 72 Prince Albert, 8 oz. and Pipes, doz. _ 8 88 Prince Albert, 5 oz. 48 Whale, 16 oz., doz. 48 Whale, 16 oz., doz. 48

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

Falk Tobacco Co., Brands.

T 1

Ca

Ca

SINCO

M M Id Id Id

JEKKMPI

MICHIGAN Superba Tobacco Co. Brands. Sammy Boy Scrap, dz 96 Ciger Clippings Havana Blossom, 10c 96 Havana Blossom, 40c 395 Knickerbocker, 6 oz. 3 00 Lieberman, 10c, doz. 96 W. O. W., 6 oz., doz. 3 00 Royal Major, 14 oz. dz 7 20 Currants Currants Package, 14 oz. 27 Boxes, Bulk, per lb. 24 Peaches Evap, Fancy, Unpeled 20 Evap, Fancy, Peeled _ 22 Peel Lemon, American ----- 26 Orange, American ----- 28
 Raisins

 Seeded, bulk

 Seedless, 1 lb. pkg. ...

 Seedless, Thompson ...

 Seedless, 1 lb. pkg. ...
 Larus & Bro. Co.'s Brands. Edgeworth Ready Rub-bed; 17c Tins _____ 1 62 Edgeworth Ready Rub-bed, 8 oz. tins, doz. 7 00 Edgeworth Ready Rub-bed, 16 oz. tins, dz. 14 50 Edgeworth Sliced Plug, 17c tins, doz. ____ 1 62 Edgeworth Sliced Plug, 355
 California
 Prunes

 90-100
 25
 lb. boxes
 ...@11½

 80-90
 25
 lb. boxes
 ...@11½

 70-80
 25
 lb. boxes
 ...@12

 70-80
 25
 lb. boxes
 ...@12

 60-70
 25
 lb. boxes
 ...@14

 50-60
 25
 lb. boxes
 ...@15

 40-50
 25
 lb. boxes
 ...@15

 30-40
 25
 lb. boxes
 ...@16
 FARINACEOUS GOODS Beans Med. Hand Picked ____0734 Cal. Limas _____0744 Cal. Limas _____08 Brown, Swedish _____08 Red Kidney _____09
 Farina

 24 packages
 2 10

 Bulk, per 100 lbs.
 06%
 Hominy Pearl, 100 lb. sack ___ 2 50
 Macaroni

 Domestic, 20 lb. box 0742

 Domestic, broken bbls. 0642

 Armours, 2 doz.

 Pould's, 2 doz., 8 oz.

 Quaker, 2 doz.

 1 85
 Pearl Barley 4 75 cotch. Ib. 08½ 07½ East India 071/2 Tapioca Pearl. 00 lb. sacks ____ 074/2 Minute. 8 oz., 3 doz. 4 05 Dromedary Instant ___ 3 50

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

Sauff. Copenhagen, 10c, roll Seal Blandening, 10c, roll Seal Goteborg, 10c, roll Seal Swe. Rapee, 10c Seal Norkopping, 10c Seal Norkopping 1 lb.

CONFECTIONERY Stick Candy Palls Standard 16 Jumbo Wrapped 18 Pure Sugar Stick, 600's 4 20 Big Stick, 20 Lb. case 18

 Big Stick, 20 Lb. case 18

 Mixed Candy Pails

 Kindergarten
 18

 Leader
 16

 X. L. C.
 13

 French Creams
 18

 Grocers
 19

 Grocers
 11

Grocers _____1 Fancy Chocolates 5 lb. Boxes Bittersweets, Ass'ted 175 Choc Marshmallow Dp 1 60 Milk Chocolate A A__ 195 Nibble Sticks _____ 2 00 Primrose Choc. ____ 1 25 No. 12 Choc. ____ 1 60 Chocolate Nut Rolls _ 1 90

Gum Drops Palis Anise Gums 77 Orange Gums 77 Challenge Gums 71 Favorite 20 Superior 19

Silver King M. Mallows 30 COUPON BOOKS 50 Economic grade - 2 50 500 Economic grade 20 00 1.000 Economic grade 20 00 1.000 Economic grade 37 50 Where 1,000 books are ordered at a time, special-ly print front cover is furnished without charge.

 CRISCO.
 36s, 24s and 12s.

 Less than 5 cases _______
 204

 Ten cases _______
 204

 6s and 4s
 204

 Less than 5 cases _______
 193

 five cases ________
 193

 Ten cases ________
 193

 five cases _________
 193

 Ten cases _________
 193

 Less than 5 cases _________
 204

 Ten cases __________
 194

 Tren cases ___________
 194

 Twenty-five cases ____________
 194

CREAM OF TARTAR lb. boxes ______ 38

6 lb. boxes ______ 38 DRIED FRUITS Annies Evap'd Choice, blk. ____ 13 Apricots Evaporated, Choice _____ 30 Evaporated, Fancy _____ 34 Evaporated Slabs _____ 28 Citron 10 lb. box _____ 57

64 85

FISHING TACKLE Cotton Lines No. 2, 15 feet ----- 1 15 No. 3, 15 feet ----- 1 60 No. 4, 15 feet ----- 1 80 No. 5, 15 feet ----- 1 95 No. 6, 15 feet ----- 2 10

Linen Lines Small, per 100 yards 6 65 Medium, per 100 yards 7 25 Large, per 100 yards 9 00

Lozenges. Palis A. A. Pep, Lozenges 16 A. A. Pink Lozenges 16 A. A. Choc. Lozenges 17 Motto Hearts 19 Malted Milk Lozenges 21 Floats No. 1½, per gross wd. 5 00 No. 2, per gross, wood 5 50 No. 2½, per gro. wood 7 50

Hard Goods. Pails Lemon Drops ______ 18 O. F. Horehound Dps. 18 Anise Squares _____ 18 Peanut Squares _____ 20 Horehound Tablets ___ 20 Hooks-KIrby Size 1-12, per 1.000 Size 1-0, per 1.000 Size 2-0, per 1.000 Size 3-0, per 1.000 Size 4-0, per 1.000 Size 5-0, per 1.000 05 20 45 65 10 45

65 80 90

DUACES	No. 5, per gross 90
Putnam's 1 30	No. 4, per gross 1 20
Smith Bros 1 50	No. 5, per gross 1 60
Dackage Goode	No. 6, per gross 2 00
Creamery Marshmallows	No. 7, per gross 2 60
4 oz. pkg, 12s, cart. 95	No. 8, per gross 3 75
1 10 9 75	No. 9. Der gross 5 20
4 02. prg, 108, Case o 10	No. 10, per gross 6 75
Specialties.	

 Speciatics.
 19
 No. 10, per gross _____ 6 75

 Speciatics.
 FLAVORING EXTRACTS

 Walnut Fudge ______ 23
 Jennings

 Pineapple Fudge ______ 21
 Pure Vanilla

 Italian Bon Bons ______ 18
 Turpeneless

 National Cream Mints 25
 Pure Lemon

 Silver King M. Mallows 30
 7

Per	Doz.
Dram	1 35
1¼ Ounce	1 75
Ounce	2 75
2¼ Ounce	3 00
2½ Ounce	3 25
Ounce	5 00
Ounce	8 50
Dram, Assorted	1 35
14 Ounce, Assorted	1 75

FLOUR AND FEED

5 lb. sack _____ Watson Higgins Milling Co. New Perfection, ½s 7 75 Red Arrow, s½ _____ 8 00

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

RADESMAN	
Meal	NUTS.
Gr. Grain M. Co.	Whole
Bolted 2 55 olden Granulated 2 70	Almonds, Terregona 20 Brazil, Large
Wheat	Fancy mixed 1814
Io. 1 Red 1 11	Filberts, Sicily 15
Io. 1 Red 1 11 Io. 1 White 1 09	Peanuts, Virginia, raw 10
Onto	Peanuts, vir. roasted 12 Peanuts Jumbo row 121/
arlots 50 ess than Carlots 55	Peanuts, Jumbo, rstd 151/2
	Pecans, 3 star 22
arlots 80	Pecans, Jumbo 80
arlots 80 ess than Carlots 85	walnuts, California 29
Hay	Salted Peanuts Fancy, No. 1 13 Jumbo 22
arlots 16 00	Jumbo
arlots 16 00 ess than Carlots 20 00	Challed
Feed	Almonds 60
treet Car Feed 36 00 fo. 1 Corn & Oat Fd 36 00 tracked Corn 36 00	Peanuts, Spanish,
recked Corp 36 00	125 10. bags 12½
oarse Corn Meal 36 00	Pecans 95
FRUIT JARS	Almonds Spanist, 60 Peanuts, Spanish, 123/2 125 lb: Fags 121/2 Filberts 50 95 Walnuts 75
FRUIT JARS fason, pts., per gross 9 70 fason, qts., per gross 10 65 fason, ½ gal., gross 13 75 feal Glass Top, pts. 10 50 feal Glass Top, qts. 12 00 feal Glass Top, ½ gallon 16 00	
lason, qts., per gross 10 65	Bulk 2 gal keg 3 40
lason, $\frac{1}{2}$ gal., gross 13 75	Bulk, 3 gal. keg 5 00
leal Glass Top, pts. 10 50	Bulk, 5 gal. keg 7 75
leal Glass Top, 1/2	Quart, jars, dozen 5 25
Banon 10 00	4½ 0Z. Jar, plain, dz. 1 35 516 0Z Jar pl doz 1 60
CELATINE	OLIVES. Bulk, 2 gal. keg 3 40 Bulk, 3 gal. keg 5 00 Bulk, 5 gal. keg 5 00 Bulk, 5 gal. keg 7 75 4½ oz. Jar, plain, dz. 1 35 5½ oz. Jar, pl. doz. 1 60 10 oz. Jar, pl. doz. 2 35 16½ oz. Jar, Stuffed. 1 45 8 oz. Jar, Stuffed. doz. 3 50 12 oz. Jar, Stuffed. dz 4 50
ello-O, 3 doz	16½ oz. Jar, Pl. doz. 3 50
nox's Acidu'd doz 2 25	3½ oz. Jar., stuffed_ 1 45
linute, 3 doz 4 05	9 oz Jar. Stuffed doz 3 50
lymouth, White 1 55	12 oz. Jar, Stuffed, dz 4 50
GRANULATED LYP	PEANUT BUTTER.
Wanders. Ingle cases 5 15	EAROT BOTTER.
Cases 5 04	
4 cases 5 04 2 cases 4 95	GUARANTEED
cases 4 87 cases, 24 to case_ 2 60	BEL GAR MO
cases, 24 to case_ 2 60	BRAND
CHLORINATED LIME.	PEANUT
Cases, case 4 48	BUTTER
2 cases, case 4 40	ALL LEVER AND ALL AND
ngle cases, case 4 60 4 cases, case 4 48 5 cases, case 4 40 6 cases, case 4 40 7 case, case 4 32 7 case, 25 cans to	
case, 25 cans to case, case 2 35	Pol Con Mo Doord
	Bel Car-Mo Brand 8 oz. 2 doz. in case 2 50 24 1 lb. pails 4 50 12 2 lb. pails 4 25 15 b. pails 4 25
HAND CLEANER.	24 1 lb. pails 4 50
A DEC	12 2 lb. pails 4 25
Anti-	5 10. pails 6 in crate 4 85 25 lb pails 123/
Contention A Content versit	12 2 10. pails 4 25 5 lb. pails 6 in crate 4 85 25 lb. pails 13% 50 lb. tins 1214
	PETROLEUM PRODUCTO
U.S.GOVT. STANDARD FOR USE IN ALL CLIMATES.	PETROLEUM PRODUCTS Iron Barrels
FOR USE IN ALL CLIMATE	Perfection Kerosine12.6 Red Crown Gasoline,
	Red Crown Gasoline,
THE LANGER	Gas Machina Casolina 27.9
ETAP	V. M. & P. Nantha 23.2
OUNTISEPTICAN	Capitol Cylinder 42.2
NOT THE ACTIFING	Atlantic Red Engine 23.2
AND SOM	Red Crown Gasoline, Tank Wagon 19.3 Gas Machine Gasoline 37.2 2.2 V. M. & P. Naptha 2.2 Capitol Cylinder Atlantic Red Engine 32.2 Winter Black Winter Black 13.7
CHER AND BETTER THAT	Polarino

olarine Iron Barrels. Medium Light _____ Medium heavy _____

 Iron Barrels.

 Medium Light
 57.2

 Medium heavy
 59.2

 Heavy
 59.2

 Extra heavy
 67.2

 Transmission Oil
 57.2

 Finol, 4 oz. cans, doz. 1.40
 67.10

 Pinol, 4 oz. cans, doz. 1.40
 7.2

 Parowax, 100, 1 lb.
 7.4

 Parowax, 20, 1 lb.
 7.6



 Semaac, 12 qt. cans 4 35

 PICKLES

 Medium Sour

 Barrel, 1,200 count ____13 00

 Haif bbis, 600 count 7 50

 10 gallon kegs

 Sweet Small

 30 gallon, 2400 ----__17 60

 15 gallon, 2000 ----__17 60

 10 gallon, 800 ----___17 60

 10 gallon, 2000 ----___17 60

POTASH Babbitt's 2 doz. ___ 2 75 FRESH MEATS. Beet. Top Steers & Heifers 16 Good Steers & Heifers 14 Med. Steers & Heifers 12 Com. Steers & Heifers 09 Cows. 10 10 09 08

Top .----

Veal Top _____ Good _____ Medium _____Lamb. - 12 Good _____ Medium _____ 25 22 18 Poor Mutton. Medium Medium Poor Heavy hogs Light hogs Loins Butts 12 09 10 11¹/₂ 20 18 14¹/₂ 16 14 06
 Butts
 18

 Shoulders
 14 ½

 Hams
 16

 Spareribs
 14

 Neck bones
 06

 PROVISIONS

 Barreled Pork

 Clear Back
 23 00@24 00

 Short Cut Clear 22 00@23 00

 Clear Family
 27 00@28 00
 Dry Salt Meats S P Bellies ... 19 00@21 00 Lard 80 lb. tubs ____advance 14 Pure in tiercos 14@1414

FU	II.6	in th	erces	- 14(0)	1444
Co	mp	ound	Lard	11@	11%
69	lb.	tubs	a	lvance	1/2
50	lb.	tubs	a	lvance lvance lvance	1/4
20	lb.	pails	a	lvance	3/4
10	lb.	pails	a(lvance	7/2
b	Ib.	pails	80	lvance	1
3	lb.	pails	a	lvance	1
		Sa	usage	•	

Bologna _____ Liver _____ Frankfort _____ Pork _____ Veal _____ 180

 Headcheese
 14

 Smoked Meats

 Hams, 14-16, 1b, 21 @23

 Hams, 16-18, 1b, 21 @23

 Ham, dried beet

 sets
 38 @39

 California Hams 12 @13

 Picnic Boiled

 Hams
 30 @32

 Boiled Hams
 22 @35

 Minced Hams
 14 @15

 Bacon
 22 @36

 Boneless
 23 00@24 00

 Runp, new
 23 00@24 00

 Mince Meat
 40

Mince Meat Condensed No. 1 car. 2 00 Condensed Bakers brick 31 Moist in glass _____ 8 00

 Moist in glass
 8 00

 Pig's Feet
 2 15

 ½ bbls.
 35 1bs.
 4 00

 ½ bbls.
 7 00
 1 bbl.

 1 bbl.
 14 15

Tripe Kits, 15 lbs. 90 ¼ bbls., 40 lbs. 160 % bbls., 80 lbs. 80

 Ye Dols., 80 tos.
 Ye Dols.
 8 00

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 Uncolored Oleomargarine Solid Dairy _____ 20@23 Country Rolls _____ 22@24 Gem Nut _____ 22

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Broken 03 ROLLED OATS Steel Cut, 100 lb. sks. 3 Silver Flake, 10 Fam. 1 Quaker, 18 Regular ... 1 Quaker, 18 Regular ... 1 Mothers 10s, III'num 3 Silver Flake, 18 Reg. 1 Sacks, 90 lb. Jute ... 3 Sacks, 90 lb. Cotton... 3

SACKS, 90 10. COTTON_ 2 27 SALAD DRESSING Durkee's large, 1 doz. 6 75 Durkee's med., 2 doz. 7 35 Durkee's Picnic, 2 dz. 3 00 Snider's large, 1 doz. 3 50 Snider's small, 2 doz. 2 35

SALERATUS Arm and Hammer __ 3

Arm and Hammer __ 3 (b SAL SODA Granulated, bbls. ___ 2 00 Granulated, 100 lbs cs 2 25 Granulated, 36 214 lb. packages ____ 2 50

COD FISH.
 COD FISH.
 15

 Middles
 15

 Tablets, 1
 1b. Pure ____ 22

 Tablets, ½
 1b. Pure, ____ 140

 Wood boxes, Pure _____ 24
 140

 Whole Cod ______ 12
 12

W noie Cod Holland Herring Milkers, kegs Y. M. Kegs Y. M. Half bbls. Y. M. bbls. 1 10 8 50 16 50

Herring K K K K, Norway _____ 8 lb. pails ______ Cut Lunch Boned, 10 lb. boxes ______ Lake Herring ½ bbl., 100 lbs. _____ 1 401 00 $16\frac{1}{2}$ 6 00

Mackerel Tubs, 50 lb. fancy fat 9 25 Tubs, 60 count _____ 5 75

White Fish Med. Fancy, 100 lo. 13 00



10c size, 4 doz. 3 60 15c size, 3 doz. 3 75 25c size, 2 doz. 4 00 1 case free with 10 cases; ½ cases.

 ½ case free with 5½ cases.

 HORSE RADISH

 Per doz., 7 oz.

 JELLY AND PRESERVES

 Pure, 30 lb. pails __ 2 15

 Pure, 30 lb. pails __ 2 15

 Pure, 50 cz., per doz. 1 20

 Buckeye, 22 oz., doz. 2 00

 O. B., 15 oz., per doz. 1 40

 JELLY GLASSES

 8 oz., per doz.

 Blue Ribbon, 144 box. 7 55

 Searchlight, 144 box. 7 65

 Searchlight, 144 box. 8 00

 Safe Home, 144 box. 8 50

 Red Stick, 720 lc bxs 5 50

 Red Diamond, 144 bx 5 75

Cleveland Match Brands Co. MATCHE THE CLEVELAND MATCH CO

Old Pal, 144 Boxes __ 8 00 Buddie, 144 Boxes __ 5 75 Safety Matches. Quaker, 5 gro. case 4 75 Red Top, 5 gro. case 5 25

MINCE MEAT. None Such, 3 doz. __ 4 85 Quaker, 3 doz. case __ 3 75 Libby Kegs, Wet, lb. 24

MOLASSES. New Orleans Open Kettle ____ 55 42 28 Fancy Choice $\begin{array}{c} \begin{array}{c} Choice & & 42\\ Fair & & 28\\ Hall barrels 5c extra \\ Molasses in Cans. \\ Red Hen, 24, 21b. & 270\\ Red Hen, 24, 21b. & 270\\ Red Hen, 24, 21b. & 310\\ Ginger Cake, 24, 21b. & 310\\ Ginger Cake, 24, 21b. & 10\\ Ginger Cake, 24, 21b. & 400\\ Ginger Cake, 24, 21b. & 450\\ 0. & L. 24-21b. & 500\\ 0. & L. 24-22b. & 500\\ 0. & L. 24-24b. & 500\\ 0. & L. 24-24b. & 500\\ 0. & L. 24-25 & 10b. & 500\\ 0. & L. 12-5 & 10b. & 10b. \\ 0. & L. 12-5 & 10b.$ Fair

tins _____ 12'4 OLEUM PRODUCTS Iron Barrels tion Kerosine __12.6 Trown Gasoline, k Wagon _____ 19.3 fachine Gasoline 37.2 & P. Naptha 23.2 ol Cylinder ____ 42.2 tic Red Engine 23.2 r Black _____ 13.7



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

 10
 gallon, 800
 12
 75

 DIII Pickles.

 S00
 Size, 15
 gallon, 10
 00

 PIPES

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

 PLAYING CARDS

 Broadway, per doz. __2 40

 Blue Ribbon
 4 00

 Crickett
 3 25

 Bicycle
 4 25

12½ 50 95 75 OLIVES.

OLIVES. 2 gal. keg 3 40 3 gal. keg 5 00 5 gal. keg 5 25 z. Jar, plain, dz. 1 35 z. Jar, plain, dz. 2 35 oz. Jar, Pl. doz. 3 50 z. Jar. Stuffed. 1 45 Jar. Stuffed, dz 3 50 Jar, Stuffed, dz 4 50 ANUT BUTTER.

30

SALT

 Colonial 24, 2 lb. ____ 90

 Med. No. 1, Bbls. ____ 2 70

 Med. No. 1, 100 lb. bg

 Parmer Spec., 70 lb. 90

 Packers Meat, 56 lb. 56

 Packers for ice cream

 100 lb., each _____ 95

 Blocks, 50 lb. _____ 47

 Butter Sait, 280 lb. bbl. 4 50

 03 akter Sait, 280 lb. bbl. 4 55
 Colonial a Med. No. Med. No. lb. Table ____ lb. Table ____ lb. Table ____ lb. Table ____ bags, butter 3 lb.

WER CARLES OR HARDEN MORTONS SALT TPOURS

Per case, 24 2 lbs. __ 2 40 Five case lots _____ 2 30

ON SALT CO

SHOE BLACKENING.

z in 1, Paste, doz. __1 35 E. Z. Combination, dz. 1 35 Dri-Foot, doz. ____ 2 00 Bixbys, Doz. _____ 1 35 Shinola, doz. _____ 85

STOVE POLISH. Blackine, per doz. _ 1 35 Black Silk Liquid, dz. 1 40 Black Silk Paste, doz. 1 25 Enamaline Paste, doz. 1 35 Enamaline Paste, doz. 1 35 E Z Liquid, per doz. _ 1 40 Radium, per doz. _ 1 85 Rising Sun, per doz. _ 1 85 Si54 Stove Enamel, dz. 2 85 Vulcanol, No. 5, doz. 95 Vulcanol, No. 10, doz. 1 35 Stovoll, per doz. _ _ 3.00

SOAP.

 SOAP.

 Am. Family, 100 box 5 75

 Export, 120 box _____4 80

 Flake White, 100 box 5 00

 Fels Naptha, 100 box 5 00

 Gridma White Na. 1000s 4 90

 Rub No, More White

 Naptha, 100 box _____6 50

 Swift Classic, 100 box _____6 50

 Pairy, 100 box ______6 50

 Jap Rose, 100 box ______6 75

 Paim Olive, 144 box 11 00

 Lava, 100 box ______6 75

 Sweetheart, 100 box ______6 70

 Grandpa Tar, 50 sm. 2 00

umino, 100 box ____ 4 su weetheart, 100 box _ 5 70 irandpa Tar, 50 sm. 2 00 irandpa Tar, 50 Lge 3 35 alrbank Tar, 100 bx 4 00 rilby, 100, 12c ____ 8 50 Villiams Barber Bar, 9s 50 Villiams Mug, per doz. 48

Proctor & Gamble. 5 box lots, assorted vory, 100, 6 oz. ___ 6 50 vory Soap Fiks., 1008 8 00 vory Soap Fiks., 508 4 10 enox, 120 cakes ___ 4 50 . & G. White Naptha 5 00 itar, 100 No. 11 cakes 5 25 itar Nap. Pow. 60-168 3 65 tar Nap. Pw., 100-108 3 85 itar Nap. Pw., 24-608 4 85

CLEANSERS.



can cases, \$4.80 per case

WASHING POWDERS.

Jinx, 3 doz. ______ 4 50 La France Laun, 4 dz. 3 70 Luster Box, 54 _____ 8 75 Miracle Cm, 4 oz. 3 dz. 4 00 Miracle C., 16 oz., 1 dz. 4 00 Old Dutch Clean, 4 dz 4 00 Queen Ann, 60 oz. ____ 2 40 Filter 100 oz. ____ 540 Queen Ann, 60 oz. _____ Rinso, 100 oz. _____ Rub No More, 100, 10

 Rub No More, 100, 10
 3
 85

 Oz.
 3
 85

 Spotless Cleanser, 48, 20
 20
 28

 Sant Flush, 1
 10z.
 285

 Sapolio, 3
 00z.
 385

 Sapolio, 3
 00z.
 21

 Soapine, 100, 12
 0z.
 640

 Snowboy, 100, 10
 0z.
 400

 Snowboy, 24
 Large 470

 Sunbrite, 72
 00z.
 728

 Sunbrite, 72
 03
 400

 Wyandotte, 48
 475

SPICES. Whole Spices. Allspice, Jamaica ... Cloves, Zanzibar Cassia, Canton Ginger, African Ginger, African Mixed, Sc pkgs., doz. Mixed, No. 1 Mixed, Sc pkgs., doz. Nutmegs, 70-80 Nutmegs, 105-110 ... Peoper. Black @70 @22 @45 Black

Pure Ground in Bulk Allspice, Jamaice loves, Zanzibar Canton African Ginger Mustard _______ Mace, Penang _____ Nutmegs _____ Pepper, Black _____ Pepper, White _____ Pepper, Cayenne Paprika, Spanish

Seasoning wder, 15c

Chili Powder, 15c Colery Salt, 3 oz. Celery Salt, 3 oz. Sage, 2 oz. ____ Onion Salt _____ Garlic _____ 950 355 255 250 900 900 900 900 Garlic _______ Ponelty, 3½ oz. _____ Kitchen Bouquet _____ Laurel Leaves _____ Marjoram, 1 oz. _____ Savory, 1 oz. _____ Thyme, 1 oz. _____ Tumeric, 2½ oz. ____ , 3½ oz. Bouquet Leaves

Quaker, 40 1 _____ Gloss Argo, 48 1 lb. pkgs. Argo, 8 5 lb. pkgs. Silver Gloss, 48 1s Elastic, 64 pkgs. _____ Tiger, 48-1 _____ Tiger, 50 lbs. _____ 3 75 2 74 3 10 11¹/₄ 5 35 2 85 05¹/₂

SYRUPS Corn Blue Karo, No. 1½, 2 doz. 1 94 Blue Karo, No. 5, 1 dz 2 70 Blue Karo, No. 10, 2 50 ¹/₂ doz. _____ 2 50 Red Karo, No. 1¹/₂, 2

doz. 2 24 Red Karo, No. 5, 1 dz 3 10 Red Karo, No. 10, 1/2 doz. 2 90 doz. ____ 2 90 Maple Flavor. Karo, 1½ lb., 2 doz. _ 3 95 Karo, 5 lb., 1 doz. _ 6 15

Maple and Cane Kanuck, per gal. 1 50 Sugar Bird, 2½ Ib., 9 00 Sugar Bird, 8 oz., 4 12 00

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

Sugar Syrup. Domino, 6 5 lb. cans 2 50

 Old Manse.

 6, 10 lb. cans
 10 40

 12, 5 lb. cans
 11 40

 24, 245 lb. cans
 12 40

 24, 245 lb. cans
 700

 5 gal. jacket cans, ea. 8 15
 36, 8 oz. bottles
 575

 24, 14 oz. bottles
 72
 750

 24, 245 unit bottles
 750
 12, quart bottles

 Silver Kettle.

 6, 10 lb. cans

 12, 5 lb. cans

 24, 2½ lb. cans

 25, 10. cans

 26, 10 lb. cans

 27, 2½ lb. cans

 28, 1½ lb. cans

 29, 10. cans

 20, 5 lb. cans

 20, 20, 20 lb. cans

 21, 10. cans

 20, 20, 20 lb. cans

 21, 18 oz.

 22, cuart bottle

 23, 50 lb. cans

 24, 18 oz.

 25, 50

 18 oz. _____ quart bottle ____

Ko-Ka-Ma. 6, 10 lb. cans _____ 5 40 12, 5 lb. cans _____ 5 90 24, 2½ lb. cans ____ 6 65 5 gal. jacket cans. ea. + 25 24, pin bottles ____ 4 50 34. 18 op. bottles ____ 4 75

MICHIGAN TRADESMAN

TABLE SAUCES. Lea & Perrin, large		
Lea & Perrin, small	3	35
Pepper Royal Mint		
Tobasco	2	75
Sho You, 9 oz., doz. A-1, large		
A-1, small	3	60
Capers	1	30

TEA. Japan.

-- 34@38 --- 45@56 Medium Choice ______ Fancy ______ No. 1 Nibbs ______ 1 lb. pkg. Siftings Gunpowder Choice Fancy

38@40 Ceylon Pekoe, medium Melrose, fancy

English Breakfast Congou, Medium _____ 28 Congou, Choice ____ 35@36 Congou, Fancy ____ 42@43 Oolong Medium

TWINE

White Wine, 80 grain 22 Oakkand Vinegar & Pickle Co.'s Brands. Oakkand Apple Cider ... 35 Blue Ribbon Corn 22 Oakkand White Pickling 20 Packages no charge.

Market.	extra		1	25	
Splint,	large .			50	
Splint.	mediun	n		50	
Splint.	small .		7	00	

Barrel, 5 gal., each_ 2 40 Barrel, 10 gal., each_ 2 55 3 to 6 gal., per gal. _ 16

Egg Cases.
No 1 Star Carrier 5 00
No. 2, Star Carrier 10 00 No. 1, Star Egg Trays 4 50 No. 2, Star Egg Tray 9 00
No. 1, Star Egg Trays 1 DU
Mop Sticks
Mop Sticks 2 00
Trojan spring 2 00 Eclipse patent spring 2 00
No. 2. nat. brush hold 2 00
No. 2, pat. brush hold 2 00 Ideal, No. 7 1 40 12 oz. Cot. Mop Heads 1 80
12 oz. Cot. Mop Heads 1 80
16 oz. Cot. Mop Heads 2 40
Palls
10 qt. Galvanized 2 35
12 qt. Galvanized 2 60
14 qt. Galvanized 2 50
12 qt. Galvanized 2 90 14 qt. Galvanized 2 90 12 qt. Flaring Gal. Ir. 6 75 10 qt. Tin Dairy 4 25 12 qt. Tin Dairy 4 75
12 at. Tin Dairy 4 75
Mours wood 4 holes 60
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 65
Rat, wood 1 00
Mouse, wood, 6 holes - 70 Mouse, tin, 5 holes - 70 Rat, wood 1 00 Rat, spring 1 00
Mouse, spring ou
Tubs
Large Galvanized 8 50 Medium Galvanized 7 50
Small Galvanized 6 60
Washboards 5 75
Bross Single 6 75
Hass, Single 6 75
Banner Globe 5 75 Brass, Single 6 75 Glass, Single 6 75 Double Peerless 8 25
Single Peerless 7 50 Northern Queen 5 75
Northern Queen 5 75
Universal7 50

Window Cleaners 12 in. 14 in. 16 in.

Wood Bowls Butter Butter Butter Butter in. in. in. in. 13 15 17 19 WRAPPING PAPER Fibre, Manila, white 054 No. 1 Fibre _____076 Butchers Manila _____076 Kraft _____09

Kraft YEAST CAKE Magic, 3 doz. Sunlight, 3 doz. Sunlight, 1½ doz. Yeast Foam, 3 doz. Yeast Foam, 11/2 do YEAST-COMPRESSED Fleischman, per doz. ... 28

Contraction of the second WOMAN'S WORLD

How Nature Study Makes For Success.

Written for the Tradesman.

Several mothers have written to me lately suggesting in different ways. sometimes a little sarcastically, that I have an undue "obsession"-one of them calls it that-on the subject of the training of rowers of observation in children; especially observation of things in nature.

"It seems to me" one of these women says, "that the modern teachers have simply gone crazy over nature study, and that the real education of our children in the fundamental things, like reading, writing and arithmetic, is being sacrificed to a lot of mere fads. One of those fads is nature study. Our grandparents didn't have any nature study, but they did know how to spell."

Another correspondent with very much the same point of view wants to know how the study of birds will help her child to make his way in the world, particularly when the whole family knows that he is going to be a lawyer.

"He doesn't particularly want to be a lawyer," says this mother, "and it seems to me all this nature study and other fri'ls make it all the harder for us to direct him into the channel which we have all decided is the best for him."

I confess I had almost forgotten the continued existence of parents of the old-fashioned kind, who thought it their right and their duty to decide for their children what their lifework should be: who taught them that it was their sacred obligation to be lawvers or ministers or doctors or whatnot else, regardless of what they might want to be. I really thought that sort of rarent was pretty well extinct, like the dodo and other outgrown kinds of curiosities. It seems I was mistaken. But I am not going to discuss that now. I must explain why I attach so much importance to the training of observation, quite regardless of what the child may be going to do when he grows up.

I have just been reading an article in the American Magazine for November which says it better than I can and shows, I think, very clearly why bird study, for instance, may directly help the success of one who is destined, even by parents of belated understanding, to be a lawyer despite his desire to be something else.

It is Dr. Lewis Casamajor, professor of neurology at the College of Physicians and Surgeons, who is quoted in the article by Keene Sumner under the caption "You Can't Judge a Man's Mind by the Size of His Hat." The article, by the way, disposes of a lot of popular notions about the human brain entertained by many people who regard themselves as intelligent and well informed.

"Take two persons of your acquaintance; two business men for example." Dr. Casamajor is saving. "One is always making mistakes; the other succeeds because of his keen judgment. The difference between them is simply that the successful man compares the impressions his brain has received from previous business experiences and chooses the reasoned reaction. The other one has been unobserving; so he hasn't accumulated as many impressions, or memories; and he does not compare those he has. So his judgment is poor. As nearly as we can explain it, that accounts for very many of the striking differences in intelligence. One man uses his equipment; the other one doesn't."

The wise parent seldom knows, and does not try to decide, in my sense of compulsion, what his child is going to do with his life and his capacities. What he does do is to try to discover all of the capacities and aptitudes of his child and train them to the fullest possible extent. This begins with his physical senses-sight, hearing, taste, touch, smell-so that whatever the child is going to do, his equipment shall be to the utmost at his command. The earlier he can learn to perceive accurately and appreciatively and to compare intelligently the things that curround him in the world the greate. will be his power to perceive and to weigh with judgment all kinds of things with which he may have to do in business and in all his contacts with his fellow men. I believe that bad spelling is largely due to insufficient or badly-trained powers of observation.

Some teachers with whom I have talked lately have been saying to me that certain children of what they call "low grade" are incapable of much development. Well, that may be so. But in this interview reported in the article which I have quoted Dr. Casamajor points out that nobody, however wise, uses more than an infinitesim 1 fraction of the brain he has.

"You cannot increase the equipment nature has given you," he say, "but you can develop it by use. Every normally healthy brain is capable of doing work far beyond what is usual-ly demanded of it."

Children are greatly interested in all kinds of living things, all kinds of natural phenomena. Nature study delights the child; therefore it affords the easiest way to awaken his rowers of observation. But aside from the enjoyment of the world that is increased directly by knowledge of

November 29, 1922



Choice Fancy -Cotton, 3 ply cone ____ 45 Cotton, 3 ply balls ____ 45 Wool, 6 ply ____ 20 VINEGAR Cider, 40 Grain __ 23@25 White Wine, 40 grain 17 White Wine, 80 grain 22

Packages no charge. WICKING No. 0, per gross ---- 60 No. 1, per gross ---- 85 No. 2, per gross --- 1 10 No. 3, per gross ---- 1 85 Peerless Rolls, per doz. 45 Rochester, No. 2, doz. 200 Rayo, per doz. ----- 90

Rayo, per doz. _____ 90 WOODENWARE Baskets Bushels, narrow band, wire handles _____ 1.90 Bushels, narrow band, wood handles _____ 2 00 Bushels, wide band ___ 2 10 Market, single handle 75 Market, single handle 90

these things, the exercise of observation increases his power to accumulate memories and to train judgment which will make a great difference in his success in life, even if he be destined for one of the "learned pro-Prudence Bradish. fessions."

(Copyrighted, 1922.)

Why Building Costs Are Rising.

Prices of building materials have been advancing more rapidly during the past twelve months than those of any other commodity group except fuel and lighting, and the latter group rose abnormally as a result of the miners' strike. One reason for this tendency of prices of structural materials to get out of line is the extraordinary demand on the part of the various states for supplies for roadbuilding and other forms of public work. Local governments, in other words, are competing with private agencies for the same commodities and have thus contributed to the advance in prices. The increasing use of automobiles and the aid of the Federal Government have stimulated road building in all sections of the country. Easy money conditions and the demand for tax-exempt securities have facilitated the obtaining of credits by local governments for such purposes. The result has helped the owner of the automobile, but it has not helped the citizen who wishes to build his own home.

You cannot expect to keep up with the times in your line of business if you do not subscribe for and read one or more trade papers.

Rural Credits Legislation.

Some sort of rural credits legislation by Congress is on the cards at Washington, though it is quite likely that no action will be taken on any of the plans suggested until the new Congress convenes. Four different schemes have been proposed. These are to perpetuate the work of the War Finance Corporation, to extend the functions of the Federal Farm Loan banks, to add new rural credit functions to the Federal Reserve banks, and to set up an entirely new sort of machinery to provide additional credits for the agricultural industry. The farm bloc is reported to be orposed to the extension of rura! credits through amendments to the Federal Reserve act and to favor using the Federal land banks for this purpose. Whether any plan that the bloc will support is economically sound remains to be seen; from the views expressed by some of its members there is reason to believe that the scheme which the bloc is most likely to support will be tantamount to a subsidy to agriculture, which is as objectionable from the economic viewpoint as a subsidy to any other form of industry. At any rate, the news that the boc will not attempt to divert the Reserve Board from its groper function of mobilizing banking reserves, securing unity of policy and co-operation among 30,000 individual banks, and providing the country with an elastic currency, will be welcome.

Positions of power are a so charged with responsibilities.



BUSINESS WANTS DEPARTMENT

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

A. E. GREENE SALES CO. Merchandise Sales Specialists Conducting complete closing-out, re-duction and Business building sales for retail merchants anywhere. 216 E. Main. Jackson, Michigan

WANTED-A good general store, in trade for a good stock tarm 220 acres that for a good stock tarm 220 acres and stock; 40 head of cattle, 0 norses, 25 pigs, 24 sneep, 150 towis. Grain, nay, etc. Deal direct with owner. Those m-terested act quickly. Give tuil particulars in first letter. Joan Lewis, 255 Marston Ave., Dettoit, Mich., c-0 scancider. 910 FOR SALE-100-bbl. flouring mill, 30,-000 bushel elevator, large storage bulid-ing. Always a money maker; in mrst-class repair. On account of death of owner can be bought two-thirds of its value. For full particulars, write P. J. thompson, Fremont, Onio. 911

For solar Flenkolt, Onlo. 941 For solar-Hardware and grocery stock in Southern Michigan county seat town, population about 1,000. Grocery stock im-voices \$2,500. Hardware stock involces \$9,000. Fixtures \$3,500. Turnover three times. Rent only \$300. Address No. 912, care Michigan Tradesman. 972

For Sale—Moving picture outfit, Powers No. 6, cameragraph, and 128 seats. Ad-dress No. 973, care Michigan Tradesman. man. 973

For Sale—Three shares wholesale gro-cer stock. Address No. 9/4, care Mich-igan Tradesman. 974 Wanted—Registered pharmacist for three months, beginning about January first. Abbott & Craig, Marshall, Mich. 975

975 FOR SALE OR LEASE—FINE STORE ROOM IN Newton, Illinois; splendid con-dition; size about 22x75 ft.; furnace heat. A. L. Redman, Oiney, Ill. 976 FOR SALE—MY HOME. Moving to the Eastern part of state. I offer my home with ten, twenty, or forty-nine acres of land. Will sell house with ten acres of land and buildings worth at least 5,000 for \$6,000, one-half down, balance mortgage. Beautifully situated. Just outside corporation, on Divie Highway. 5,000 for \$6,000, one-half down, balance mortgage. Beautifully situated. Just outside corporation, on Dixie Highway, but in school district No. 2. of Plainwell, Mich. Will sell house furnished if de-sired. Splendid place for garden, chick-ens, or a milk man. For further par-ticulars, address H. L. Bliss, Plainwell, Mich. 976 For sale-Cash registers and store fix-tures. Agency for Standard computing scales. Dickry Dick, Muskegon, Mich. 643

Pay spot cash for clothing and furnish-ing goods stocks. L. Silberman, 274 East Hancock. Detroit. 566 Ing goods stores. In Such and States and Sta

Mich. HICKORY NUTS—Missouri large shell bark hickory nuts, extra quality. Four dollars per bushel, sacked f. o. b. Tren-ton. Ask your banker for reference. Witten Hardware Co., Trenton, Mis-souri, 966

For Sale—In Litchfield, one of the good live towns of Southern Michigan, an old established grocery stand, in which stock and fixtures figure a little better than \$2,500. Lock Box 245, Hillsdale, Mich. 968

GRAND RAP

CASH For Your Merchandise! Will buy your entire stock or part of stock of shoes, dry goods, clothing, fur-nishings, bazaar novelties, furniture, etc. LOUIS LEVINSOHN, Saginaw, Mich.

REBUILT CASH REGISTER CO., Inc.

Cash Registers, Computing Scales, Adding Machines, Typewriters And Other Store and Office Specialties. 122 N. Washington, SAGINAW, Mich. Repairs and Supplies for all makes.

For Sale-General stock in country town. Store doing good business. Buy-er should have \$2,500. For futher par-ticulars address National Grocer Co., Cadillac, Mich. 958

DICKRY DICK THE SCALE EX-PERT. MUSKEGON, MICH. 939

FIAT. MUSKEGON, MICH. 939 For Sale—I have a good established business and a nice general store, clean and staple stock. Located in the busiest town for its size in the Thumb. Would sell or lease the building. Reason for selling, single and want to retire to country life. Abe Koffman, Owendale, Mich. 963

	000
KWIT YOUR KICKIN	
About business. Have an Arrow by	Sale
THE ARROW SERVICE	
Citz. 62374 Grand Rapids, M	Ave. Alch.
For Sale—The grocery stock and tures of H. H. Colby, of St. Johns.	d fix-
F. Parr, trustee, St. Johns, Mich.	952
Bell Phone 596 Citz. Phone 6 JOHN L. LYNCH SALES C	
SPECIAL SALE EXPERTS	.0.
Expert Advertising Expert Merchandising	
209-210-211 Murray Bldg. GRAND RAPIDS. MICHIC	JAN
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Merchant	×
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Products sold by Merchants	
Brand Recommended	11
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Cotton, Sanitary Sacks	100
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Burglar Proo	f
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Vault Doors and Time Locks Largest Stock in the State.

Safes

Grand Rapids Safe Co. Grand Rapids, Mich.

Proceedings of Grand Rapids Bankruptcy Court.

 Tuptcy Court.

 Grand Rapids, Nov. 18—On this day was held the special meeting of creditors on the offer of compromise a liability arising out of the purchase of a Fackard dutomobile on sale at execution prior to bankruptcy, and in which sale the holder of the judgment bill the care in. The sum of \$000 was offered in full settlement of any and all liability thereunder and accuried by the creditors present.

 Mox 20. On this day was held the of ane of the judgment bill the care in. The sum of \$000 was offered in full settlement of any and all instituty thereunder and accuried to it. The settlement of a function of the settlement of a function in the matter of the payment of administration expenses and for the declaration and payment of a furst and innai dividend to creditors herein. The final meeting was then adjourned no date. The case will now be closed and returned to the clerk of the district court.

 On this day also was held the special meeting in the matter of Bert S. Smith, Bankrupt No. 2144. The purpose of the hearing was to have a certain so-called unortgage show cause why his mortgage lien should not be nullined and he be cut of from any and all rights claimed under such mortgage. There was no there of cosed from any and all claim of the special meeting in the matter of Charles Gabriel, Bankrupt No. 2144. The purpose of the hearing was to have a certain so-called unortage show cause why his mortgage lien should not be nullined and he be cut of from any and all rights claimed under such mortgage. There was no these was not the sum of \$1,760 sc Campe of the beankrupt is assets in its assolement. Corwin as referee and who has also been appointed receiver by the court. The bankrupt sc The means of the bankrupt is a setter in the sum of \$1,760 sc Campe of the bankrupt is a setter in the sum of \$1,760 sc Camant Rapids \$2200 Cornwell Core, Saginaw

 Fremont
 24.00

 Fremont
 9.95

 Fremont
 6.00

 Will Hines, Fremont
 6.50

 Mr. MeBride, Fremont
 6.50

 Mr. MeBride, Fremont
 6.50

 Mr. MeBride, Fremont
 46.83

 Sosting Bros., Fremont
 15.15

 Mr. Wellman, Fremont
 21.85

 George Monroe, Fremont
 32.00

 H. Delters, Fremont
 24.50

 A. V. Reher, Fremont
 32.00

 H. Delters, Fremont
 32.00

 H. Delters, Fremont
 32.00

 H. Delters, Fremont
 18.00

 George Monroe, Fremont
 18.00

 George Monroe, Fremont
 12.00

 Bale & Co., Fremont
 18.00

 Somers Garage, Fremont
 24.50

 Graves & Pickart, Fremont
 24.50

 Somers Garage, Snarta
 7.45

 Josenh Hoar, Grand Rapids
 90.40

 St. Claip Oll & Gase Co., Muskegon 7.19
 44.50

 Nov. 21. On this day was held the
 5.10

 First meeting of creditors in the matter
 61.40

 Mos was present, but not represent.
 4.00

 Mask

<text><text><text><text><text><text><text>

Nov. 23. On this day were received the schedules in the matter of Midwest Company, Bankrupt No. 2167. The first meeting of creditors has been called for December 8, 1922, at 9 a. m. A list of the creditors of the bankrupt is as fol-lows:

 Rapids
 Bransdorf Mueller Co., Elizabeth, N. J.

 Battery Shop, Belding
 Battery Shop, Belding

 M. J. Blood, Weston
 Bridge St. Garage, Saranac

 Bridge St. Garage, Saranac
 C. G. Spring Co., Detroit

 Citizens Telephone Co., Grand
 Rapids

 112.35 $3.00 \\ 6.57 \\ 128.28$ Bridge St. Garage, Saranae C. G. Spring Co., Detroit Citizens Telephone Co., Grand Rapids Consumers Power Co., Grand R. Commercial Electric Supply Co., Detroit Carter Motor Co., Buffalo Commercial Credit Co., Grand R. Commercial Credit Co., Grand Rapids Carter Motor Co., Buffalo Commercial Credit Co., Grand Rapids Carter Motor Co., Buffalo Commercial Credit Co., Grand Rapids Cayton & Lambert, Dtroit Co-operative Oil Co. Grand Rapids Caverative Oil Co. Grand Rapids Caverative Oil Co. Grand Rapids Caverative Oil Co. Grand Rapids Co-operative Oil Co. Grand Rapids Co-operative Oil Co., Chicago Commerce Clearing House Co., Chicago Fuse Mfg. Co., Chicago Continental Rubber Co., Erie Colis & Hoogerhyde, Grand R. De Forest Co., Jargev City Delta Electric Co., Marion, Ird, Dover Stamp Mfg. Co., Cambridge, Mass. $49.74 \\ 18.11$.52 22.07 35.00

30.83 3.15

 $\begin{array}{r} 55.00\\ 95.48\\ 132.91\\ 66.69\\ 145.34\\ 190.77\\ 6.48\end{array}$ Dever Stamp Mfg. Co., Cambridge, Mass. Dictograph Prod Co. New York Douelas Dahlin Co., Konsas City H. Monroe Dunham Grand Rap. Donnelv & Sons. Chicago Edleman Co., Chicago Edleman Co., Chicago Edlis, St. Josenh Gor Ellis, St. Josenh Forhes Stamp Co., Grand Penids F R. M. Mfg. Co. Fairburgh Firsz Mfg. Co., Indianarolis Ederat Lamp. Div., Chicago Ederat Lamp. Div., Chicago Farmers & Merchants Bank, Saranac 78.66 2 620 86 1,400,00 2,273.49 132.60 .90 1.83 20.00 52 00 .40 Farrisa 2 000 00

Saranac Fountain Garage. Remus _____ Pross. Grand Ponids Gilfillan Bros.. Kansas City ____ L. H. Gilmer. Philadelphia 1,782.44441.82 Goodell Pratt Co., Greenfield,

Mass. Green Mfg. Co., Milwaukee 111.22

 Ground angle Color and Karletter Supply Color
 8.04

 Am offoss frances supply Color
 8.04

 G. K. Finting Co., Grand Kaplas
 29.09

 G. K. Thre & Kubber Co., Grand
 15.83

 Ghit King Co., Chicago
 300.00

 G. R. Savings Bank, Grand Kap, 78, 88.03
 300.00

 G. R. Savings Bank, Grand Kap, 78, 88.03
 910

 Hobbs Mig. Co., Worcester
 910

 Hobba Mig. Co., Worcester
 9.90

 Holland Mig. Co., Erice
 63.84

 Hesse's, Grand Kapids
 356.50

 Paul Hess, Plainwell
 366.50

 Paul Hess, Allegan
 11.00

 M. D. Hoppock, Grant
 15.31

 Jumerial Metal Froducts Co.,
 3.00

 International Stamp Co., Chicago
 2.25

 Judson Grocer Co., Grand Kapids
 3.00

 Johnson Gas Appliance Co., Cedar
 8.45

 Knight Eng. & Sales Co., Los
 8.45

 MIIWauk Rapids Appliance Co., Cedar Knight Eng. & Sales Co., Los Angeles Kilbourne & Sauer Co., Fairfield, Conn. 46.39

 Auguets
 10.00

 Killoourne & Sauer Co., Fairfield, Conn.
 96.43

 Keauter & Co., Inc., Newark
 424.62

 Kennedy Norris Ames Co., Grand
 53.00

 Holton Kinsley, Channing
 53.00

 Lee Tire & Supply Co., Grand R. 42,812.22
 61.63

 Muzzy Lyon Co., Detroit
 41.81

 Macey Co., Grand Rapids
 125.91

 Master Cord Belt Co., Denver
 87.20

 Milwaukee Screw Products Co.,
 125.91

 Master Cord Belt Co., Denver
 87.20

 Milwaukee Screw Products Co.,
 9.99

 Mazura Mig. Co., St. Louis
 18.00

 R. G. Dun & Co., Grand Rapids
 22.31

 Maley Mfg. Co., Chicago
 300.31

 Maone Mros. Mfg. Co., Chicago
 145

 Marvel Equipment Co., Cleveland
 48.00

 Metal Spec. Mfg. Co., Chicago
 369.12

 Mils-Broderick Ptg. Co., Grand
 550

 O. V. Miner, Fowlerville
 5.50

 Mills-Broderick Ptg. Co., Grand Rapids
 5.50

 O. V. Miner, Fowlerville
 44.36

 A. & J. Morrison, Ionia
 1,049,11

 John M. Methany, Grand Rapids
 12.22

 Macatawa Park Resort Co., Macatawa
 13.60

 Muskegon Heights Repair Shop, Muskegon Heights
 8.82

 Norlipp Co., Chicago
 2.91

 Northwestern Mfg. Co., Marietta, Ohio
 1,239,42

 Nowlin's Tire Shop, Jackson
 2.40

 Muskegon Heights
 8.82

 Northwestern Mfg. Co., Marietta,
 2.91

 Northwestern Mfg. Co., Marietta,
 2.14.79

 Ohio
 Piston Co., Cleveland
 2.214.79

 Oxwell Acetelyne Mfg. Co.,
 1.239.42

 Oxwell Acetelyne Mfg. Co.,
 1.123

 Packard Elec. Co., Warren, Ohio
 1.723

 Proudit Loose-Leaf Co., Grand
 7.1723

 Packard Elec. Co., Chicago
 8.56

 Penn Ad. Co., Philadelphia
 4.60

 Periection Gear Co., Chicago
 8.56

 Petry Co., Philadelphia
 3.03

 L. A. Prochnow, Ann Arbor
 11.12

 Carl Palmer, Grand Rapids
 7.135.13

 Petry's Garage, Casnovia
 2.16

 Quimby Kain Co., Grand Rapids
 11.22

 Richmond Stamp Wks., Grand R.
 16.05

 Rose Mfg. Co., Hastings, Neb. 40.33
 25.10

 Sunderland Co., Warsaw, Ind.
 13.60

 Spears Lumber Co., Grand Rapids
 21.39

 Sunderland Co., Warsaw, Ind.
 13.60

 Spears Lumber Co., Grand Rapids
 2.300

 Sunderland Co., Warsaw, Ind.
 13.60

 Spears Lumber Co., Grand Rapids
 2.400

 <

Thompson-Heaylon Mfg. Co., Chicago United Service Printers, Grand R. Universal Machine Co., Baltimore Universal Tool Co., Garwood, N. J. U. S. Asbestos Co., Chicago U. S. Chain & Fg. Co., Pitstburgh Vacuum Oil Co., Chicago Verhey-Northoek Lumber Co., Grand Rabids Western Union, Grand Rapids Western Union, Grand Rapids Western Mfg. Co., Lisbon. Ohio Williams Bros., San Francisco Grand Rabids Writeht Mfg. Co., Chicago Mitaker Mfg. Co., Chicago A. J. Wagner, Muske-om Williams & Co., Battle Creek Henry L. Walker Co., Detroit 294.00 314.63 55.26 530.62 385.87 291.93

625.00 59.50 197.93 70.25 1.45

251.19

Establishing Standing of Store Employes.

In the store of A. Hamburger & Sons, Inc., Los Angeles, Cal., the value of a salesperson is not based solely upon the amount of sales made. Instead all workers are placed on a percentage rating, this rating to be given monthly, and determined as follows:

Efficiency Record _____ 10 per cent Sales Report _____ 25 per cent Floor Manager's Report 25 per cent Shopper's Report ------ 40 per cent

In order to get the information unbiased by any personal prejudice on the part of the floor manager, the following were put down as points to be considered in making the "Floor Manager's Report:" Personal appearance, attendance in department, business etiquette-gum chewing, slang, dignity on floor, stock work, attitude toward department - co-operation, loyalty, etc., general courtesy-to customers and to employes. Every person is graded: Excellent, Good, Fair or Poor on each of these points each week. The four weekly reports are averaged together and this result is worth 25 per cent. on the final monthly report.

Several bona fide customers were employed to give the "Shopper's Report." Before going to the store, they were instructed as to the attitude they were to assume when approaching a salesperson, as well as to the characteristics to be observed in the salespersons. They were impressed thoroughly that they were to act as an average woman does when shopping and to refrain completely from doing anything that would tantalize or annoy the salesperson. In doubtful cases they were always to give the salesperson the benefit of the doubt. In making a shopper's report, ten points were noted: Personal appearance, method of approach, willingness of salesperson to display merchandise, the selling talk, whether or not salesperson asked price. kind, color or size, what suggestions. if any, were made. English used by salesperson, amount of interest shown, courtesy, close of sale.

Hides, Pelts and Furs.

niues .	
Green, No. 1	12
Green, No. 2	11
Cured, No. 2	19
Cured, No. 2 Calfskin, green, No. 1 Calfskin, green, No. 2 Calfskin, green, No. 2	
Calfskin, green, No. 2	
Calfskin, cured, No. 1	18
Callskin, cured, No. 2	161/
Horse, No. 1	4 01
Horse, No. 1 Horse, No. 2	3 0
Old Wool	75@1 1
Lambs	50@1
Shearlings	50@1 0
ShearlingsTallow.	30(01 0
Prime	
No. 1	0
No. 2	() ()
Wooi. Unwashed, medium	
Unwashed, medium	@35
Unwashed, rejects	@3
Unwashed, fine	@3
Furs.	
Skunk No 1	9 50
Skunk, No. 2	9 50
Skunk, No. 3	1 50
skunk, No. 4	1 . (
Mink Large	7 00
Mink, Large Mink, Medium	7 00
Mink, Small	0 00
Raccoon, Large	3 50
Pageon Medium	5 00
	3 59
Paccoon, Medium	
	2 50
	2 50
	2 50 1 50 1 00
Raccoon, Small Muskrats, Winter Muskrats, Fall Muskrats, Small Fall	2 50 1 50 1 00 50 10

3.00 78.64 1.79 there is a reason.



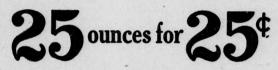
Did You Ever Notice It?

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

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

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





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

Your customers accept it without question.

You Can Get Your Full Profit-ALWAYS

The government used millions of pounds

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

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

WHEN WINTER COMES Polarine THE PERFECT MOTOR OIL HAULING COSTS

COLD weather imposes new operating conditions on your trucks and automobiles. These must be met i'f your machines are to deliver maximum service Nearly all makes and types of engines require a lighter grade of Polarine Oil in winter than in summer.

Heavy oil congeals in cold weather and does not flow easily through the lubricating system. Unless the correct winter grade of oil is used, some parts of your engine may operate without oil until the heat from the engine causes it to flow readily. Scored cylinders, burned bearings and a host of other damages result when this condition occurs.

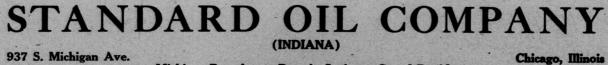
Not only do you pay for these repairs, but while they are being made you lose the time of the machine and the driver as well. If you would guard your hauling costs, use Polarine It is made in four grades—Medium Light, Medium Heavy, Heavy and Extra Heavy, one of which lubricates correctly your machine during cold weather.

Do not rely on hearsay or the judgment of those not qualified to select this correct grade. Remember there is only the right grade and the wrong grade of lubricating oil—there is no such thing as a second best grade.

Consult the latest Polarine Chart of Recommendations, which our lubricating engineers have compiled in co-operation with manufacturers of automobile engines.



Thischart is displayed by all Standard Oil Company (Indiana) agents and most Polarine dealers. It will be sent you free on request.



Michigan Branches at Detroit, Saginaw, Grand Rapids