

MICHIGAN TRADESMAN

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Fortieth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 13, 1922

Number 2047

Jest 'Fore Christmas

Father calls me William, sister calls me Will,
 Mother calls me Willie, but the fellers call me Bill!
 Mighty glad I ain't a girl—rather be a boy,
 Without them sashes, curls an' things that's worn by Fauntleroy!
 Love to chawnk green apples an' go swimmin' in the lake—
 Hate to take the castor-ile they give for belly-ache!
 'Most all the time, the whole year round, there ain't no flies on me,
 But jest 'fore Christmas I'm as good as I kin be!

Got a yaller dog named Sport, sick him on the cat;
 First thing she knows she doesn't know where she is at!
 Got a clipper sled, an' when us kids goes out to slide,
 'Long comes the grocery cart, an' we all hook a ride!
 But sometimes when the grocery man is worried an' cross,
 He reaches at us wth his whip, an' larrups up his hoss,
 An, then I laff an' holler, "Oh, ye never teched me!"
 But jest 'fore Christmas I'm as good as I kin be!

Gran'ma says she hopes that when I git to be a man
 I'll be a missionarer like her oldest brother, Dan,
 As was et up by the cannibuls that lives in Ceylon's Isle,
 Where every prospeck pleases, an' only man is vile!
 But Gran'ma she has never been to see a Wild West show,
 Nor read the Life of Daniel Boone, or else I guess she'd know
 That Buff'lo Bill and Cowboys is good enough for me!
Excep' jest 'fore Christmas, when I'm good as I kin be!

And then old Sport he hangs around, so solemn-like an' still,
 His eyes they keep a-sayin': "What's the matter, little Bill?"
 The old cat sneaks down off her perch an' wonders what's become
 Of them two enemies of hern that used to make things hum!
 But I am so perlite an' tend so earnestly to biz,
 That mother says to father; "How improved our Willie is!"
 When, jest 'fore Christmas, I'm as good as I kin be!

For Christmas, with its lots an' lots of candies, cakes an' toys,
 Was made, they say, for proper kids an' not for naughty boys;
 So wash yer face an' bresh yer hair, an' mind yer p's an' q's,
 An' don't bust out yer pantaloons, an' don't wear out yer shoes;
 Say "Yessum" to the ladies, an' "Yessur" to the men,
 An' when they's company, don't pass yer plate for pie again;
 But, thinkin' of the things yer'd like to see upon that tree,
 Jest 'fore Christmas be as good as yer kin be!

From Poems of Eugene Field; copyright, 1910, by Julia Sutherland Field; published by Charles Scribner's Sons.

Hart Brand Canned Foods

FRUITS

Red Sour Cherries
Red Raspberries
Strawberries
Blackberries
Gooseberries
Black Raspberries
Pears
Plums
Peaches
Apples



VEGETABLES

Peas
Corn
Pumpkin
Succotash
String Beans
Green Lima Beans
Red Kidney Beans
Squash



HART BRAND canned foods are prepared from the finest products of the garden, orchard and farm. They are gathered and packed in the most prime condition.

HART BRAND canned foods are sterilized by heat alone and packed under the most sanitary conditions.

JUNE GARDEN PEAS fresh to your table from **HART BRAND** cans ready to serve.

Put the Summer Garden in Your Winter Pantry.

HART BRAND gives you selection from the finest garden peas, the best succulent sweet corn, the highest quality string beans, lima beans and succotash.

Michigan Canned Foods for Michigan People  

Prepared by W. R. ROACH & COMPANY
Main Office: GRAND RAPIDS, MICHIGAN

MICHIGAN TRADESMAN

Fortieth Year

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Number 2047

MICHIGAN TRADESMAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good That We Can Do.

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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Entered Sept. 23, 1883, at the Postoffice of Grand Rapids as second class matter under Act of March 3, 1879.

Clearing House For Distribution of Christmas Cheer.

The recurrence of the Christmas holidays naturally suggests the City Mission and the work it does each year to bring joy and comfort to those who would otherwise find little pleasure in the celebration of the natal day of Jesus. Because of urgent calls for assistance from distant points, Mel Trotter has been forced to devote much time to helping others during the fall months, but he is now back on the job, working like a Trojan to make the 1922 Christmas festivities the most complete and comprehensive of any of the Christmas celebrations which have been held under the auspices of the Mission.

Mr. Trotter's sympathies are as broad as the universe and his vision is so keen that he can detect any one who is suffering—and, what is more, feel for him—a thousand miles away. For nearly a quarter of a century Mel Trotter has been sharing other peoples' burdens, relieving their distress, comforting them in affliction, building them up physically and morally and, incidentally, leading them to believe in the doctrine which he expounds on the least provocation and exemplifies in his daily life. No man of my acquaintance works as many hours every day as Mel Trotter. No man knows so many rich people and so many poor people as he and no man knows how to bring the rich man's purse and the poor man's needs in harmony and co-operation so well as he does. Without Mel Trotter Christmas would be a mockery for a thousand children and hundreds of grown-ups who have been caught in the maelstrom of disaster, due to illness or other cause. Mel Trotter can make a dollar go further than any other man in the country in dispensing warmth and sunshine and hope; and \$10 in his hands any time during the next ten days will give the donor more pleasure than \$100 expended in any other manner.

Contributions in some cases no doubt will be gifts of life itself. They will mean comfort, care and hope for mothers and fathers who have been close to the border line, partly from sickness, partly from despair. Other contributions will be Christmas gifts of relief from pain, of the lessening of grief, of the chance to live with loved ones, of an opportunity for a better future.



Rev. M. E. Trotter.

The most frequent case is that of the widow left penniless with her children. Many such families a few months ago were happy and comfortable. Their previous Christmases have been times of delight. This year they are fatherless and helpless.

In other cases families will be held together until sick or injured fathers can return to their posts. In others the Christmas gift is a start in life for neglected or abandoned or handicapped children. Or the gift may be for old people who have taken up the struggle of life afresh in order to raise orphaned grandchildren.

One hundred per cent. of each contribution goes to provide necessities of life in these cases. There is no deduction for office work or administrative work or any expense incurred incidentally. In each case the sum devoted to charity is the estimated cost of assistance to give a family a fresh start. In some families the breadwinner will return in due time. In others children will be old enough to work. In past years a considerable proportion of the cases have been self-supporting or almost so at the end of the year.

Where the family life is saved, the incentive to work and help each other and get ahead often works miracles. Where the children are scattered among institutions and the mother left to struggle hopelessly, it is death

to the family. The community suffers a loss every every time a good home is extinguished.

Any reader of the Tradesman who believes in practical Christianity and business methods in dispensing charity has my consent to mail his check to the Rescue Mission on my personal assurance that he will never have occasion to regret his action.

E. A. Stowe.

California Canned Fruits in Demand.

California is a great canning state and the industry has grown and progressed in that state to tremendous proportions. The fine quality and appearance of California canned fruits, the size, flavor, and abundant yield through climatic conditions which prevail in that state, combined with the wisdom and the honesty of California canners have built up for their products in a very short time almost an unlimited demand. They carefully select the quality of the fruits and then fill their cans with fruit and are liberal in the use of sugar to sweeten it with, where sugar is desirable.

California canned apricots are the finest produced, its yellow cling and white peaches are unsurpassed and its yellow free peaches are excellent, when the canners or growers will allow them to remain on the tree long enough to ripen, which they do not always do, for some of the canners of California sacrifice the ripe and luscious flavor of their yellow free peaches to an effort to impart firmness to the fruit in the can, so that it will "stand up" and show good style. This is one of the mistakes of canners because a consumer who is asked to eat hard, green, tasteless peaches will buy no more of that brand or kind, whereas if furnished fine luscious well ripened yellow peaches the same consumer will come back for more and keep coming back.

California grows and packs fine Bartlett pears, Royal Anne white cherries, black Tartarian cherries, green gage, and golden egg plums, gold drop plums, and glorious grapes as well as prunes, all of which are canned in that state with care and skill.

In table fruits California has almost monopolized the business of the United States in certain lines, the only important competitors which she has left being Michigan, New York, and more recently Oregon and Washington. All the other fruit canning states are hardly to be recognized as competitors.

The superb quality of California canned fruits has borne its products all over the civilized world and built up almost the only export business in canned foods which this country has except that in canned salmon and canned meats.

John A. Lee.

Lower Prices For Flour Out of the Question.

Written for the Tradesman.

Wheat prices during the latter part of last week advanced somewhat and possess a very strong undertone.

The basic conditions throughout the country showed some improvement. There was heavy steel buying for future delivery. Some increase in employment was also shown and the holiday trade was reported as good. Foreign exchange is at a new high mark, pound sterling going as high as 4.63.

These conditions, of course, are all factors in bringing about a firmer market. Statistics, however, were also in favor of the "longs." Export sales Dec. 6 were in excess of 500,000 bushels, and harvesting was reported as having been interfered with seriously by frequent and heavy rains in Argentina.

The United Kingdom stocks on Dec. 1 this year were: wheat and flour, reduced to bushels, 4,480,000; a year ago, 11,040,000 bushels, showing a decrease in supplies of wheat and flour in the United Kingdom, compared to a year ago, of 6,560,000 bushels.

Advices from Winnipeg state that up to Dec. 1 there had been a total of 231,000,000 bushels of Canadian wheat marketed at country points in Western Canada, against 151,000,000 bushels during the same period a year ago, and there had been shipped from Ft. William 153,000,000 bushels, against 100,000,000 bushels a year ago.

These figures all indicate a rapid movement of the grain.

The semi-monthly report of the United States Department of Agriculture says drought has retarded growth of winter grain in many areas and reduced the prospective acreage in some states. As a matter of fact, reliable reports indicate the winter wheat area seeding last fall was 40,545,000 acres, showing a decrease of 3,997,000 acres compared to last year, the acreage sown being the smallest since 1916.

With stocks of flour reasonably light and the trade having bought conservatively thus far, indications are there will continue to be a reasonably good demand for flour and lower prices are apparently out of the question; in fact, prices will very likely advance within the next five or six weeks.

Lloyd E. Smith.

Christmas Day.

A day of respite, this;
A day of purest bliss
Wherein in love to plan
Good-will to Man.

A festival of Joys
Wherein no things annoy;
A time of cheer and mirth,
And Peace on Earth.

A time for smiles and play,
And yet withal a day
For thoughtful deeds, and good,
Of Brotherhood.

A day of sunny rifts,
A day for loving gifts;
For kindness bounteous
God gave it to us.
John Kendrick Banks.

IN THE REALM OF RASCALITY.

Cheats and Swindles Merchants Should Carefully Avoid.

Two or three months ago some of the important industrial corporations began the distribution of their surplus among their stockholders. Being for the most part of the type colloquially known as "hard-boiled business men," the directors simply hated to distribute any part of the surplus in cash. They recognized that it had been built up during the post war period of prosperity as a back-log or life raft—select your own simile—to carry their corporations through the next lean period. However, with threatened Congressional action to tax corporation surpluses, a great many directorates felt called upon to make quick distributions to their stockholders. Though the directors were seized with terrific pains in the pocketbook when they thought of passing out the cash, they did it, though in most cases they resorted to the well-known stock dividend. This latter process is called capitalizing the surplus. While this was going on, other corporations were increasing their capital stock for one reason or another, but mainly to get new capital into the business while market conditions were good and the public had the money. In furtherance of this plan, they extended to their stockholders the right to subscribe pro rata to the new stock. Some corporations linked the two plans together—where the stock had a market value above par—and offered the new stock to their stockholders at par.

Now, the men who spend their time devising ways of separating the unsophisticated from their earnings, appreciate the value of using as bait something that is of current interest. They are not lowbrow thugs, but men with keen, alert minds who know how to make hay whether the sun shines or not.

Rights to subscribe to new stock are negotiable. The recipient may not wish to exercise his rights to subscribe, preferring the profit to be obtained from selling the certificate that represents the right. Many of these "rights" have been listed on the New York Stock Exchange as a measure of protection for the public, that they may be assured that the rights they purchase will be delivered to them, and will be genuine. The certificates represent rights to subscribe, therefore, have been rather elaborately gotten up, representing very much a stock certificate and transactions in them have been carried on with the same machinery and through the same channels as are transactions in other securities.

The sellers of worthless near-valueless or other over-priced securities saw in this education of the public to the use of rights, an opportunity to profit. They hid themselves immediately to the nearest printer, obtained from him lithographed stock-certificate forms, printed them in imitation of the standard Stock Exchange form of a right to subscribe, and printed in the name of the Bunkum Radio Co.

The rest was very simple. Taking a list of the stockholders of—let us say—the Westinghouse Electric & Manu-

facturing Co., the "certificate of subscription right" was made out in the name of the stockholder and the blank space setting forth the number of shares to which he was "entitled" to subscribe was filled in with the number of shares the stockholder list showed him to hold in the Westinghouse Co. Whereupon, John Smith, holder of 70 shares of Westinghouse, found in his mail one morning a fat envelope which contained what looked like a stock certificate in his name, but which on closer inspection proved to be a right to subscribe to 70 shares of stock in the Bunkum Radio Co. Another enclosure was an elaborate history of the Radio Corporation of America, which is controlled by the Westinghouse Electric & Manufacturing Co. in conjunction with the General Electric Co. and the American Telephone and Telegraph Co. By the time John Smith got through reading this literature, together with the letter that accompanied it, stating that the certificate was issued to him by virtue of his stockholdings in the Westinghouse Co. he was firmly convinced that he had come into possession of a valuable stock dividend or subscription right or something of that sort, which he had read about lately in the newspapers. And as the number of shares he actually owned of Westinghouse corresponded with the number of shares to which he was entitled to subscribe, he sat himself down instantly and wrote out a check for \$70.

As a matter of fact, the Bunkum Radio Co. has no connection whatever with any of the legitimate concerns mentioned in the printed matter that accompanied the "right" that went out to John Smith. John Smith was simply a "sucker" and being a "sucker," he swallowed the bait.

It was the cleverest trap for investors that has been devised in many years and the success with which it met was almost incredible. Within three weeks oil promoters, mining-stock distributors and others, were flooding the mails with "certificates of rights to subscribe." The knights of the highway of crooked finance are fast workers, and like many vaudeville performers, do not disdain to steal the other fellow's "stuff."

The promoters, of course, deny any intent to deceive. They assert they are merely using a "stunt"—a method of arresting attention. They vehemently disclaim any purpose of inducing any person to believe that there is any connection or association whatever between their organization and the company whose stockholders have been circularized. In fact, one promoter tearfully protested that he was having trouble because certain brokers he mentioned—legitimate brokers by the way—had received orders to buy his radio stock and had purchased instead stock of the Radio Corporation of America, the General Electric-Westinghouse-American Telephone organization. According to his threats he intended to enjoin either the brokers or the Radio Corporation of America from profiting by his efforts. It did not appear to faze him that the Post Office authorities, the Investors' Vigilance Committee, Inc., and numerous agencies, were even then investigating

not merely his methods, but the legitimacy of his organization.

Regardless of whether there is actual misrepresentation in the language of the so-called "certificate of subscription rights," it is doubtful if 5 per cent. of the money that is pouring into the offices of these promoters would have been paid in had not the buyers of the fake stock believed that they were exercising a genuine right issued to them by the legitimate corporations in which they were stockholders.

Within the last few days I ran across three of these rights which were received by the same individual. Evidently the promoters have access to only a limited number of stockholders' lists and are stepping on one another's heels in the effort to be the first to reach those whom they have picked out as possible buyers of their stocks. The subscription rights issued by each of the three were almost identical in wording. Yet one of them was issued in Canada; the two others in New York City. The only variations in wording were those that were made necessary by differences in the prices of the stock and in the make-believe expiration date, for this expiration date is moved up from week to week as the mailing progresses.

W. Sheridan Kane.

Beware of This Chap.

An imposter, representing himself to be connected with the United States mint, has victimized several local stores. He states his purpose is to examine their bank notes, particularly those of large denomination, for counterfeits. One store reports having missed several hundred dollars in bills after the departure of this man. In another store, he succeeded in carrying out a bold plan that resulted in his escape after snatching \$465 in bills from a cashier. Watch out for this party—he puts on a "front" that would convince the ordinary individual he is all that he claims to be.

Thornburg-Robinson Co.

Jackson, Dec. 9.—In this week's issue of the Tradesman I noticed an article on Thornburg-Robinson Co., Free Press building, Detroit.

It would be well for you to warn merchants in towns where this concern's stock salesmen are working not under any circumstances to give credit to them. They worked Jackson to a standstill, so far as stinging merchants and hotels is concerned, and we personally are losers to the extent of \$50. One hotel here lost about the same on the salesmen's board.

As to the stock I know nothing except what they told me, but a number of our representative business men and manufacturers went to Indianapolis to see the proposition and not to my knowledge have any of them bought any of it.

I have written to the Thornburg-Robinson Co., asking for advice as to whether or not the salesmen who worked this town are still with them and cannot even get an answer out of the heads of the concern, so I believe they are all in the same boat and tarred with the same stick.

Harry McMahon, the worst offender of this crew, is a disbarred collection attorney of Detroit, a smooth talker, a good salesman, but a non-communicative payer of bills.

J. E. Greene.

If heaven is a place of joy, is not gloom sin?

Bad Results of Government Control. Written for the Tradesman.

It is now estimated that net railroad earnings for the first half of the fiscal year which ends on June 30, 1923, will be fully \$600,000,000 above the revenues guaranteed by the Government. The understanding was that an amount equal to one-half of these excess earnings should revert to the Government to reimburse it for sums paid out on the original guarantee, but it appears that the Government not only is not receiving its just portion of such earnings, but is having some trouble in getting tangible reports covering the transactions.

Such being the case, the Interstate Commerce Commission will naturally be inclined to make an investigation and the greater part of such revenues will be absorbed in getting at the details. The question of interest is: Will it be better to await the pleasure of the railroads in effecting a settlement on the basis of their own reckoning or permit the I. C. C. to dissipate these dividends in scientific research?

Such figures as have reached the eye of the public would indicate that the Federal Government is still expending vast sums of money in reimbursing the railroads for war loans, or perhaps it would be better stated if we said, to fulfill the guaranty of dividends for such roads as were controlled by the Government.

Up to Oct. 31 of the present year Uncle Sam had paid the railroads something like one half billion under the guaranty section and had loaned the roads fully as great a sum. Some of these payments were in full, but in most cases only partial. Final payments have been made to only ninety-six roads, while there are still 250 reaching into the Treasury for sustenance, and this over two and one-half years after Government control ceased.

The Government is really out of pocket by the transportation act of 1920 the grand total of \$665,000,000 and it is these indemnity payments which account mostly for the deficit this year in the Nation's financial affairs.

Before the Government began financing many of these roads they were usually in the hands of unions, because there was really no excuse for their existence, and it seems an utter folly to try and bolster them up by Government financial support, but surely they will again become wards of the Federal courts just as soon as Government support is withdrawn from them.

It would be interesting to know if the Government will really participate in this melon cutting of \$600,000,000, the before numbered net profits of various roads, after paying to investors the dividends guaranteed by Federal regulations. Frank S. Verbeck.

His Reaction.

"Could you tell me where I could get some giant firecrackers?" asked a strong-faced woman of the merchant.

"We can order them for you. May I enquire what you want with them?"

"To wake my husband. He has gotten so he pays no attention to an alarm clock. The only thing that will arouse him at all is a noise like a blowing-out automobile tire."

Uncle Sam Carrying Chips on Both Shoulders.

Battle Creek, Dec. 12—There is some logic, and likewise a possibility of much vexation in the suggestion of Representative Tinkham, of Massachusetts, in a recent communication to President Harding, suggesting action of Congress to enforce the fourteenth as well as the eighteenth amendment to the constitution of the United States.

Those familiar with the fourteenth amendment will remember that it provides for a reduction in a state's representation in the lower house of Congress in proportion to the number of male citizens denied the right of suffrage and which was adopted shortly after the Civil War when sectionalism was at a fever heat. What was known as the "Ohio idea" prevailed, which was a waiting policy of "letting sleeping dogs lie" and permitting the South to solve the race problem in its own way by a sort of tacit consent. The amendment is still a part of the constitution, but absolutely without effect for the reason that public sentiment is directed against it.

Now it so happens that Representative Tinkham is a potential leader of the wet element and he fully realizes that the South is and has been, at least in some states, boiling over with dry sentiment. He therefore takes the position that if a majority of Congress, especially members from these states, insist on the maintenance of the Volstead act to carry out the intent of the eighteenth amendment, they cannot consistently oppose the enforcement of the other amendment which also vitally affects them.

The trouble with the Tinkham suggestion is that the several representatives from the states mentioned are not and never made any pretense of consistency. Their only reason for promulgating prohibition was to keep liquor away from the negro, and for many years prior to the Volstead legislation there was never a time when a white man could not procure all the liquor he desired without fear of the law.

It was then, as it is now, a question of public apathy or public sentiment, and respect for Federal laws has had very little to do with their enforcement, especially when it entailed some fancied sacrifice of personal desires.

It is a fact personally known to the writer from observation not in the South alone but in sections of our own commonwealth that liquor is trafficked openly—sold right over the bars and without any evidence of the existence of the old \$25 Federal license, which permitted such sales. In Florida bootleggers are a common nuisance, as much as the old-time saloon keeper, in that they are ever on your trail, offering their wares in public places and seeming to have no fear of the Volstead or any state enactment.

All respect for Federal laws is at a very low ebb and even people of most respectable connections have gone insane on the one idea of "putting something over" on Uncle Sam.

The Federal constitution, for this reason and the peculiar construction placed upon it by the courts, is a weakened reed and needs bolstering up by a rigid enforcement of all its provisions. Such an enforcement would prove a give-and-take proposition, as under the decisions of the U. S. Supreme Court certain sections have been almost nullified by opposing views expressed in both majority as well as minority opinions of the full bench.

A rigid enforcement of the eighteenth amendment will have its results. If the public in general are opposed to the laws in existence, there will be a way of correcting them to meet with public approbation, but laxness in enforcement breeds contempt for these regulations, and this will become as inoperative, as has the other amendment soft peddled by the "Ohio idea."

Congressman Davis, from a Minne-

sota district, was one of the few representatives who opposed the war and voted against it. At two elections since his action on the question, he was returned by a very meager plurality, but the returns from the recent election, notwithstanding the cyclone which swept many so-called loyal representatives into oblivion, show that Davis, notwithstanding his war record, has been returned by an unprecedented majority.

Flag waving seems to have ceased and we notice recently that out rages on American citizens in various foreign countries, as well as by our neighbor Mexico, have not elicited any excitement in our National legislative halls or suggestions of the use of our military forces in enforcing respect for our flag.

Troubles in the near East do not seem to claim much attention from that patriotic contingent who were rallying around the colors a few years ago. Is it possible that war records have lost their power for patriotic attention and public approval? It would take a direct attack on American territory to arouse much enthusiasm or at least Congressional action by either Republican or Democrat; hence Uncle Sam is carrying a chip on either shoulder. Frank S. Verbeck.

Boys Will Leave the Farm.

Written for the Tradesman.

George Peters, of Scio, township Washtenaw county, Michigan, advertises his farm for sale. He thinks he has worked on a farm long enough. He is only ninety-eight years old, but still old enough to know that if he hired men to manage and work his farm for the next ten or a dozen years he would not be free of care and anxiety and not likely to have anything left to pay his funeral expenses.

A few years ago Mr. Peters occasionally wrote very interesting and forcible articles for the papers, and were he to be freed from the farm he might resume work that could relieve the monotony which is so often the lot of those who give up their life occupation.

Can any young man who is anxious to leave the farm select any vocation which is so favorable to long life as work outdoors on a farm? Can any one find a safer place to invest money than in land upon which he is to make his home?

The first half of any one's life may well be study and struggle; after the age of fifty there should be thirty, forty, fifty years to reap, to enjoy, to realize achievement, to give the world the benefit of accumulated knowledge and experience. Too many public teachers are proclaiming only theories, visionary projects, methods which older people have tried and proven valueless.

E. E. Whitney.

Gifts Worth While.

Give a man a horse he can ride.
Give a man a boat he can sail;
And his rank and wealth, and his strength and health,
On sea nor shore shall fail.

Give a man a pipe he can smoke.
Give a man a book he can read;
And his home is bright with a calm delight,
Though the room be poor indeed.

Give a man a girl he can love.
As I, O my love, love thee;
And his heart is great with the pulse of Fate,
At home, on land, on sea.

James Thomson.

Because you have always made money by following certain methods, it does not necessarily follow that you could not be making more money by a change in methods.

Our Christmas Greeting

The year happily closes with gladness. Its swiftly passing days with their toil and care have all the while been moving towards the Christmas season, with its greetings, its gifts, its laughter, its mystery and its joy.

The ever new grace and gladness of the Christmas story.

The wisdom of cheerfulness and good will.

The privilege of unselfishness.

The laying aside of toil and care.

The putting away of vexing and disturbing thoughts.

A wider outlook, a broader charity, a more tender heart.

The worth of cheery greeting and kindly benefaction.

The warmth and glow of the fireside.

The sanctity of friendship and affection.

The homecoming and the feasting.

The merriment and the laughter of the children.

The remembrance of the absent and their messages from afar.

The renewal of youth through sympathy with childhood and the poor.

The kindly esteem of friends and kindred.

Sacred recollections and forelookings.

The happiness there is in making others happy.

These are some of the elements of the Christmas joy. May they contribute in ample measure to all to whom this greeting comes and unite in giving meaning and worth to the children's festival, in the cheer of which the children of a larger growth still claim a share.

So may there be for those who read this message of good will and the abiding gladness of a MERRY CHRISTMAS.

WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.

MOVEMENT OF MERCHANTS.

Ludington—The Widmark Lumber Co. is building an addition to its plant.

Pontiac—The American Savings Bank has decreased its capital stock from \$400,000 to \$200,000.

Fostoria—The Fostoria State Bank has been incorporated with an authorized capital stock of \$20,000.

Lansing—The Hall Huston Co., Ltd., has changed its name to the Hall-Higgings Coal Co., Ltd.

Redford—The Grand River Lumber & Coal Co. has increased its capital stock from \$75,000 to \$175,000.

Carson City—The Rockafellow Grain Co. has increased its capital stock from \$40,000 to \$160,000.

Clinton—The Smith-Richmond State Bank has changed its name to the State Savings Bank of Clinton.

Farmington—The Farmington Lumber & Coal Co. has increased its capital stock from \$25,000 to \$75,000.

Saginaw—Heavenrich Bros. & Co., 301 Genesee avenue, clothing, has increased its capital stock from \$60,000 to \$120,000.

Detroit—The Great Northern Oil & Gas Co., 5981 Woodward avenue, has increased its capital stock from \$99,000 to \$600,000.

Sturgis—The Sturgis Lumber & Supply Co. has opened a new lumber yard. It is under the management of H. G. Kershner.

Detroit—William R. Hamilton & Co., 3975 Cass avenue, undertaker, has increased its capital stock from \$5,000 to \$100,000.

Adrian—The Mutual Oil Co., 404 National Bank of Commerce building, has increased its capital stock from \$100,000 to \$200,000.

Detroit—Fabbriozio & Passero Co., 112 Madison avenue, dealer in men's furnishings, has changed its name to D. Fabbriozio Incorporated.

Ludington—The Stearns Coal & Lumber Co. has increased its capital stock to \$900,000 and 40,000 shares no par value to \$100 per share.

Tawas City—The Iosco Mercantile Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in cash.

Escanaba—The Sawyer-Stroll Timber Co. has been incorporated with an authorized capital stock of \$50,000, \$5,000 of which has been subscribed and paid in cash.

Owosso—The Mulhall-Erb Co., Elm and Genesee streets, lumber and builders' supplies, has increased its capital stock from \$26,000 to \$65,000.

Midland—The Dow Chemical Co. has changed its capital stock from \$1,500,000 and 75,000 shares, no par value, to \$1,500,000 and 75,000 shares at \$25 per share.

Grand Rapids—The Affinity Co., 23 Division avenue, South, has increased its capital stock from \$15,000 to \$300,000 and changed its name to the Robert Bauer Laboratories, Inc.

Manistique—The Royal Fox & Fur Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$24,000 has been subscribed and \$1,000 paid in cash.

Caro—Isaac Belknap, who recently sold his interest in the Kinde meat market to C. B. Putman and Frank Kinde, has purchased an interest in

the Tait Market, which will be styled Belknap & Tait.

Detroit—The Livingston-Klein Fur Corporation, wholesale dealer, has been incorporated with an authorized capital stock of \$20,000, of which amount \$10,000 has been subscribed and \$8,600 paid in cash.

Detroit—The Hielscher Motor Sales Co., 2435 East Milwaukee street, has been incorporated with an authorized capital stock of \$10,000, of which amount \$3,000 has been subscribed and \$1,000 paid in cash.

Detroit—The Detroit Kum-Bak Traveling Stores Co., 112 Kenilworth avenue, has been incorporated with an authorized capital stock of \$12,500, all of which has been subscribed and \$11,250 paid in property.

Pontiac—A. P. Lincoln, in the drug business for the last forty years, was found dead in bed Wednesday from heart failure. He was 56 years old. He had attended a lodge meeting Tuesday evening and retired in apparently good health.

Allegan—Weldon Smith has purchased the brick block in which his bakery is located, together with the warehouse across the alley and secured a twenty-five year lease of a ten foot strip of land off the Marty property to the south on which he will build an addition to accommodate the ovens.

St Louis—Jacob Anspach, proprietor of the Boston Store, mainly dry goods, has sold his stock and store fixtures to the Michigan General Stock Buyers Corporation, of Detroit, who has taken possession and placed the business under the management of Max Seigel and Max Warren, of Detroit, who are arranging a special sale of the stock.

Evart—At a recent bank meeting President V. R. Davy presented a pass book issued by a Detroit bank in 1876 showing a savings deposit of \$1, and deposits from time to time until the amount reached \$600. This constituted the capital with which he came to Evart in 1880 and established a mercantile business which has grown to one of the most extensive in this section of the State.

Ypsilanti—Ypsilanti merchants tried something new this season. They held a Christmas opening last Tuesday evening, when every store had its window attractively garbed for the beginning of the holiday season. No goods were sold. The better business committee of the city furnished a big bow of blue ribbon for the most original Christmas display. The judges were the sorority pledges from the Normal college and the bow was awarded to Ray Cotton.

Detroit—Great interest is being shown by local merchants following the announcement a large new \$12,000,000 hotel and theater building is to be erected at the northeast corner of High Woodward. Ground is to be broken this month and the building will house three new modern theatres. This will have a decided effect on business in the region immediately below Grand Circus Park, as at least two of the most popular theaters in Detroit are to be razed next year. If they move to a location in the new building, they will

necessarily move the shopping center of the town. For a number of years there has been an effort on the part of business firms to get away from the high-rent district of lower Woodward avenue.

Manufacturing Matters.

Detroit—The Cable Piano Co. has increased its capital stock from \$5,000 to \$500,000.

Detroit—The Peninsular Cigar Co. has increased its capital stock from \$15,000 to \$100,000.

Holland—The Bay View Furniture Co. has increased its capital stock from \$60,000 to \$150,000.

Detroit—The Detroit Rubber Products, Inc., has increased its capital stock from \$35,000 to \$50,000.

Grand Rapids—The Gage Furniture Shops, Inc., has increased its capital stock from \$10,000 to \$15,000.

Albion—The Union Steel Products Co., Ltd., has increased its capital stock from \$500,000 to \$1,000,000.

Hastings—The Grand Rapids Bookcase & Chair Co. has increased its capital stock from \$200,000 to \$400,000.

Muskegon—The Simonson Lumber & Machinery Co. has changed its name to the Lake Shore Machinery Co.

Detroit—The Federal Screw Works Co., 3400 Martin avenue, has increased its capital stock from \$60,000 to \$180,000.

Detroit—The Thomas Forman Co. is rebuilding its flooring mill and trim factory which was recently destroyed by fire.

Detroit—The Daigle Iron Works, 1967 West Lafayette avenue, has increased its capital stock from \$10,000 to \$350,000.

Detroit—The Cadillac Machinery Co., 452 Lafayette street, East, has increased its capital stock from \$10,000 to \$25,000.

Saginaw—The Merzhon-Eddy-Parker Co., salt, planing mill, etc., has increased its capital stock from \$400,000 to \$600,000.

Detroit—The Automatic Products Co., 1145 West Grand boulevard, has increased its capital stock from \$200,000 to \$1,200,000.

Detroit—The Abbey-Scherer Co., 4341 Horatio street, iron and wire works, has increased its capital stock from \$2,000 to \$100,000.

Detroit—The Boyde Bros. White Lead & Color Co., 432 East Lafayette street, has increased its capital stock from \$150,000 to \$337,500.

Detroit—The Armstrong Co., manufacturer of paint specialties, putty and cement, has increased its capital stock from \$100,000 to \$200,000.

Detroit—The E. & B. Manufacturing Co., 635 Mt. Elliott avenue, dealer in electric supplies, has increased its capital stock from \$18,000 to \$54,000.

Grand Rapids—The Grand Rapids Textile Machinery Co., 1405 South Division avenue, has increased its capital stock from \$30,000 to \$150,000.

Detroit—The Dare Aircraft Co., 1205 Griswold street, has increased its capital stock from \$125,000 to \$500,000 and 175,000 shares no par value.

Detroit—The American Building Manufacturing Co., 311 Majestic building, has changed its name to the Abacon Building Manufacturing Co.

Wells—The Delta Chemical Co. has increased its capital stock from \$300,000 to \$800,000 and changed its name to the Delta Chemical & Iron Co.

Detroit—The Met-All Manufacturing Co., 2040 Penobscot building, has changed its capitalization from \$500,000 to \$200,000 and 30,000 shares no par value.

Detroit—The Charles B. Bohn Foundry Co., 3651 Hart avenue, has increased its capital stock from \$1,000,000 to \$500,000 preferred and 100,000 shares at \$10 each.

Detroit—The Dautrick Johnson Manufacturing Co., 6146 Cass avenue, has increased its capital stock from \$15,000 to \$20,000 and changed its name to the Overhead Door Co.

Bad Axe—For the purpose of speeding up the delivery of cream for butter manufacture the Thumb Creamery Products Co. will inaugurate a system of truck collection between now and spring.

Bay City—The Columbia Sugar Co. finished its shortest slicing season, Sunday, when the last of the beets went into the mill. The factory will run about one more week on sugar making.

Detroit—The Huggins Tool Co., 248 Congress street, West, has merged its business into a stock company under the same style, with an authorized capital stock of \$90,000, all of which has been subscribed and paid in, \$9,000 in cash and \$81,000 in property.

Birmingham—The Forward Dairy System has been incorporated to manufacture and deal in machinery and appliances for milk and dairy products, ice cream, etc., with an authorized capital stock of \$250,000 preferred and 5,000 shares at \$1 per share, of which amount 2,500 shares has been subscribed and paid in property.

Bay City—The Michigan Sugar Co. will finish slicing this week, and the West Bay City Sugar Co. will be through shortly. The production of sugar here is the smallest in years. Beets were poor, due to bad weather conditions and a leaf blight, but their content of sugar was unusually high. The output of the Columbia will be about 18,000,000 pounds, that of the Michigan probably around 15,000,000, and that of the West Bay City around 11,000,000.

The Secret.

Upstairs and downstairs,
All around the place,
There is a happy flutter
Like a smile upon a face;
A secret in the kitchen,
A whisper in the hall;
A pile of bundles hidden
Behind the closet wall!

What is the happy secret?
What does the flutter mean?
The little fire has told it
With chuckles in between.
The clock has ticked it softly,
The kettle sings it out—
"It's just three days till Christmas!
That's what it's all about!"

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:
Panacea Water Co., Mt. Clemens.
Lawson-Clark Land Co., Royal Oak.
Michigan Realty & Construction Co., Saginaw.
Goldsmith Auto Trim Co., Inc., Grand Rapids.
Parrott Heater Co., Detroit.
Citizens Fuel & Supply Co., Flint.
North Branch Grain Co., North Branch.

Essential Features of the Grocery Staples.

Sugar—The market is unchanged from a week ago.

Tea—The market has had a quiet but steady week. There is buying every day, but not in very large lots. In spite of the quietness of the demand however, practically everything in tea is steady to firm, especially in Ceylon and Indias. The consumptive demand for tea is very fair.

Coffee—An improvement in Brazilian exchange during the week did what changes in Brazilian finances usually do to the coffee markets of this country, cause an increased firmness in the Rio and Santos markets here, speaking only of coffee sold green and in a large way. This was more noticeable in the cost of Rio than Santos, and more especially for No. 7 Rios, the standard grades, which are scarce. The jobbing market for roasted Rio and Santos coffee remains unchanged with a fair demand. Mild grades show no change for the week; demand fair.

Canned Fruits—Another period of continuous demand for Hawaiian pineapple has passed, with the distributing element unable to get sufficient quantities of sliced of all grades and sizes. It is not a question of price or of brand* as of getting suitable jobbing lots. A large volume of business would have been done if the stocks were available. There are no hidden stocks in any quarter and active competition for everything in sight. Other fruits are less active in comparison. In fact, there is no real interest in California fruits on the Coast or in resales of spot goods. Most traders have a sufficient assortment and are not replenishing in a large way. Peaches remain steady. There is very little demand for apricots. Cherries are firm but inactive. Apples are taken as they are needed but not in large blocks.

Canned Vegetables—During October and early November the canned food market was like normal seasons as to volume of stocks moved from first hands to jobbers, but since the middle of last month there has been a reaction, which has been increased to the point of causing a very dull market as to buying in the country or on the spot to take care of future requirements. Last week added little worthy of extended comment. The market was just plain dull in nearly all departments but without radical price changes. Most buyers frankly say that they do not expect to do much new business during the remainder of the month. There is some opportunity to find bargains, but there is not enough speculative demand to take advantage of them. Buying is extremely conservative and if the goods are not actually needed at the moment they are apt to be passed up. Southern tomatoes are firm but not ready sellers. No. 1s are firmer, as they are already quite scarce. The two popular sizes were held at the same price levels all week. Peas are firm but inactive for country buying. The most desired grade, standards, has been so well cleaned up that New York and Wisconsin packers are not willing to meet the buying ideas of jobbers. Most dis-

tributors are using their contract stocks for their retail trade. Corn is steady to firm, according to the canner. Buying is sufficient to cause a steady tone, but firmness is contributed by many canners who refuse to sell freely, expecting advances after the turn of the year. Asparagus is selling in moderate volume and is firm.

Canned Fish—The salmon market on the Coast can hardly be reconciled to that on the spot. In the West considerable strength is shown, more on paper, it appears, than in actual sales, but distributors have firm ideas and are trying to work up their pinks and reds to higher levels. Buying is mostly on the spot, as there is no more than a normal consuming demand for both varieties and little speculative interest for spring distribution. Chinooks remain scarce and wanted. Maine sardines are quoted at the old levels, but canners announce that they will soon raise their asking prices. They have little surplus and expect a good jobbing demand after January 1 and through the early part of 1923. California and imported sardines are taken as they are needed. Lobster and crab meat are firm and taken in fair volume. Shrimp is in light supply on the spot.

Dried Fruits—The dried fruit market is rather a one sided affair. The erratic delivery of stocks from primary points all season has resulted finally in sufficient stocks for immediate use and with the future outlook uncertain there has been a pronounced lull in buying at the source. Jobbers who cater to the retail trade for its Christmas supplies are disappointed at the volume of business done so far, for the demand is like that just before Thanksgiving, conservative and based upon actual needs. There is little desire to buy ahead and to create a surplus to carry into 1923. An easier feeling has developed on the spot as a result of this condition of affairs but it has not affected the primary markets in any important way. A trace of weakness has resulted from the pressure to sell, exerted by some of the speculative holders who expected a firmer and more active market to prevail now than at the time they made their purchases some few weeks ago. Fresh fruits are still plentiful and cheap and these compete keenly with dried offerings. Prunes on the spot are quiet. There has been some resale business on the spot but this has been principally of stocks on the dock as they have been unloaded from fresh receipts and have been offered for sale to avoid further carrying charges. Little interest is shown in fruit on the Coast with January shipments rather neglected. Packers think that the present dullness is transient and will disappear after the middle of January. Raisins are weak in the bulk Thompson and three crown loose muscatel line. The flurry in the market a few weeks ago led to buying by speculative interests who are now inclined to unload and other lines are in a better position. Currants are firm, due to a scarcity of stocks on the spot. Recent arrivals of Smyrna figs have relieved the shortage felt keenly earlier in the sea-

son. There is not so much heavy buying in advance of current needs. Apricots and peaches are quiet.

Rice—The domestic rice market on the spot is affected by the season. Jobbing operations are curtailed, as is usual at the end of the year, and the only real demand is for small lots to meet actual needs. A fairly healthy undertone exists, however, as during the past week the primary markets developed more strength and this was reflected here by a desire to hold spot quotations unchanged. In the South increased foreign and domestic buying has occurred. Rough rices in the South are higher, with screenings also held with more firmness. There is not a great deal of business passing in foreign rice, but the moderate offerings are not urged to sale. No increase in spot stocks is expected until late in January.

Nuts—More buying for the Christmas holidays is expected this week compared to last. Thanksgiving stocks were taken in moderate volume and not in excess of the distributor's needs, indicating a repetition of the first holiday's orders. Supplies of most nuts in sight are not heavy but are sufficient. California walnuts have sold as well if not better than other nuts. Foreign stocks in many instances are not up to their usual standard, concentrating the attention to a few lines. There is a firm trade in almonds of all types with first hand distributors firmer in their position than jobbers. Brazil nuts are moving well for the season and when compared to other offerings. Pecans are scarce and high.

Candles—With large variety of sizes, shapes and colors in Christmas candles available this year there would appear to be no reason why the average grocer should not do a nice volume of profitable business if he will display the line. The use of a large candle in the front window of the home on Christmas Eve to light the Christ child on His way is growing. This year there are available large candles fashioned specially for this usage. A chance for many a grocer to create some added sales and with them profits also by featuring this type.

Brooms—Following advances on broom prices last month in which the aviation ranged from 50c@\$1 per dozen, a further increase of 50c has become effective. Broom prices bid fair to remain high for some time. The broom corn crop was small this year while the prices of most accessories in broom production have also advanced in marked degree during the past three months.

Syrup and Molasses—The demand for the finer grades of molasses goes right along and is at least as much as it ought to be for the season. Prices show no change, but are firm. Sugar syrup is in quiet demand, with fairly steady prices. No change for the week. Compound syrup is fairly active. Prices practically unchanged.

Beans and Peas—The market for all varieties of dried beans is quiet, but not weak. In fact, practically all varieties of beans are extremely firm on account of scarcity. Prices are tending upward. Green and Scotch

peas are unchanged, with also an upward tendency.

Cheese—The market is firm at prices ranging about the same as a week ago. Stocks in storage are about the same as last year and the make at the present time is reported to be considerably short of a year ago. The consumptive demand is only fair and we do not look for much change from the present basis of quotations in the future.

Provisions—Everything in the smoked meat line is steady, with a light consumptive demand and with average price about the same as last week on the different cuts. Pure lard is firm at about ½c higher than a week ago. Lard substitutes are steady at prices ranging about the same. Dried beef, barreled pork and canned meats are all at normal sale prices ranging about the same as last week.

Salt Fish—The market for mackerel has eased off a little during the past week, due to the extreme quietness of the demand. Buyers are still working on the stocks which they took in several weeks ago. This has caused some dullness and it is beginning to affect prices. There has been no radical decline, but prices are undoubtedly somewhat easier than they were a few weeks ago.

Shift in Ownership of Hardware Stock.

Boyer City, Dec. 2.—Another change in the business community will take place about Jan. 1. Wm. P. Vought, who has been with the Boyer City Hardware Co. for many years, together with L. W. Siegal, of the Charcoal Iron Co., of this place, will take over the business of the Hardware Co. Both men are well and very favorably known in the town. Mr. Vought, besides being a good business man, is an ardent base ball fan and has been the moving factor in keeping our streams stocked with trout ever since he has been here. He is Vice-President of the Chamber of Commerce and has been on its board of directors since its organization. He is one of our most progressive and wide awake citizens. Mr. Siegal came here as bookkeeper for the Iron Co. and during and since the war has been local manager of the plant. He is Secretary of the local Rotary Club and is a man of sterling qualities. We expect that this team will make the hardware company still more a dominant factor in our business community.

Boyer City, through its two most prominent church, has been putting on a campaign for law enforcement that will make its influence felt for a generation. Under the leadership of two popular and forceful evangelists the Methodist congregation has been holding a series of special meetings. The results, both in deeper feeling of responsibility of the members and an awakening of those not connected with the church, have been very gratifying to the Christian body of the town. It is greatly to be regretted that the various detached companies of Christian people do not get together in a body in this form of attack on the enemy of righteousness, instead of each making a separate campaign. The Devil shows better generalship. He keeps his cohorts together and his ranks closed up.

Some one has been putting a dose of pep in our local paper. The management is to be complimented on the improved appearance, as well as the increased quantity and quality of the local and county news. A paper that gives its readers something to look for and talk about never needs to offer prizes for increasing circulation.

Don't forget about the skis and toboggans. Maxy.

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 4.—On this day was held the first meeting of creditors in the matter of Otto Frisbee, Bankrupt No. 2182. The bankrupt was present in person and by attorney, Amos Paley. The bankrupt was sworn and examined without a reporter. No claims were proved and allowed. No creditors were present. The case is a no-asset one, therefore it has been closed and returned to the district court. The first meeting was adjourned, no date.

On this day also was held the final meeting of creditors in the matter of E. J. Carroll, Bankrupt No. 2112. The bankrupt was not present or represented. The trustee was present in person. The trustee's final report and account was approved and allowed. Certain of the balance of the assets were sold. The balance of the accounts receivable were sold at auction. The bills of the attorney for the receiver, trustee and petitioning creditors were passed upon and allowed. An order was made for distribution and for the payment of a supplemental first and a final dividend to creditors. 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 first meeting of creditors in the matter of Charles Gabriel, Bankrupt No. 2181. The bankrupt was present in person and by attorneys, Hawley, Eldred & Gemuend. No creditors appeared in person or by attorney. Claims were allowed against the estate of the bankrupt. Frank V. Blakely was elected trustee and the amount of his bond fixed by the referee at the sum of \$200. The inventory and appraisal was filed. The bankrupt was then sworn and examined by the referee without a reporter. The first meeting was then adjourned, no date.

On this day also was held the first meeting of creditors in the matter of Gray Iron Foundry & Furnace Co., Bankrupt No. 2164. The bankrupt was present by Edward Meyer, its president and Jennie Benton, its treasurer, as well as by Edward C. Farmer, attorney. Stephen H. Clink was present for creditors. Several claims were allowed against the estate of the bankrupt. George H. Cross was elected trustee and the amount of his bond fixed by the referee at the sum of \$5,000. The first meeting was then adjourned to Dec. 18.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Lorraine Motors Corporation, Bankrupt No. 2193. The matter has been referred to Benn M. Corwin as referee in bankruptcy, who has also been appointed receiver. A custodian has been appointed and has the assets of the bankrupt in custody. The bankrupt is a corporation located at Beverly, and operated an automobile plant turning out the machine bearing the name of Lorraine. The schedules of the bankrupt list assets in the sum of \$91,038.51 and liabilities in the sum of \$82,322.80. The first meeting of creditors has been called for Dec. 21. A list of the creditors of the bankrupt is as follows:

United States of America (excise tax)	\$ 587.20
Wyoming Township (taxes)	1,047.79
Peter Boersma, Beverly (preferred labor)	300.00
Peter Dwarhuys, Grand Rapids (preferred labor)	107.50
Kent State Bank, Grand Rapids (first mortgage)	26,840.41
Kent State Bank, Grand Rapids (second mortgage)	22,094.42
H. J. Dornbos, Grand Haven, (third mortgage)	11,637.84
Wolverine Pattern & Model Works, Grand Rapids	102.44
Breen & Halladay Fuel Co., Grand Rapids	33.00
J. J. Bolt & Son, Grand Haven	200.00
Camera Shop, Grand Rapids	69.97
F. G. Dewey, Detroit	200.00
Himes Coal Co., Grand Rapids	100.00
Michigan Mutual Liability Co., Detroit	58.88
O. K. Mfg. Co., Dayton	73.00
Perfex Radiator Co., Racine	468.00
Reed-Tandler Co., Grand Rapids	437.46
Standard Wheel Co., Terre Haute	1,000.00
Standard Parts Co., Cleveland	626.99
Steel Clad Auto Bow Co., Holland	123.75
Transcontinental Freight Co., New York	269.70
U. S. Guage Co., New York	98.37
Wolverine Pattern & Model Works, Grand Rapids	90.85
Acem Universal Joint Co., Kalamazoo	11.00
Alden & Judson, Grand Rapids	8.85
Acme Cement & Plaster Co., Grand Rapids	9.00
B. & W. Mfg. Co., Chicago	19.00
Bay State Pump Co., Boston	10.00
Beckwith-Chandler Co., Newark	128.50
Bixby Office Supply Co., Grand Rapids	12.80
William Brummeler & Son, Grand Rapids	15.98
Central Michigan Paper Co., Grand Rapids	51.60
Central City Book Bindery, Lansing	3.00
Chilton Co., Philadelphia	90.12
Clayton & Lambert Co., Chicago	3.29
City of Jackson, Jackson	51.89
Cortecorp Co., Cleveland	104.75
D'Arcy Spring Co., Kalamazoo	730.25
Detroit Vixen Co., Detroit	11.58
Leo H. Dyer, Bridgeport, Conn.	48.00

Douglas & Lamason, Detroit	11.75
Daily News, Grand Rapids	17.25
P. E. Englehardt & Co., Detroit	23.03
C. C. Edgerton, Grand Rapids	6.85
Eggleston Pattern Shop	48.36
Flint Motor Axle Co., Flint	20.02
Foster, Stevens & Co., Grand R.	23.38
Enameling Wks., Grand Rapids	6.00
Herald, Grand Rapids	37.99
Press, Grand Rapids	67.76
G. R. Wood Finishing Co., Grand Rapids	4.35
Greenville Fair Association, Greenville	8.00
Grant Lees Gear Co., Cleveland	26.40
Gray-Hawley Mfg. Co., Detroit	72.50
Goes Litho. Co., Chicago	165.00
Heystek-Canfield Co., Grand R.	4.52
Hayes-Jonia Co., Grand Rapids	104.04
R. K. Jardine Lumber Co., Grand Rapids	359.74
Jackson City Patriot, Jackson	3.08
News, Jackson	1.05
C. E. Killmer, Jackson	309.19
Robert Lake Co., Grand Rapids	.75
Lepard & Gray (address unkn.)	34.75
C. J. Litscher Electric Co., Grand Rapids	23.48
List Brass Foundry Co., (address unknown)	2.40
Michigan Boiler & Iron Co., Grand Rapids	8.75
Michigan Tire & Accessory Co., Grand Rapids	6.10
Mills-Broderick Co., Grand Rap.	22.00
Murphy Varnish Co., Chicago	20.43
George A. Nichols, Grand Rapids	3.74
North American Motor Co., Potstown, Pa.	17.10
Pioneer Foundry Co., Jackson	8.84
Perfection Engine Co., Milwaukee	90.40
Perfex Radiator Co., Racine	348.44
Perfection Heater Co., (address unknown)	17.50
Sentinel Co., Milwaukee	8.40
H. Sherer Co., Detroit	1,156.00
Stonehouse Carting Co., Grand Rapids	19.00
Tisch-Hine Co., Grand Rapids	17.00
United Auto Ins. Agency Co., Grand Rapids	218.30
United Electric Service Co., Grand Rapids	18.89
Underwood Typewriter Co., Grand Rapids	3.00
V. C. Plating Co., Grand Rapids	12.25
E. R. Wagner Mfg. Co., Milwaukee	1.82
G. Warrell, Grand Rapids	1.00
C. A. Wilby Co., New York	61.20
Winter & Stryker, Grand Rapids	299.21
Simon Osse, Grand Rapids	5.10
Michigan Mutual Liability Co., Grand Rapids	5.00
United Motors Co., Grand Rapids	43.83
J. J. Bolt & Sons, Grand Haven	427.00
Peter Boersma, Beverly	497.00

The following are creditors by virtue of having their notes for stock in the bankrupt corporation, which were by such corporation endorsed and the notes now are held by the Byron Center State Bank, Byron Center:

Joseph Gettzer, Moline	\$1,500.00
Fred Averill, Moline	750.00
Charlotte E. Averill, Dorr	1,750.00
A. C. Vanden Heulen, Kalamazoo	200.00
Albert Gettzer, Moline	812.50
Edward Gettzer, Moline	812.50
Charles Bisbee, Moline	750.00
Esther H. Bisby, Moline	750.00
A. I. Kridles, Byron Center	750.00
M. J. Heindeck, Alpine	1,500.00
Jesse Pickett, Dutton	150.00

Dec. 5. On this day was held the special meeting of creditors in the matter of Producers Fuel Co., Bankrupt No. 2148. The bankrupt's officers were not present or represented. The trustee was present in person. Various creditors present in person. The furniture, fixtures and equipment of offices number 1, 2 and 3 were sold to Walter E. Miles, for \$565. The yard equipment of the North End yard was sold to Walter E. Miles for \$125. The offer of B. A. Vrieling, of \$30 for the fixtures and furniture of the East End yard was rejected. The seven automobile trucks were sold to A. B. Knowlson Co. for \$3,800. The trustee was directed to secure an accounting from the Morris Plan Industrial Bank on the accounts receivable that were pledged to it by the bankrupt. Additional claims were allowed against the estate of the bankrupt. The special meeting was then adjourned no date.

Dec. 6. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of William Van Beek, Bankrupt No. 2194. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and is a carpenter and contractor. The schedules of the bankrupt list assets in the sum of \$100, all of which are claimed as exempt to the bankrupt, and liabilities of \$919.25. The date of first meeting has not been set from the fact that there are no assets in the estate which are not claimed as exempt. Upon receipt of necessary funds the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:	
Winegar Furniture Co., Grand Rapids	\$122.65
Jurries Furniture Co., Grand Rap.	98.50
Singer Sewing Machine Co., G. R.	47.00
Roedeman Bicycle Co., Grand R.	6.50
G. R. Lumber Co., Grand Rapids	173.35
Cornelius Housa, Grand Rapids	130.00
Century Fuel Co., Grand Rapids	21.75
Mollema Fuel Co., Grand Rapids	6.75
Oakdale Fuel Co., Grand Rapids	15.00
Albert Hutzen, Grand Rapids	10.00

Mrs. Korfler, Grand Rapids	116.00
Martin Van Beek, Grand Rapids	21.00
Dr. W. L. Dixon, Grand Rapids	30.00
Dr. Freyling, Grand Rapids	12.00
Dr. Hunderman, Grand Rapids	21.00
Oom Hardware Co., Grand Rapids	35.00
F. Diepstra & Son, Grand Rapids	11.75
Hamstra Hardware Co., Grand R.	15.00
John Engelhard, Grand Rapids	25.00
Kilkman Furn. Co., Grand Rapids	10.00

Dec. 8. On this day was held the first meeting of creditors in the matter of Midwest Company, Bankrupt No. 2167. The bankrupt was present by Cecil Geer, one of the officers of the bankrupt corporation. Many claims were proved and allowed against the estate of the said bankrupt. Frank V. Blakely was elected trustee and the amount of his bond placed by the referee at \$10,000. The first meeting of creditors was then adjourned until Dec. 20.

On this day also was made an order to show cause in the matter of Hugh Silverthorn, Bankrupt No. 2154. An offer has been received of \$400 for all of the assets of the estate, including the accounts receivable. A meeting will be held at the office of the referee, at Grand Rapids, at 2 p. m., Dec. 21. The assets consist of stock, parts, equipment, etc., for the conduct of a garage, located at Greenville. All interested should be present at the time and place noted.

Dec. 9. On this day was held the first meeting of creditors in the matter of Tony Bielskas, Bankrupt No. 2178. The bankrupt was present in person. No others were present or represented. No claims were proved against the estate. The bankrupt was sworn and examined by the referee without a reporter. The bankrupt was directed to pay the filing fee on or before three months from this date, he having filed his schedules with an affidavit attached setting forth his inability to pay the statutory fee for filing schedules. The first meeting was then adjourned without date. This being a no-asset case the same will be closed and returned as soon as the bankrupt pays into court the filing fee above mentioned.

On this day also was held the sale in the matter of Liberty Candy Co., Bankrupt No. 2179. The bankrupt was present by Mr. Sloomaker and by Dilley, Souter & Dilley, attorneys. Several creditors were present in person. Bidders were present. The original offer of \$750 was considered and raised several times, the property finally being struck off to Joseph Renihan at \$1,100. An order was made confirming such offer. The special meeting was then adjourned without date.

On this day was also held the first meeting of creditors in the matter of Benjamin E. Payrell, Bankrupt No. 2186.

The bankrupt was present in person and by attorney, Eugene B. Houseman. J. T. & T. F. McAllister were present for creditors. Claims were proved and allowed against the estate of the bankrupt. The bankrupt was sworn and examined by Mr. McAllister. Frank B. Blakely was elected trustee of the estate and the amount of his bond placed at \$500. The appraisal taken by the receiver was adopted and confirmed. The first meeting was then adjourned without date.

On this day also was held the special meeting and sale of assets in the matter of Peninsular Brass Co., Bankrupt No. 2169. The bankrupt was not present or represented. Trustee present in person. Bidders were present. The property was sold to Margaret Shaw for \$425. The items not on the inventory were sold to J. R. Gillard for \$1. Claims were allowed against the estate. An order was made for the payment of administration expenses and preferred claims, there being no funds for general dividends to creditors. The special meeting was then adjourned without date. The case will now be closed and returned as soon as the funds on hand are distributed.

Dec. 9. On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of J. S. Tyler, Bankrupt No. 2195. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The occupation of the bankrupt is not stated in his schedules. The schedules list assets in the sum of \$300, of which \$250 is claimed as exempt to the bankrupt, and liabilities in the sum of \$1,000. From the fact that the assets are either claimed as exempt or worthless, the court has written for funds for the first meeting, upon receipt of which the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Michigan Trust Co., trustee of the Farmers & Merchants Bank, Grand Rapids	\$1,000.00
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In the matter of Henry B. Hudson, Bankrupt No. 2188, the funds for the first meeting of creditors have been received and the first meeting of creditors will be held at the office of the referee on Dec. 21.

Dangerous Suggestion.

Boy—Father, do you know that every winter an animal puts on a new fur coat?

Father—Hush! Not so loud! Your mother's in the next room.

DID YOU SEE OUR CIRCULAR Regarding Our Big Net Cash Ten Day Sale of Quantities of Staple Dry Goods Below Mill Prices?

One will be sent upon request and after a careful reading, we are sure you will immediately visit us or give your order to our salesman, telegraph or telephone us, or write us by mail.

ONE MERCHANT SAID

After buying several Thousand Dollars Worth of merchandise that we certainly had low enough prices on such fine merchandise and LOWER THAN HE HAD SEEN OR HEARD OF FOR SOME TIME.

REMEMBER

This sale continues all during December until we have sold at least half of our \$500,000 stock of staple dry goods and notions.

AGAIN WE CAUTION YOU

To read our circular carefully. You cannot afford to fail to realize the low price of and buy any and every item on the circular.

GRAND RAPIDS DRY GOODS CO.

Wholesale Only.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 11—The Ericson Grocery Co., which conducts a grocery and meat market on Spruce street, has purchased the Moher Meat & Provision Co.'s cold storage plant and slaughter house and, after remodeling the place, will equip it to do a general packing house business. Charles Nelson, who has had previous experience in the packing line, will be in charge of the new operations.

The severe snow storm of last week tied up the country roads for a few days. The Dixie highway between Pickford and the Soo had to be abandoned for a while and many cars were obliged to return to Pickford, not being able to get through.

The passengers of the launch Mopic the popular river craft operating between the Soo and Oak Ridge Park, had a narrow escape in the storm last Wednesday. The boat struck an ice cake and sank a few minutes later, while the occupants clung to the ice for more than three hours in a blinding snow storm until their cries for help were heard by the coast guards. The party were Mr. and Mrs. Guy McIntyre and their two year old nephew. They were brought to the Soo and Mrs. McIntyre was placed in the city hospital, as her feet had been badly frozen. Mrs. McIntyre left the hospital on Friday, and Mr. McIntyre and the boy went through the trouble without any ill effects.

J. A. McDonald, age 72, one of the Soo's pioneer residents, died last Thursday at his home, 727 Maple street, following an illness of but a few minutes, which was due to heart trouble. Mr. McDonald was a contractor and many of the Soo's prominent buildings, including the city hall, court house and Loretto academy, were erected under his supervision. Mr. McDonald is survived by his wife, one son and three daughters, who have the sympathy of the community.

"Winter wouldn't be so bad if it wasn't for the cold weather."

The last boat of the Pittsburgh Steamship Co. passed through last week and this is practically the end of navigation for the year. It has been considered a very successful year for the Pittsburgh Steamship Co., as there were no severe labor troubles, and very few accidents.

"Clemenceau eats so many eggs, chickens will be glad when he goes home."

The New Method laundry, recently opened for business, promises to be one of our latest successful enterprises. With its up-to-date machinery and capable manager, W. R. Robertson, it should develop into one of the city's largest enterprises.

It was somewhat unfortunate for the hotelkeeper at Hulbert who was fined for serving oleo for butter, as the law does not prohibit the hotels from using or serving it, providing they put up the regular card in the dining room which states that oleo is being served.

Mr. McRae, proprietor of the Sterlingville store, at Sterlingville, was a business visitor here last week.

"So live that you think all people better than you know they are."

The Goodwillie plant, at Manistique, finished up its orders last week and will be moved to its new location. The boilers and engines will remain in the plant and it is hoped that some other industry will take over the works, so as to give employment to those who have been thrown out of work by its closing. The Goodwillie plant came to Manistique about fifteen years ago when it purchased the Western Factory Co.'s planing mill and, after remodeling the place, gave work to a large force of men and boys. They will be greatly missed by the merchants and others who have been helped by the enterprise.

Fred C. Blank, a life-long resident of the Soo, was given a farewell reception last Friday evening by about 150 of his K. P. brothers. Mr. Blank

is leaving this week for Los Angeles, Cal., where he will make his home in the future.

Miss Delia Logan, who for many years was book-keeper at the Cornwell Co. here, has been made manager of the Hewitt Grain & Provision Co.'s branch at Manistique. Miss Logan has had years of business training and her knowledge of business should be a real asset to the company which she represents.

The new high school building at Pickford will be dedicated on Dec. 14. Judge Fead will be the principal speaker of the occasion. Pickford now possesses one of the finest high schools in the country which they may justly be proud of.

"It would be great to know just who are sending us Xmas cards."

William G. Tapert.

Thirteenth Annual Re-union of Veteran Traveling Men.

Detroit, Dec. 12—The thirteenth annual re-union of the Veteran Traveling Men's Association will be held at the Hotel Tuller on Thursday, Dec. 28.

The committee of hustling veterans who put their shoulders to the wheel to make successful affairs of their annual re-unions has this year been augmented by the addition of a few veterans of to-morrow—the younger members of the fraternity who have joined in the spirit of the occasion and promise to put over one of the biggest and best get-togethers ever held by the association.

The inclusion of the word veteran in the title of the association is more or less misleading, inasmuch as it often creates an impression that the organization consists of men—well, men who are in the decline of life or words to that effect. A visit to one of their happy and spirited re-unions will promptly put into the discard any such idle thought. Some of the boys were born back in the sixties and occasionally a birth certificate might be produced showing a date made out in the fifties, but old—not a bit of it. The only are exhibited by these past and present knights of the grip is that born of long experience. The exuberance of these experiences often clog the regular order of parliamentary procedure at the afternoon business meetings, which in the light of the contrast between past and present transportation, changed selling and business methods, hotel and numerous other altered conditions, are truly interesting. Even the newspaper reporter, in spite of the long list of assignments issued by his city editor, lingers to listen until necessity causes a spirited dash to cover the remainder of the town meetings.

This year will find a more generous sprinkling of the younger salesmen at the re-union as a result of the activity of Frederick Stockwell, of Edson, Moore & Co., and Secretary Bush, who have prepared a generous program to follow the bountiful dinner which will be served to the members, their guests and families at 6:30 p. m.

The original invitations announced the date of the thirteenth annual re-union as December 20, but owing to a conflict of dates that would prevent the appearance of two prominent speakers, it was decided that for the best interests of all and especially the convenience of the traveling men, Thursday, Dec. 28, be the date selected.

Traveling men in all diversified lines of business are cordially invited and are requested to pass on the invitation to all traveling men who might possibly have been overlooked in the mailing list prepared by the secretary. Many prominent business men, former traveling men, have signified their intention of attending the meeting.

The meeting will be called at 2:30 p. m. by the president, following which the election of officers will be held and necessary business transacted.

Tickets for the banquet are \$2 for the men and \$1.50 for the women. The affair will be informal. Two dollars

covers the life membership dues. Banquet reservations should be made at once with E. F. Bush, 38 Pilgrim avenue, Detroit. Following are the 1922 officers of the Association:

President—Geo. H. O'Rourke, Flint.
First Vice-President—Jeff. Thurber, Detroit.

Second Vice-President—M. M. Smith, Mt. Clemens.

Third Vice-President—E. A. Carpenter, Ypsilanti.

Fourth Vice-President—R. R. Poiuter, Dearborn.

Fifth Vice-President—Manly Jones, Grand Rapids.

Veterans' Creed.

We are bound by no party.

No sect confined.

The world is our home.

Our brethren mankind.

Resolved to do good.

To deal fair and just to all.

And exalt the right.

Though every ism fall.

James M. Golding.

The Sense of a Sheep.

Written for the Tradesman.

A farm was cut in two by the railroad, as is often the case. A lane led from the highway to the railroad, and opposite the end of the lane a gate opened into a field. The farmer wanted to change his flock of sheep to another place. Not anticipating any train at that hour he opened the gate, the sheep strung out into a line and began to cross the track. Just then a train came in sight. The farmer and his helpers undertook to divide the line and drive the sheep back into the field. Impossible; against nature; they would follow their leader across the track. Even after the train struck the line of sheep the remainder kept plunging at the train—under the cars;

against the wheels—until the train had passed.

The scene was "all wool" and more than "a yard wide" not to mention other details. When the train reached the next station, about three miles away, the conductor reported the occurrence to the station agent and he sent a butcher to salvage what he could of pelts and meat. The count showed thirty-one dead sheep.

There are a lot of people driving autos in these days who exhibit less sense than those sheep. They do the very same things which they know have resulted in death to others. They attempt what they must know will result in serious wreck to the car they are driving if just one out of a hundred possible contingencies arise.

Wonder if tombstones erected along the highway at every place where a fatal accident has occurred would have any deterrent effect?

If only the reckless driver who courts death and disaster suffered in consequence it would not be so bad; but more often the innocent are victims. A careful driver can guard against physical conditions and ordinary contingencies of travel and traffic, but no one has any safeguard—any warning—against the speed maniac.

More stringent laws, more effectual regulations, more drastic punishment of violators will come only when the people's protests and demands are urgent enough. E. E. Whitney.

You cannot expect people to buy your wares unless they are shown why they should buy them.

Merry Christmas



This little ad carries a
wealth of good wishes
for increased prosperity



Howe, Snow & Bertles

(Incorporated)

INVESTMENT SECURITIES

Grand Rapids

New York

Detroit

TWO GHASTLY FAILURES.

Last week Grand Rapids staged an apple and potato show which was remarkable for the scope and variety of the exhibits. In point of quantity and quality the exhibits exceeded anything ever before shown in Michigan. Unfortunately, the persons in charge of the show had no conception of displaying the exhibits as they should have been displayed, so that the general aspect of the exhibition was crude and amateurish. The employment of a very little artistic ability and a small expenditure of money in embellishments would have relieved the show from its plainness and commonplace appearance and made it a delight to the eye.

Another unfortunate feature was the absence of a publicity campaign which would have given the exhibition the attendance it deserved. The growers who came long distances at heavy expense to exhibit their product complained bitterly of the small number who darkened the doors of the exhibit hall, due to lack of ordinary business sagacity in exploiting the show as it should have been.

This week another tragedy is being enacted in Grand Rapids under the auspices of the National Association of Retail Grocers. A food show is being held at the Coliseum a few days before Christmas, when everyone is busily engaged in selecting presents, making presents and preparing for the annual feast day. As a result of this utter lack of foresight on the part of the bureau created by the organization to conduct alleged food shows and also because of the lack of proper publicity the show is being so scantily attended that the exhibitors are disgusted and disheartened. Some of them feel they have been con game to such an extent that they are through with food shows and grocers' organizations forever.

The decorations are beautifully arranged and the booths are attractively grouped, but the meager attendance serves to give the affair a ghastly appearance.

The National Association of Retail Grocers may be able to do some things quite well, but when it comes to conducting a food show, it is a dismal failure, judged by the deplorable results in evidence at Grand Rapids this week.

The Grand Rapids Retail Grocers' Association conducted many food shows in the past. They were not so beautifully staged as the 1922 exhibition, but they were largely attended and did much to bring the organization into prominence.

RESULT OF CHAIN STORES.

Extension of the system of chain stores is giving rise to new problems. At the outset such stores were rather favored by manufacturers because they afforded convenient outlets for rather large quantities of goods. A clash with jobbers as to the prices or discounts to be allowed might have led to an interesting situation had not the courts decided, at the instance of the Federal Trade Commission, that no discrimination was allowable where similar quantities of merchandise were bought. The package goods depart-

ments of grocery stores were, and still are, ones that have had to bear the brunt of a good deal of the chain competition. Such stores obtain their supplies from the wholesalers, who, in turn, get a discount from the manufacturers. The chain stores receive the goods minus the same discount and can, other things being equal, either undersell the retail grocer or make a larger profit on what they sell. From the manufacturer's standpoint it would seem, on the face of things, that it did not make any difference whether he sold to wholesalers or chain stores, inasmuch as each paid the same price. But here another element enters. If owners of chain stores take any considerable percentage of the manufacturer's output, they are apt to get autocratic. If some unreasonable demand on their part is not conceded they can refuse to handle a manufacturer's goods and so put a large-sized dent into the sales of them, or they can get out a similar article and cut into sales in that way. It is not prudent for a manufacturer to be at the mercy of a few large customers. The realization of this is impressing itself, but how to overcome it is not yet apparent.

TOO MANY KINDS OF SHOES.

Somebody with a genius for figures who had a lead pencil handy one day made a calculation on the number of styles of shoes gotten out in this country in the course of a year. He discovered tens of thousands of sorts. In numerous instances one kind differed from another in only trivial particulars. Very likely, in nine cases out of ten, one pair would have answered as well as another in being shapely as well as serviceable. Individual whim determined whether one or the other was bought. If the story stopped here it would have no point. But back of it is something important, so much so, in fact, that Mr. Butman, Chief of the Boot and Shoe Division of the Bureau of Foreign and Domestic Commerce, feels it incumbent on him to call attention to it. He ascribes many of the bankruptcies among shoe retailers to this very variety of style. The retailer, too ready to satisfy the unusual customer and determined not to be outdone by his competitor, buys without discrimination. This results in accumulations of end sizes and discontinued styles which remain on the shelves as "stickers." It has been suggested by a shoe manufacturer that, at the close of business on Dec. 31, shoe retailers throughout the country indicate on one sheet the total quantity of each size and width of all the women's shoes in stock. These size sheets could be consolidated, and the shoe trade would have at a glance definite information on end sizes. If, then, this consolidated sheet could be compared with an ideal range of size to be drawn up by the National Shoe Retailers' Association, a measure could be had of the seriousness of the end-size problem at present. Once the facts were shown, the remedy would be within reach.

Builders are always optimists because of faith in their plans, themselves and the future.

YOUR CHILDREN'S SCHOOL.

Not a little has been said lately of the traffic dangers with which children of this generation are beset in going to and from school. There is no doubt that the situation is grave. But the risks that they are compelled to run after they arrive at school are often quite as serious and much more constant than those encountered on the way. Since school attendance is not a matter of choice but one of strict requirement, there would seem to be no educational problem more fundamental or immediately pressing than that of insuring safety for the students.

There is little that is inherently hazardous in school buildings; as in every other occupancy, the overwhelming proportion of school fires can be ascribed either to ignorance or thoughtlessness, for of the six leading causes three are definitely and strictly preventable. How long, for instance, will builders of school houses continue to ignore the necessity for safe chimney construction? That they have not given proper attention to the serious results that usually follow where flues are defective is clearly evident from the tabulation of losses.

In the last few years, the Russell Sage Foundation has taken a special interest in the subject of safeguarding the lives of school children. In a pamphlet issued in 1912, attention was directed to the significant fact that thirty-one states were totally without laws regulating school construction, protection and administration, from a fire prevention and safety standpoint. It may be that regulatory laws have been written into the statutes of some of these states since that date, but it is to be feared, not into all. Must each state, then have its own "Collinwood" before it will act?

Few official bodies seem to possess the gift of forthright and succinct statement in a more pronounced degree than does the Wisconsin Industrial Commission, and seldom has the Commission used sixty-nine words more effectively than when, not long ago, it said:

There are only two classes of buildings where attendance is involuntary—schools and jails. If the house or flat in which you live is a fire-trap, you are at liberty to move out. If you believe that a certain hotel or theater is unsafe, you need not patronize it. But if your school is in daily danger of becoming a fiery furnace—the law compels your children to attend, just the same.

In addressing its appeal to the business man the Tradesman does so, not because it is insensible of the earnest endeavors of the Nation's educators to improve the safety of schools, but because it is the business men who usually control the community purse-strings, without a loosening of which little can be done to improve construction.

HOLIDAY BUYING HEAVY.

Holiday buying is going on at a pace which fully meets the rather large expectations entertained of it. While the appeal hereabout was more to articles of luxury than of necessity, the buying was, by no means, confined to the former. In other portions of

the country the reports indicate a lot of miscellaneous purchasing covering a large variety of articles of wear and other merchandise. Buyers from out of town have been more numerous than is usual at this time of year and, while some of them are after goods for Christmas and post-holiday sales, a pretty large number is engaged in getting stocks for filling in purposes, initial purchases having been too limited. Conditions of stock in this Federal Reserve Bank district are a fair reflex to what they are elsewhere in the country. Last month the ratio of the amount of stock held by the department stores to the amount of sales was about $3\frac{1}{2}$ to 1, while the usual ratio is nearer to 4 to 1, or \$4 of stock to every dollar of monthly sales. Current business in nearly every section of the country seems to warrant making up the deficiencies in stock. It also manifests itself in the collections, which are in better shape than they have been for some time. That the borrowings on commercial paper are no larger than they are is explained by the fact that merchants have had enough margin on reserve to enable them to do their piecemeal buying without a resort to loans.

EVILS OF BELATED BUYING.

In the primary markets there is, in general, a seasonal dullness except for a few kinds of goods, provision for which must be made many months in advance. As to the latter, recent experience has shown that it does not pay any one to delay placing orders sufficiently far in advance to enable manufacturers to proceed in an orderly and economical manner. This is a point that was stressed at a recent meeting of Chicago dry goods jobbers by Owen Coogan, a well-known knit goods selling agent of New York. He told them that if they withheld their orders for the first six months and then trusted to luck to have them filled thereafter it would add to the overhead of the manufacturers the cost of keeping up their mills during the first half year when they were wholly or partially unoccupied. That added overhead would have to be charged against the belated orders if the mills were to continue in business. This would make the goods cost more to the jobber, retailer and consumer. The force of the argument is beyond question. It is realized by all who deal in fabricated articles in the manufacture of which a long period intervenes between the raw material and the finished product. Despite this, however, it is not as often taken into account as it should be, and the consuming public is the sufferer in the end. This is one of the worst features of the hand-to-mouth buying which is so much in evidence. It is particularly bad when, as is the case at present, the tendency of prices is upward.

There are times when a salesman should not act without getting instructions from the boss, but there are times, too, when to wait for instructions is to lose the opportunity.

The "alibi" is failure's apology for lack of performance better efforts would have achieved.

VITAL FACTOR IN BUSINESS.

Whether or not business will enjoy a reasonable prosperity during the coming year is largely a matter of morale. Economic conditions justify such a prosperity, but its fruition hinges upon the mental attitude of the human element.

According to Webster, morale represents a state of mind with reference to confidence, courage, zeal and the like, especially of a number of persons associated in some dangerous enterprise.

We learned its significance during the kaiser's war, when commanders placed more faith in the morale of their men than in guns and equipment. It was the determining factor at the Marne, Verdun and Argonne. Morale won the war.

But morale is as vital a factor in business as in war. It still deals with a state of mind, particularly where a number of men are associated in an enterprise containing an element of financial danger. It has a tremendous bearing upon the success of retail merchandising.

What is the morale of your organization to-day? Are your salesmen skeptical as to sales possibilities? Are they indifferent, careless, apathetic, discouraged, unproductive? If so, the morale of your business force is at a low ebb and your sales will be correspondingly low. Also, the fault lies with yourself.

During the war we built up morale, because moral is something that can be built up or weakened by human effort. Commanders talked courage, confidence and zeal to their men because they recognized a certain responsibility for the state of mind of those men. What have you done to build up the morale of those associated with you in your business? If the energy of the men in your store has been allowed to lag, their ambition to die down, their alertness to become dulled, it reflects a lack of essential business acumen and zeal in yourself.

Morale hinges on environment and knowledge. The merchant who complains that the productive element of his business is below par should first make sure that his employees are working in a place of which they can be justly proud. Without that pride there can be no high quality of morale.

Do you hold store meetings where selling is taught, trade information given and ideas exchanged? Do your employees know the condition of your business, the possibilities of your trade territory—the factors upon which depend your success and theirs? Do they know the relation of overhead to sales—of turnover to profits? Have they been given a fair opportunity to realize what increased business means to them and to you? Do they know the money value of courtesy, salesmanship, loyalty and co-operation? Do they look upon you as a friend and a partner or only as a boss?

Do the men upon whom you depend for sales hear from you the reasons how business can be made better or do they hear only growls over what it has been during the past year? Is their daily business diet one of encouragement or of kicks? Are they

fitted to fight or primed to retreat?

Is your stock dingy, dirty, disorderly or inadequate? Are your prices right—your methods and policies good? Do your men criticize you, apologize for you or wholeheartedly praise you? All of these questions have a direct bearing on the morale of your business.

Analyze your store, your stock, yourself and your men. Be sure the first three are above par, then concentrate on the fourth.

Tell your men the truth about yourself, themselves and the business. Make them partners in knowledge and responsibility. Teach them to say "Our business" by saying it yourself.

When you say "I" or "my" you shut out all the rest of the world. When you say "we" and "ours" you take in all whose interests are the same as yours. Morale is not built on personal pronouns.

The general public is strongly influenced by the attitude of business men. It buys as it thinks. Make the morale of your organization what it should be and your business will be good.

KNOWLEDGE AND VISION.

Successful buying from the standpoint of the retail merchant does not hinge primarily on price. No merchandise is well bought unless it sells readily at a profit. Hundreds of merchants fail through buying the wrong goods and wrong quantities, where one fails from paying the wrong prices. The buying of the future must be tied more closely to selling.

Just at present there are three distinct types of buyers in the merchandising field. Number one makes price the prime requisite in all his purchases. He believes his sole function is to obtain merchandise at the lowest possible cost. In many cases he absolutely divorces the buying from the selling end of the business. Under certain conditions he is fairly successful. Just now, however, he has not a ghost of a chance to succeed.

Number two is a negative buyer. He devotes all his time to planning how little he can buy and still exist as a merchant. Price influences him but little and sales have only a slight bearing on his work. To him stock represents expense and not investment. His goal is mere existence—and he will probably attain it.

Number three gives price and expense the deference due them, but hinges his buying on the kind and quantity of merchandise he can legitimately expect to sell within a reasonable period. His object is to buy all the goods he can sell on a favorable turnover basis, and his buying barometer is one of sales rather than price or fear. His goal is success—present and future—and he is sure to attain it.

There is a certain dealer in Central Michigan who is known as a stickler for price. His knowledge of values, freight rates and shipping facilities is exceptional. His stock is probably bought at as low a figure as is possible under existing conditions. In spite of all this, he is facing serious financial difficulties at this time.

On this merchant's bargain counter

you can easily find twenty-five items of good grade merchandise, of which he has a surplus, and on which he is taking a heavy, unwarranted loss. While his sales volume is comparatively large, his turnover is so small we are ashamed to mention it. Last year he lost over \$4,000.

In another town in the same territory there is a progressive merchant carrying only about one-half as much stock as the one referred to. This man keeps in his want book a record not only of costs and selling prices, but also stock on hand at each purchase date and the amount ordered. His records show the wants, needs and credit status of his trade territory. No price inducement ever influences him to buy more of any kind of merchandise than his judgment, backed by accurate records, assures him he can sell within a reasonably short time. His range of goods is excellent and he turns his stock on an average of thirty times a year. His profits last year were more than the other man's losses.

Among those who do not know all the facts, that first merchant is rated

as a good buyer. The banks, however, know better.

Price has a legitimate place in the buying field. Economy is as great a virtue as ever. Both, however hold second place to knowledge and vision. Your ability as a buyer is recorded in your statement of profit and loss.

TAKING INVENTORY

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

Display Sells—Quality Repeats

There is at least one good brand of pure flavoring extracts that it PAYS to display—customers know this brand as

VAN DUZER'S
Certified Flavoring
Extracts

Van Duzer's 21 Extracts have been used daily for more than 70 years, since 1850, to be exact. Their CERTIFIED quality brings repeat sales, and in repeat sales your original profit per customer is multiplied. You will find it a good plan to supply Van Duzer's Vanilla (or other flavor) when it isn't asked for by name, as well as when it is.

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

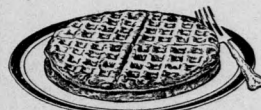
THE SIGN
For Your



OF QUALITY
Protection

Lily White

"The Flour the Best Cooks Use"

**A GOOD RECIPE FOR WAFFLES**

1½ cups Lily White Flour,
2 teaspoons baking powder,
1 tablespoon melted butter
or fat, ¼ cup of corn starch,
1 cup rich milk, 3 beaten
eggs. Sift dry ingredients
together. Beat eggs, add
milk and stir in flour. Add
butter. Cook in hot greased
irons and serve.

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.

**Endorsed by
Thousands**

For three generations Lily White Flour has been a favorite. It is actually "the flour the best cooks use." The best cooks know what Lily White will do. They know what baking triumphs can be produced with it. They have made better breads, biscuits and rolls with Lily White. They have learned by test and experience that Lily White possesses the quality. Therefore, they endorse it to others. These endorsements of Lily White mean something to you.

Why You Should Use Lily White

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Guaranteed to satisfy or your money back.

Just that. Order a sack of Lily White Flour. Try it. Use it. If you don't say it is the finest flour you ever used, return it to your grocer and he will refund your money.

VALLEY CITY MILLING COMPANY

GRAND RAPIDS, MICHIGAN

"Millers for Sixty Years"

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



Making Friends With the Little Folks. Written for the Tradesman.

The writer is firmly of the opinion that one of the secrets of the success of every shoe dealer who has built up a large trade in juvenile footwear, is the fact that he knew and loved children. It is universally agreed by close observers of little people that they are excellent judges of the character and temperament of adults. By some short-cut process of intuition they seem to know who is their friend, and who is not. And the old adage holds true for children, no less than grown-ups, that friendliness begets friendliness.

Therefore the dealer who carries stocks of juvenile footwear owes it to himself and to the business, to cultivate an interest in children. The better he understands them and the more he loves them, the better they will like him and his shoes. Much has been said and written concerning the leadership of little people; how they swing father or mother to this store or that, according as they like the atmosphere of this or that place. And, of course, the man back of the business determines the so-called atmosphere.

It is a poor merchandising policy to say, "Oh, I'm not interested in children!" If you carry children's lines you are certainly interested in seeing them move, aren't you? You didn't buy them merely because they were inexpensive or pretty. You bought them to sell at a profit; and the more speedily they sell the better you'll like it. Of course. Well, if that be true, then it is ridiculous to confess that you are not interested in little people. It is high time you were becoming interested in them.

Maybe you suppose you are not interested in them because you feel that you do not understand them. Maybe you haven't any little ones of your own; or the little ones you once had have long since outgrown their childhood, leaving you sort of stranded in a prosaic and desolate adulthood. There is always a danger—and perhaps a real temptation—to get out of touch with childhood.

And yet there are ways of keeping constantly in touch with it, too, if we are willing to pay the price. Much has been discovered and written by trained observers of children. This dependable information is in book form. You can buy good books dealing with dozens of phases of childhood where the traits and characteristics of the different periods are discussed. It might be one of the best investments you ever made to purchase and read one or two good books along this line. And you can learn a lot by observing and talking to the little people who visit your store.

Round-eyed, quick to hear and eager to touch, fairly quivering with anxiety to see everything that is to be seen, children of the early childhood period especially, are extremely easy to talk to. Oh, they may be a bit shy at the first. Most of them are. Shyness is an instinct with them. But friendliness soon overcomes this instinctive shyness; and in just a moment or two they'll be talking freely enough.

You see they just have to talk, for they are so busy absorbing the world. There are so many things to be examined, so many things to be touched and handled, and everybody they see and talk to can help them understand the great, wonderful world.

It's a fine art to be able to talk to little people, suiting one's words and methods of approach to the particular age. You can make yourself tremendously popular, if you understand how to turn the trick; and it is altogether worth while for the shoe dealer to be popular with the little ones who visit his store.

And then another good way to understand childhood is just to think back through the years to the little fellow you once were. Visualize that little boy of the long ago. Evoke him by recollection. Sit down with him, and look through his eyes upon the great world.

By combining these methods—reading, observation and recollection—one can come to a fresh understanding of childhood. And your interest and love await only your understanding of the characteristics of childhood.

Many progressive shoe dealers of the larger cities have installed play rooms for the little people. Why? First of all, because the child lives in a world of play. With him play is instinctive. Nature is prompting him to play. And his play is preparation for life.

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are a credit to the good judgment
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Michigan folks know and have been
wearing these shoes for a quarter
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shoes, don't take chances with un-
knowns kinds—sell him the best—
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High Tops

On the Floor for Immediate Delivery

414—16 in. Smoke Wolv. Kip Blucher 4 inch Cuff Munson Last Wing Tip Two Full Soles Welt.	\$6.35
451—14 inch Tan Trenchide Blucher Tip 6 inch Cuff 1/2 Double Sole Welted Shank	\$4.50
466—12 inch Smoke Wolv. Kip Blucher 4 inch Cuff 1/2 Double Sole Welted Shank	\$4.25
467—18 inch Smoke Wolv. Kip Blucher 6 inch Cuff Wing Tip Double Sole Welt	\$6.50
469—12 inch Tan Trenchide Blucher Tip 4 inch Cuff 1/2 Double Sole Welted Shank	\$4.25
477—14 inch Smoke Wolv. Kip Blucher 4 inch Cuff Wing Tip Double Sole Welt	\$5.50

Mail That Order To-day
Goods Shipped Same Day

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Now play is suggested by physical equipment, such, as teeters, diminutive merry-go-rounds, slides, doll houses with little chairs, rockers, sofas, tables, etc. You can have make-believe telephones—one at a little table here, another on the wall over there, and the two not more than ten or twelve feet apart—and that suggests a telephone conversation. Since the play of young children is often solitary a single child can amuse itself while mother shops; and of course if there are two or more, they can have a perfectly gorgeous time in the play room.

Another thing about children, which the shoe dealer should never forget is that they are naturally acquisitive. They want things given to them Scot free. Not costly things, just any pretty little trinket, like a toy balloon, a whistle, a ruler, a pencil, or even a colored picture. I know of retail shoe establishments that are always hunting for souvenirs and novelties for children. Always they are giving away something or other, never anything of great or permanent value, and always something inexpensive. But it is all the same to the children.

Some people are bothered with children because they are always asking questions. "Why?" "What's this for?" "Why do you do that?" etc. Well, they ask questions because they are endowed with curiosity. They want to know. They are just itching to find out things. Here's the shoe dealer's golden opportunity. Tell them things about shoes that will prompt questions. Get them to ask how the skins of animals is made into leather, and how this leather is cut up into pieces in the shoe factories and put together in shoes, and why some shoes are better than other shoes, and how you kept on hunting and hunting until you found the people who knew just how to make shoes that are better for little folks to wear, and all that sort of thing.

And you'll want to be just a good fellow with them. Never too busy to answer their questions. By so doing you will make yourself popular with the children of your community, and if you get in solidly with the little people, you have no difficulty in swinging this class of trade.

Cid McKay.

A Christmas Carol.

There's a song in the air!
There's a star in the sky!
There's a mother's deep prayer
And a baby's low cry;
And the star rains its fire while the
beautiful sing,
For the manger of Bethlehem cradles
a King!

There's a tumult of joy
O'er the wonderful birth.
For the Virgin's sweet boy
Is the Lord of the earth.
Aye, the star rains its fire, and the
beautiful sing,
For the manger of Bethlehem cradles
a King!

In the light of that star
Lie the ages imperaled;
And that song from afar
Has swept over the world;
Every hearth is aflame, and the
beautiful sing,
In the homes of the nations, that
Jesus is king!

We rejoice in the light,
And we echo the song
That come down through the night
From the heavenly throng.
Aye, we shout to the lovely evangel
they bring,
And we greet in his cradle our
Saviour and King!

J. G. Holland.

Get Something Different.

We all have those among our acquaintances who never seem to see or know anything new, but how soon you tire of them. There is no enthusiasm for the town when there is nothing new. The traveling men soon spot it as a dead one, and that is their comment when one enquires about it.

The best hotel that was ever built soon becomes unattractive unless there is a constant study to keep it fresh, to keep it up-to-date, to keep it new.

Women will soon get tired of any shopping district unless the stock is changed, the window displays are changed.

The most successful play that was ever put on the American stage owes its successful run to the fact that it was never allowed to go a week without a change of some kind or other.

It is perfectly amazing how much there is to change in what seems at first to be perfect, but careful watching, with every day of activity, trains the eye and the mind to take advan-

tage of situations that ultimately show where changes are not only possible but are actually necessary to success.

In no line of commercial activity is the necessity for changing greater than it is with the retail merchant who depends upon the passing public and advertising.

The best play ever written seldom interests people after they have seen it once, and you will notice they seem to be working all the time making changes, improving and brightening up the best theaters.

Railroads and steamship lines that ever become successful are constantly seeking for a means of improving their service and adding comforts for the passenger.

Too many merchants permit themselves to be content with the old condition of affairs. It is never safe, especially with those who employ advertising. It should be changed and changed very often.

A model husband is one that is perfectly safe for a woman to drive.

Not a Profiteer.

He walked up to the counter.
With a swagger and a dash,
"Give me a glass of water
And a plate of corn beef hash."

He took a bite, he looked in fright,
He gave a mighty wall,
He ripped and tore, he cursed and swore,
"I've bitten a shingle nail."

The waiter turned from the coffee urn.
He was an honest like,
"You only paid a nickel man;
You cant expect a spike."

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Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
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Warm in Winter
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Brick is Everlasting

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Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction

Introducing The Courteous Salesman



Ting-a-ling-a-ling. Your telephone rings—and at the other end of the wire is the thoughtful salesman.

Wanting to sell you something, his *methods* are thoughtful, direct, business-like.

He knows the value of your time. He is thoughtfully using the method of approach that will be most economical in effort and conversation.

Telephone conversations are comparatively brief. You know, too, that he will be efficient and direct—well posted on your needs and market conditions.

The saving in the cost of goods sold by this economical method is an important factor in the price you have to pay.

Telephone salesmen are the sort of courteous, live sales-makers that you like to do business with.

MICHIGAN STATE



TELEPHONE CO.



New Budget Offers No Prospect of Lower Taxes.

According to the new budget just submitted to Congress, expenditures for the fiscal year ended June 30, 1924, will amount in round numbers to \$3,000,000,000. This is about half a billion less than the estimate for the current fiscal year. These figures offer no hope of any immediate reduction in Federal taxes for the reason that a deficit of \$274,000,000 is in prospect at the end of next June, even after all economies by the Bureau of the Budget have been effected. On the other hand, it will be welcome news to business men generally that taxes will not have to be increased unless Congress imposes some extraordinary burden on the Treasury like the soldiers' bonus, as the deficit at the end of the current fiscal year will be wiped out a year later under the budget programme, and the year 1924 will show a small surplus.

Two conclusions are to be drawn from the latest exhibit of the Government's present and prospective financial condition: Federal taxes will remain heavy, in spite of all practicable economies, for many years to come; and there is no need of devising any taxes in addition to those now in force. The reason why Federal taxes must remain heavy becomes readily apparent when it is seen that of total expenditures of \$3,000,000,000 two-thirds are to be regarded as practically beyond administrative control. Interest on the public debt amounts to about \$1,000,000,000; expenditures for the Veterans' Bureau are nearly \$500,000,000 and for War and Navy Departments together about \$600,000,000. These disbursements on account of past wars and for preparations against possible future wars thus reach a total of over \$2,000,000,000.

The only way to effect any curtailment in these items is to make further reductions in appropriations for the army and navy. Any skimping of appropriations for disabled veterans is unthinkable, and interest on the public debt is likewise a sacred obligation. Meanwhile there is a growing belief in some parts of the country that Congress may have gone further than is prudent in cutting down appropriations for defense, and this is strong enough to make further curtailment in that direction unlikely. About the only place where any reduction can be made is in the general administrative expenditures, but the pruning here has about reached its limit, in the opinion of President Harding. If we are optimistic enough to expect that an average reduction of 5 per cent. can still be made in appropriations for expenses of Congress

and the various administrative departments and branches of the Government, this would amount to a decline of only about 1½ per cent. in total expenditures. That would not bring much relief to the taxpayer.

One great difficulty in keeping down expenditures is the growing tendency of the general public to rely on Government aid for various social and economic projects. Thus the good roads movement has managed to find its center of gravity in the United States Treasury. The provisions for so-called "flexible duties" in the new tariff act have imposed additional burdens on the Treasury; so has the Eighteenth Amendment; so has the Transportation Act of 1920, and so would the ship subsidy and the proposed scheme of Federal aid to education. Many of these are legitimate sources of extra outlay, as they bring returns that are greater than the cost. It is also a recognized tendency in modern States for expenditures to increase both intensively and extensively; that is, to increase in a given direction, as for education, and also to expand in many different directions. Some one recently stated that there is now a tax-eater in this country for every three taxpayers. That in itself means little if the so-called tax-eater is giving services that are worth his hire. The teacher, the postman, and the fireman are tax-eaters, but the taxpayers would be in sorry plight without them. It is useless to hope that public expenditures will ever drop back to their pre-war level, and even if there had been no war or if this country had kept out of the war, expenditures per capita would still be higher in 1922 than in 1912. Against this obvious social tendency the machinery of a budget system cannot prevail. The budget will work no miracles.

Low prices are driving people from the farms, says Secretary Wallace. He also states that "there is food in superabundance." These two facts may possibly have some relation to each other. If food is superabundant prices cannot be expected to advance, and if the present rural population is producing more food than the consumers need, while there is a shortage of labor in industrial districts an exodus from the farms is inevitable. The average worker on the farms, thanks to improved machinery, labor-saving devices, and more scientific methods of cultivation, is producing more than ever before. The number of laborers on the farms in 1920 was about the same as in 1900, but the output of different staple products increased from a third to a half. It may not be an exaggeration to say that

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West Leonard and Turner Avenue
Bridge Street and Mt. Vermont Avenue
Division Avenue and Franklin Street
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It is the duty of every man

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to keep his will up-to-date.

Does your will conform to your ideas to-day?

*You are invited to consult our
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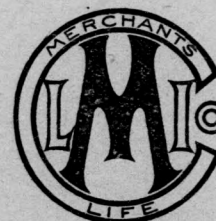
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the tractor and other improvements are actually driving workers from the farms into the cities. Moreover, the tariff policy of the country, by virtually subsidizing manufacturing, has served to intensify this condition. Farm prices have been too low in terms of other commodities, and the lot of the farmer since 1920 has been hard, but he has not been alone in this respect. Meanwhile, the rural districts are by no means falling into decay. On the contrary, the farmers home life is more comfortable to-day than ever before in the history of the country. William O. Scroggs.

Who Are the Real Tax Dodgers?

The average American taxpayer is honest in his dealings with the Government.

Government records show that only a negligible percentage of men and women whose incomes are taxable seek to deceive the Government as to their tax liability. Taxpayers as a rule do not need to be watched.

While it is true the great mass of people who pay income taxes need little policing, the Government, in fairness to the honest taxpayer, is always alert to detect tax evaders, and spares no effort to bring to justice those who deliberately ignore their tax obligations.

The American conscience is something more than a phrase when it is remembered that there are to-day about 7,000,000 American men and women who make annual returns of size is worth a small fortune to any their tax obligations, and that relatively so few of that number resort to unscrupulous devices to mislead or defraud the Government.

The overwhelming majority of American business men and women, in my judgment, observe the rule that honesty is the best policy, in all matters; and this is reflected in a very remarkable degree in the dealings which the Internal Revenue Bureau has with business of all kinds.

My duties as Commissioner of Internal Revenue have served to strengthen my faith in human nature, and I can candidly say that in the thousands of cases handled by this bureau there is ample proof that taxpayers are guided by the great principle of right and justice.

If the average citizen could have a look into the bureau affairs as I have, he would at once become convinced that the average man is guided by a sense of fairness in his transactions with the Government.

In fact, there are thousands of taxpayers who err in favor of the Government. The money paid back to taxpayers in refund of taxes wrongfully collected each year shows that the majority would rather be right than wrong. They give Uncle Sam the benefit of a possible doubt.

Thousands of cases are before the bureau in which taxpayers are entitled to deductions, but in which full taxes were paid, and the matter of deductions to be allowed was left later for the decision of the bureau.

Action of the Government in putting people on their honor in tax matters has meant millions of additional revenue which the Government might have lost.

As to the honesty of so-called "big business," including corporations of gigantic size, it is recalled that recently a prominent man, identified with one of the country's leading business enterprises, walked into the Treasury and tendered his check for close to \$1,000,000—a voluntary payment of an additional sum of tax, found by the taxpayer himself to be due to the Government.

This case is by no means exceptional. There have been scores of others in which taxpayers have paid large amounts, once they have become certain that their original return contained what the Government regarded as an honest mistake.

The audit of returns has developed many readjustments, but the proportion is smaller each year as the requirements of the law are more generally understood. The audit of the 1920 returns involved 270,000 readjustments, either by the assessment of additional tax or by the refund to the taxpayer of a portion of his tax previously paid in error. There were 150,000 additional assessments on these returns, but practically all were occasioned by genuine error in preparation of the original return, and in but comparatively few cases were instances of intentional fraud disclosed.

Income tax laws have brought a degree of stability to the ranks of small business. The small business man, has been taught the value of book-keeping. He has learned that loose accounting methods are ruinous. The income laws have compelled him to keep records showing profits and losses. It is obvious therefore that the small business man can be a great deal more honest with himself, as well as with the Government, when his ledgers show exactly how he stands in a financial sense. The introduction of better accounting methods in this element of business has produced a very wholesome effect upon the business of the country as a whole.

The fact that not far from half of these readjustments involve a refund to the taxpayer speaks well for the honesty of the taxpayer as a class, for in each of these instances the taxpayer apparently gave the Government the benefit of the doubt, with the result that he paid more tax on his income than he properly should.

The files of the Income Tax Unit contain many interesting papers show-

It is a Matter of Protection

MAKING your Will is just as much a matter of Business as buying life insurance. And just as simple.

Complications in will-making arise only where several provisions are to be made. Isn't it better then, to make a "stab at it" to-day, rather than neglect it altogether? The best thoughts of men die with them simply because no record is left stating what shall be done with their property.

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May we send you your copy? It is awaiting you.

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ing the desire of the taxpayers as a class to be correct in their dealings with the Government, and in innumerable instances, in carrying out this policy, the taxpayer has erred against himself.

In the cases where taxes have been underpaid there is plainly a wide gulf between an honest mistake and a wilful attempt to defraud. In the vast majority of cases, when errors are found by the bureau's accountants they have resulted through wrong interpretation of the law's requirements.

With those who are found merely to have made an honest mistake, the Government pursues a course of leniency. In truth, the attitude of the Government is one of helpfulness. There is no effort to hound the taxpayer or permit him to feel that he has committed a reprehensible act.

When the taxpayer has been mistaken for some reason, and still owes the Government an amount of taxes, the Government seeks to straighten out the tangle in an amicable way.

Our field forces include 2,000 revenue agents, who follow the rule of the Internal Revenue Bureau that it is not their mission to make trouble but to prevent it. In a sense, the average officer of the bureau must be an educator on income tax matters and other questions relating to the raising of the country's revenues. It is part of his training to act intelligently and politely in his dealings with taxpayers. No brow-beating is countenanced. Gross discourtesy by a revenue agent is not tolerated.

Publicity is one of our best weapons in forcing the full payment of lawful tax. There are cases in which very large sums have been paid by taxpayers rather than face trial in open court. In the settlement of such cases, which are rather few in number when the total number of those who make returns is considered, the Government's officers believe it is the part of sound business to avoid a tangle of litigation which might end, in numerous instances, with the Government the loser, by a jury disagreement.

A notable case is that of the fur dealer frauds in New York City. A combination of fur dealers were in conspiracy with certain Government agents to deceive the Government by false certifications that their taxes had been paid. The accused got away with the game for a long time, but when the scheme was given publicity and offenders were haled before the courts, a salutary lesson was taught many thousands of others—that it does not pay to deceive the Government. The worst samples of dishonesty with the Government are discovered among that class who make no returns at all, or claim their earnings are below \$5,000.

We are rounding up thousands of evaders in that group. The drive to find those who owe the Government, but who have gone along on the assumption that they would not be discovered, will net the Treasury many millions of dollars in hidden revenue this year.

For example, the man who enjoys the luxury of a \$6,000 automobile and is known in his own community to be a man of affairs, and who has neglected

to make a return showing his earnings, is the type of people we are going after, and we expect to compel such types of people to disgorge their just dues to the Government.

In a recent case, an individual reported that his income was less than \$5,000. That man, upon investigation was shown to owe the Government an income tax of about \$10,000, and he was forced to pay that sum, besides penalties the law prescribes for such wrongdoing.

Each passing year gradually reduces the number of tax evaders. The tax dodger is becoming scarce, because that kind of a person realizes evasion is poor policy. A systematic method is followed in checking up the returns of taxpayers.

Since the war nearly \$1,000,000,000 in additional taxes have been collected because of the thoroughness of the work done by the accounting forces. This huge sum represents largely payments made by taxpayers after their original return for a given year had been filed and checked over by auditors.

The large part of it represents errors in returns due entirely to bad judgment or ignorance of the revenue laws. Of course, in the more serious cases of errors for which there was not a good excuse penalties have been assessed. Even for the failure to make out a complete and accurate return, and where no intent to defraud is present, there are penalties in varying sums which can be assessed, according to the nature of the facts disclosed.

The Government has little trouble with most large business corporations. This is because such concerns have the accounting and legal talent, but when a big concern does make "big mistakes" they are usually deliberately made and dealt with accordingly. Most corporations and partnerships are of great help to the Government in collecting income taxes from the individual taxpayers. Information at the "source" is supplied to the Government in varied ways, and this enables the revenue force to determine very closely the liability of citizens.

The job of collecting more than \$3,000,000,000 in income and profits taxes and miscellaneous internal revenues last year was handled by nearly 20,000 men and women, located at Washington and the principal cities throughout the country, where Collectors of Internal Revenue have headquarters.

By the system followed now it is virtually impossible for a taxpayer to escape liability through connivance with any person or persons within the Revenue establishment. The process of checking over returns is as airtight as is humanly possible. Whenever investigation is necessary, intelligence agents and field revenue men are assigned.

Anonymous complaints frequently mark the starting point of a large number of tax investigations. Sometimes these complaints prove groundless. Sometimes the probes show up discrepancies in returns already made or reveal possible wilful attempts to withhold taxes legally due.

The accounting forces constitute an important part of the bureau's work. Most of this work is done at Washing-

ton, although it is the plan of the Government gradually to decentralize this phase of its activity and have collectors of revenue make checks of returns in certain classes of cases, thus expediting the cases, and relieving the pressure on the offices at Washington.

But the Government is just as eager to refund overpayments as it is to collect underpayments. The taxpayer is protected against himself by the same system of checks and review which guard the Government.

If the audit shows an overpayment by the taxpayer, the Government automatically issues a certificate of over-assessment to the taxpayer, without application from him, which certificate of over-assessment he can apply against existing tax liability, if any exists, or, if there is no such liability, can receive a treasury warrant for the amount.

Generally speaking, the taxpayers have prepared their returns in a satisfactory manner considering the many difficulties and pitfalls encountered. The returns during the war period, at least, were made up from the best information then available, based in many cases on poor and inadequate bookkeeping, and many adjustments were inevitable.

The Government proceeds in all cases on the theory that the taxpayer

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is honest in making his tax return, and it is only when investigation or correspondence reveals some fact that shows that the taxpayer is probably concealing something, or is making an erroneous return wilfully, that cognizance is taken that an element of fraud may exist.

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David H. Blair,
Commissioner of Internal Revenue.

Something Better in Store For Mankind.

Grandville, Dec. 12—Why we shall live again.

There is no gainsaying this fact, no matter what priests and scientists may give out, the certainty of life after death is assured.

Facts are better than all the faiths in the world. Faith without knowledge is the blindest of blind pathways along life's journey. When we come to the end of all things mortal where does faith come in to buoy the soul of man to his long home beyond this world? We might ask where a million times and receive no answer.

The spiritualistic creed is becoming enlarged and more accepted than at any time in the history of the world, and yet it is still in vapory form, unintelligible to the greater part of the human family. Nevertheless spiritism is far in advance of materialism, which has no soul, no hope no everlasting place of abode for earth's workers.

The nature of man demands another life. The power that created this world its attendant planets, its sun, moon and stars could not by any hazard have created man to come into this world to suffer, live a few short years and then go back to the oblivion of dust. Such a thought is inconceivable—in fact, thoroughly untenable—when we come to sift matters to a fine point and realize the yearning of human hearts for another and a better world than this, where we shall meet all our relatives and friends.

Without this hope life would not be worth living. With it we are buoyed up to a lively sense of our importance, and even when cast down by intense bodily suffering, we realize that there is something better beyond.

Nathan Hale, in the prime of bustling manhood, sent to the gallows as a spy, passed over to live a more satisfactory life beyond the vale. George Washington, Abraham Lincoln, U. S. Grant—all the great and good men in our history—cannot be dead, clods of the earth, their identity obscured by death. Such a fate would be unjust; such a fate would be inimicable to the plans of an all wise Creator. The veriest blade of grass, the flowers, the trees, the fields, the lakes, the floating clouds, the great lakes and billowy oceans all proclaim the existence of a ruler greater than mere man, a power that made no mistake in creating this world for the habitation of man. Within our inmost being we realize the existence of the Divine spirit. We know there is life beyond and that if a man die he shall live again.

Were this not true the world would be one vast charnel house, given over to death and decay, without purpose of creation, a chance outcrop of some diabolical force which cannot be described.

We ask why when one of our number passes on.

For a time our tears blind the sight and our great sorrow obscures the vision of that other world where the dear one has gone to be with the immortals.

Hope for the dead has been in the hearts of men ever since the sun shone

in the heavens. One of the noblest men I ever knew lost an only son at the age of fourteen. That son was the apple of his parents' eye. He was a stalwart lad, with intellectual brilliancy, marked, that father believed, for a great future. He was meditating going away to a State school, and everything had been prepared for his fitting when the great disaster fell.

A nail protruding from a board proved the messenger of death. That wound in the foot produced lockjaw, and in twenty-four hours that boy was gone. Dead, everybody said. The father and mother were bowed with grief. They never had another boy, although several girls came to the family circle. That father passed on a few years ago, at the age of 90, yet through all the long years of his life the father did not think of George as dead. It could not be. Somewhere in the all wise providence of a Supreme Being that bright youth still lived and is to-day again a blessing to the parents who so fondly loved him.

No man, when he comes to look deep down into his very soul, believes death here ends all. It would shadow our world with a cloud of darkest night, crowd out every social joy and make of us as the beasts of the field.

When the noble McKinley died by the hand of an assassin, can we believe that such was the end? His assassin also died later on. The bodies of each were consigned to mother earth. Not so the spirit, for it cannot be imagined that McKinley and his murdered were on an equality after the death of the body. The spirit of the one climbed to heights of enjoy-

ment in a better land than ours here on earth. As for the assassin, his punishment may be imagined.

The proof of the immortality of man lies all about us. We can but accept it and try and live in accordance with the divine wishes of the Creator. Some there are who profess to see spirits, to talk with them face to face, and are convinced of the verity of life after death.

One must, however, take these stories with a degree of allowance. Personal experience is the only test, and this we may not always have. We can learn for ourselves of the facts of creation, of the great overruling power which created millions of worlds, and which has not made a mistake in the creation of man. Not to live beyond this world would stamp God's creation, a failure, which we certainly are not ready to admit. Old Timer.

Christmas Bells.

I heard the bells on Christmas Day
Their old familiar carols play,
And wild and sweet
The words repeat
Of peace on earth, good will to men.

Then from each black accursed mouth
The cannon thundered in the South,
And with the sound
The carols downed
Of peace on earth, good will to men.

And in despair I bowed my head;
"There is no peace on earth," I said,
"For hate is strong
And mocks the song
Of peace on earth, good will to men!"

Then pealed the bells more loud and deep;
"God is not dead, nor does He sleep!
The wrong shall fail,
And right prevail,
With peace on earth, good will to men!"
Henry W. Longfellow.

A Christmas Dream.

I dreamed a dream one Christmas eve,
The strangest one, you may believe.
'Twas of a world divinely fair,
Beyond the blue, far off, somewhere.
There grief and tears were all unknown,
And love supreme reigned on the throne.
Ah, such a joyful, gladsome world,
Where sorrow's bolts were never hurled!
Here faces gaunt with poverty
Deride the rich in mockery.
All equal there were each to each,
The best within a pauper's reach.
No surging, crushed, downtrodden masses;
No proud, elite or clan made classes;
No seasoned joys for just a few
In this fair realm beyond the blue;
No stalking want with piteous voice;
No poor to feed. All had their choice
Of that which seemeth just and good.
All things were rightly understood,
No broken hearts or racking pain;
No avaricious, blood bought gain;
No grasping, grinding, selfish greed
That other's welfare doth not heed.
All things were perfect as the love
That ruled this spotless world above.

Were this sad world like to my dream
And love ruled all, its right supreme,
Ah, where the chance for kindly deeds?
Were there no poor to voice their needs,
Were such a state sublimely true,
Oh, where the good that we might do?
Were there no faces dewed with tears,
Where, then, the solace of the years?
If this world knew no grief, no care,
Could we our brother's burden share?
Ah, love would lose much of its worth
Were there no charity on earth!
Perhaps 'tis better as it is
Than live in realms of perfect bliss,
For out of evil cometh good
When God is rightly understood.
And since we live mid toil and care
And not in halcyon dreams somewhere
Uplift and help thy fellow man
And do the greatest good you can
To make this world like that above,
Controlled and swayed by Christly love.
Howard L. Wentworth.

In salesmanship both ends of the body are used—success depending on which end is the most active.

F. D. B.

for Christmas, 1922

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Main 656
Citizens 4212

DETROIT
Congress Building
Main 6730

THE CHRISTMAS SPIRIT.

It Includes Friendly Intercourse and Good Fellowship.

Grandville, Dec. 12—Christmas is the one great festival of the year.

It is celebrated in every land and in every clime. It is the one day in all the year when politics and religion are left out and a general good time is indulged.

We need these good days when friend and foe can sit down to the feast and make merry as if no feuds existed; as if, in fact, all mankind had come into one household for friendly intercourse and good fellowship.

Millions who never crossed the threshold of a church gather on this day and express their good fellowship by giving such gifts as will make glad the hearts of young and old; gifts which count more than words; gifts which hold a meaning deeper than all the talkfests ever held within church walls or without.

Christmas marks the birth of the Christ child in far Asiatic lands and marks the beginning of an era dedicated to peace on earth and good will to man.

The kaiser's war broke faith with that Christ and buried the world eye-deep in villainous lust for blood. No Christian standard was reared on the bloody fields of France and Belgium. What mockery to lay claim to the smiles of God in approval of that war.

The war, however, with all its losses of men and property, opened the eyes of the doubting Thomases and rekindled a feeling of desire to know more of that other world which lies just behind the veil, sight of which has not been vouchsafed mortal eye.

Had the teachings of the Christ been followed there would have been no war. The claims of an ungodly kaiser that he and God were one in this wretched crusade of butchery, lust and destruction shocked the intelligence of the age and doomed the German cause to defeat at the outset. Wars have no right to be in a Christian world save for a righteous cause, and such cause did not exist when the Germans opened their batteries on France and Belgium. Excuses and denials will not avail. Germany to-day is not the humble supplicant, but is now actively preparing for another conflict if we are to credit the French statesman who is now touring America in the interest of France.

Should another conflict come the merciful, even fatherly kindness of the Allies toward a beaten enemy, would not be repeated.

This Christmas day all should sit down to the peace table and declare for no more bloodshed in any part of the Christian world. This is a day of peace and happy reunions. Those gone before may well be assumed to sit at the table with earth friends and partake of the joys of genuine Christmas cheer.

In the depths of the pine woods, more than half a century ago, men, women and children congregated in rude public halls and tripped the light fantastic toe to the tune of the dulcimer and violin. No Christmas ever passed unnoticed in the lumber woods. There were few churches; but no matter, the joys of Christmas were not forgotten. School exhibitions were followed by Christmas trees laden with the good things of life. The whole country for miles around turned out to these "doings" and made merry until a late hour.

One of the merriest Christmas days the writer ever experienced was one in which a large class of boys and girls were driven to the scene of a dance behind a plodding yoke of oxen. There were sleighbells too, cowbells, whose jangling echoes made music through the aisles of the grand old woods.

Our school master was the driver. He had seen little of oxen, yet he acquitted himself well, unheeding the

jibes of the boys and the shouts of merry laughter from the girls. Luckily our team was a steady old couple and did not become frightened and run away, as had been the case with less sober-minded horses with horns.

Christmas to the mother who lost a son in the war may not seem so joyous as in former days, and yet when we remember the one whose birth is being celebrated, the one who brought news of immortality to our view, it is not unreasonable to suppose that those who died over there are still living in that other world, watching and waiting, sharing in a silent manner our joys and sorrows here, even as they had done when they were here on earth.

It is not supposable that one of those brave boys who crossed the brine to defend his country and fell fighting under the flag is dead. That cannot be true. If we accept the teachings of the Christ whose birth we celebrate, we know that he still lives and is destined to go on living through endless eons of time. Even though we never quite accepted all the teachings of the Holy One, we still hope, and that hope is the main-spring of our world, the one best bet for our happiness and consolation.

Christmas is a day for the little ones. Santa Claus is the true saint of the small folks, the one great mystery of childhood days. Some people deprecate the custom of keeping alive the mythical story of old Kris Kringle, his reindeer and sleighs, and yet it is the most sacred myth of all the ages, the one most delightful experience of boyhood and girlhood days. No harm can possibly come of that story of old Santa riding to the top of the roof, sliding down the chimney with his pack filled with sweetmeats and toys for good boys and girls.

Our house in the woods had no chimney, only a stove funnel six inches in diameter. Our boyish fancy was awakened to the utmost over the Santa Claus story, and we wondered how such a raunchy individual compressed himself into a body slim enough to come down the stove pipe. That he did it we never doubted since we found our stocking filled and running over where we had hung it near the stove on Christmas eve.

My brother's first pair of skates came from Santa Claus and my own presents of nuts, candy, raisins and an empty spool were more appreciated, coming as they did from the mysterious old codger, that they would Christmas day, the gladdest, merriest day of all the year. May the time never come when we fail to meet the requirements of the day in a becoming manner, never forgetting the children, since He whom we celebrate said, "suffer little children to come unto me." It is the Christmas spirit that counts. Old Timer.

Treat Store Customers As Home Guests.

If your salespeople can't smile, better close your disagreeable store for an afternoon, and take them all to see a Charlie Chaplin film.

Better start the fashion yourself, too, by smiling oftener than you do. Don't walk about your own store with a face like the Rock of Gibraltar.

Smiles are contagious. Start one going the first thing in the morning and it will soon start a dozen more.

Why shouldn't a store be genial? Why shouldn't it be jolly and hospitable and glad?

Is there any reason why you should not welcome customers in your store as cordially as you welcome guests in your home?

It is not enough that you should merely satisfy demands—you must create them.

No Near East Melting Pot.

Kalamazoo, Dec. 12—When I think how few generations are needed in our great American melting pot to join the white race into a permanent and valuable alloy, I cannot help wondering why it is that in the Near East the mixing process goes on so slowly. In fact, most of the problems in that sorely tried corner of the world are due to the persistence of racial traits and their unfading mutual antagonisms. And yet much as Turk and Greek and Arab and Jew and Armenian dislike—and when occasion presents abuse—one another, the mingling is such that they cannot get on without one another.

I have just read a report confirming that statement, illustrated by the case of the little city of Rodosto, a grain exporting town on the North shore of the Sea of Marmora. Until recently the place had a population of about 28,000 of whom 12,000 were Armenians, 6,000 or possibly 7,000 Greeks, nearly 2,000 Jews and some 6,000 Turks. Suddenly, by the Grecian debacle and the success of Kemal Pasha, the 6,000 Turks became absolute masters of the place, and the three other races, plus a scattered few from Western Europe, knew at once what to expect. Thereupon there began an hegira by which the entire Christian population, abandoning all, began moving away from the place.

Ere long, however, the triumphant Turks, whose joy had been so intense when they felt their traditional enemies in their power, began to realize something was happening to their city. They realized that with the departing Christians were going away "nearly all the merchants, shopkeepers, doctors, clerks and officials." In short, all those who had made Rodosto a thriving, busy port were departing, and within a few weeks the little city threatens to become a squalid, filthy and purposeless village of a few thousand Turks uneducated in business affairs and temperamentally incapable of municipal management.

Here is a brief picture of the spot that tells the story:

"The malodorous, deserted streets are littered with refuse and garbage. Sewage stagnates among the rough cobbles. Here and there a few Turks stand in groups as though they did not know what to do with themselves. Indeed, it is difficult to realize what will happen to them and to their town, for its prosperity has gone with its Christian population, and it is doomed to fall into complete ruin and decay."

It is quite obvious that the "Near East" is no "melting pot" like to our own America, and equally true, to my way of thinking and, I believe, the great mass of intelligent persons, that the Christian religion is the most potent factor in the material as well as the moral and spiritual progress of the whole world. Charles D. Clyde.

Quota Plan Increases Sales.

An assistant buyer in a Seattle department store has worked out a quota card for his four departments, by means of which he keeps all the sales persons up on their toes from month to month. One of the cards is kept on display at each department headquarters where it may be inspected by those interested. The buyer finds that the salespeople show no particular interest in the card for the first two weeks of the month—they seem to be busy getting a running start. But by the middle of the month when results of their work have begun to show on it, they watch it eagerly every day, and by the latter part of the month it is the chief topic of conversation all over the store.

The quota for a department is expressed in "shares." The value of a share is changed each month for each

individual department, so that the amounts in dollars and cents are not known except by the heads of the departments. For instance, each share in Department 12 may be valued at \$100 this month, so that the quota of eight shares is \$800. Next month the value of the shares may be placed at \$75 or \$150. If each share were valued this month at \$100, then the fourth placed in the square set aside for the first day's business for a department on that day was one-fourth of the value of a share, or \$25.



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Alexander MacDonald

WHEN WINTER COMES



GUARD YOUR HAULING COSTS

COLD weather imposes new operating conditions on your trucks and automobiles. These must be met if 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. This chart is displayed by all Standard Oil Company (Indiana) agents and most Polarine dealers. It will be sent you free on request.



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Chicago, Illinois

TONGUE CUT LIKE WHIP LASH

Zach Chandler, Who Rose From Clerk To Millionaire.

Fifty years ago, an almost unfailing way to "get a rise" from any politically-minded resident of Michigan was to mention Zachariah Chandler. If the person addressed was a "regular" Republican, he cheered vociferously. If he happened to be a Democrat or a conservative Republican, he was pretty sure to curse, or thereabouts.

In Saginaw in Civil War days, there was a dyed-in-the-wool Democrat, Curt Emerson, known to Republicans as a copperhead and anti-war man. One day Chandler was in Saginaw to make a political speech. He and Emerson, who knew each other perfectly well, met on the street, but neither spoke. Instead, so the tale goes, Curt was heard to soliloquize as follows to his dog:

"Caesar, if you wag your tail at that man, I'll disinherit you!"

Zachariah Chandler, one of Michigan's first big men of business; senator at Washington during eighteen years of the Nation's most trying era; the man who more than any other, "put over" the election of R. B. Hayes and kept Samuel J. Tilden from the White House; this is obviously the sort of figure that cannot be ignored in writing the history of Michigan. As a matter of fact, it is hardly to be disputed that he had greater influence on the Nation's destinies, for good and for bad, than any other man who ever represented Michigan at Washington.

In order to have a background, we must commence with a few biographical facts. He was born in Bedford, N. H., in 1813, of English and Scotch-Irish ancestry. He came to Michigan at the age of 20, having had a common school education, with two years at academies, a little experience as a rural school teacher, and a few months as clerk in a store. In Detroit, he entered mercantile pursuits and, after some vicissitudes, became the city's leading merchant. His was the first business in the State, it is said, to reach a volume of \$50,000 a year. In 1851 he was elected mayor of Detroit, and served for a year. The next year he was defeated for governor. In 1854 he helped organize the Republican party, and three years later was elected United States Senator to succeed Lewis Cass. He served as senator until 1875, was Secretary of the Interior under President Grant, and as chairman of the National Republican Committee, conducted the campaign of 1876. The Legislature returned him to the Senate in 1879, but he died before the end of that year. Had he lived, there is more than a remote possibility that he could have been the Republican candidate for President in 1880.

To understand "Old Zach," one must be able to imagine a Norse warrior, one of the kind who fought with Rollo, translated to the halls of modern statesmen. He was medieval in type. He was over six feet tall, with reddish hair and strong features. As a youth, he was the champion wrestler and boxer of Bedford.

His first two appearances in the pages of Detroit history, apart from

his business life, reveal much of his character. The next year after his arrival in Detroit occurred one of the terrible cholera epidemics that the city suffered. Young Chandler volunteered as a nurse, and, while business was practically at a standstill and many fled to escape the plague, he helped care for the sick and bury the dead. In 1837 we catch a glimpse of the young giant taking part in an election-day battle in which his brawn must have been a notable whig asset.

As his action at the time of the cholera epidemic reveals, his courage and ability were not merely physical. He possessed a determination that like Marshal Turenne's was capable of taking him into places where his legs

future President caused the future senator to be brought into court. Before Recorder J. H. Bagg, as one story has it, Chandler personally questioned Grant, asking him:

"Where were you when you saw my sidewalk covered with snow?"

"In my cutter," replied Grant.

"Ain't you mistaken?" Chandler is said to have sneered. "Was you not in the gutter?"

This was not too brutal, to have been said in those rough days, but if Zach murdered his English in that manner, we may be sure he knew better. He was, according to the legends about the affair, exceedingly angry at Grant, and retaliated by entering a complaint against the lat-

but after a few months of unfortunate business experience, returned to Detroit. From that time he prospered in the wholesale dry goods business and at his death, was worth \$2,000,000 or more.

His reputation in business gave him great authority in the hard times of the 70's, when greenbackism and other "happy thought" money ideas became prevalent. He is declared to have been the first Western man of prominence to come out strongly against "soft money." His speeches on this subject during the "greenback" era could be used effectively to-day to combat the "happy thought money" ideas of Henry Ford and other idealists and half wits.

When Chandler went to the Senate, he quickly became one of the leaders of the radical Republicans there. In his first set speech he said: "The old women of the North who have been in the habit of crying out, 'The Union is in danger,' have passed off the stage. They are dead. The men of the present day are a different race. They will compromise nothing."

That was typically Chandlerian. James A. Garfield remarked, in discussing Zach after his death, that in most men's minds, the "kingdom of opinion" is divided into three zones—that of yes, that of no, and a middle ground of doubt. "That middle ground in the mind of Mr. Chandler," said Garfield, "was very narrow."

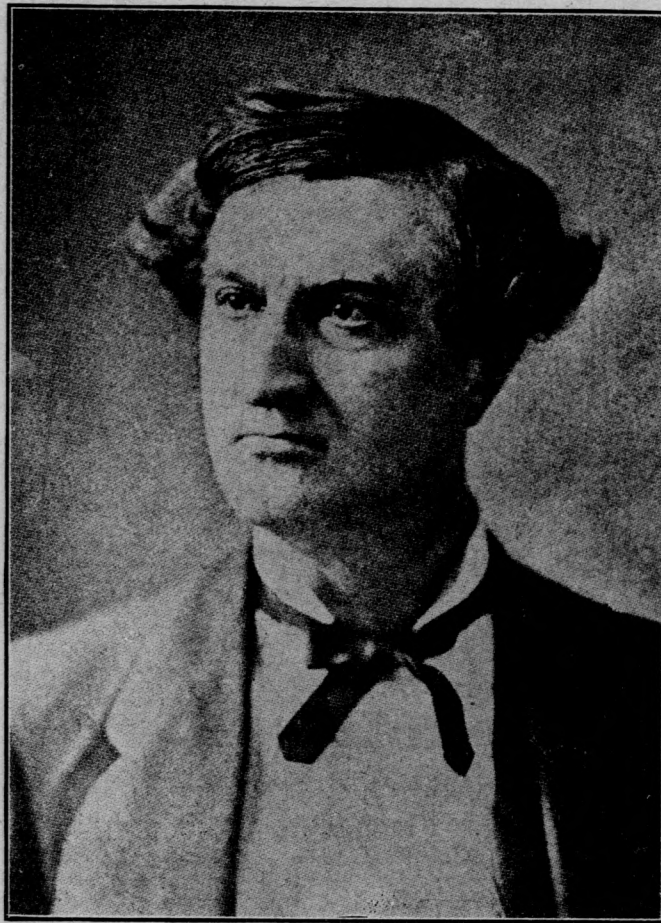
An exactly correct interpretation. He was like Theodore Roosevelt in his respect—a thing was either right or it was wrong. He knew only one word to signify treason, and that was treason.

When McClellan failed as commander of the Army of the Potomac, the Michigan senator was his most bitter critic. He made a famous speech attacking his generalship and even his loyalty, and McClellan had to go. This speech Chandler regarded as his greatest public service.

Whatever one thinks of "Old Zach," there is no possibility of denying that he was one of the most conspicuous among those who guided the North into the Civil War, and one of the most effective, among civilians, of those who helped win it. It was more than mere declamation when John B. Logan said in his eulogy in the Senate: "In the darkest night, he was one of the most steadfast stars. When the storm of secession was fiercest, he was boldest."

We cannot conceive of his ever being willing to compromise the questions of the war. Had Lee won Gettysburg, he would not have been daunted. Had England entered the struggle, he would only have fought with the greater determination and Berserker fury.

In the turbulent era of "Bloody Kansas," when Southern fire-eaters were wont to bully Northern congressmen and Charles Brooks made his famous and cowardly assault on Charles Sumner, Chandler made a secret compact with Ben Wade and Simon Cameron that the next time a Northerner was insulted, one of the trio would take up the quarrel and if necessary, "carry it into a coffin." The bravos usually let men like Zach alone,



Zachariah Chandler.

might not have wanted to go. During his early years here, he slept in his store, paid \$2 per week for his board and spent nothing excepting for the rent of a half pew in the Presbyterian church. He had great natural business talent, and made a large fortune in the dry goods business by stern business methods. He was a shrewd buyer, sold rapidly, never speculated, and despite his pugnacity, made many friends.

The pugnacious temperament was again revealed in his affair, once rather famous locally, with U. S. Grant when the latter was stationed in Detroit in 1850. Zach was then living at the corner of Jefferson avenue and St. Antoine street, and did not, it appears, keep his sidewalk free from snow. Grant and his fellow-officers had to pass the place on their way to the barracks from their hotel, and the

ter for fast driving. But in later years he became a great admirer of the silent soldier and was one of his staunchest supporters as President.

Somewhat earlier Chandler became involved in a love affair whose details are reminiscent of Abraham Lincoln. He became engaged to a Detroit lady, but for some reason never explained decided not to marry her. It was explicitly stated that no criticism of the fair one was involved, but that is as far as the explanation goes. Zach, who perhaps at this time did not quite understand women, is said to have sent her \$3,000 as balm for her feelings, only to have it returned. The young man then talked of leaving Detroit for St. Louis, but James F. Joy dissuaded him.

Some years after this, he married Letitia Grace Douglass, daughter of a New York family, and removed there,

Visitin' Round

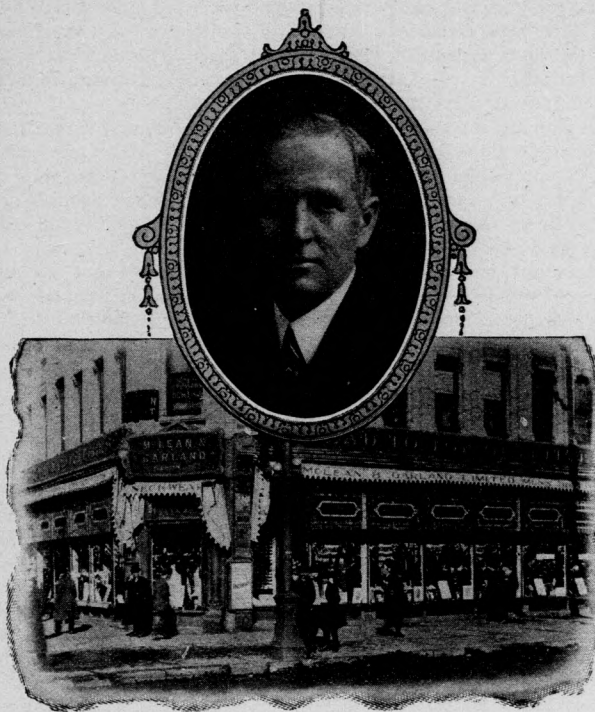
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A TRUE statement that applies manyfold to the service rendered McLean & Garland, of Winnipeg, by the T. K. Kelly Sales System.

IN the May issue of the Tradesman, we told you about the McLean & Garland store, where we had just completed the latest of some two score sales, and now our autumn sale for them has just been closed with results being the greatest they have ever enjoyed.

HOWEVER, the complete success obtained during this sale shows that results depend upon methods and ability rather than conditions. And this volume was produced in spite of the fact retail business in general was extremely quiet in Winnipeg, and Mr. McLean was frankly skeptical as to the possibility of even Kelly Service overcoming these conditions.



KELLY Service has operated throughout the continent for better than twenty years, and as is in the past, it is only by producing satisfactory results and permanent benefits, can we continue.

YOUR business is your bread and butter, Mr. Merchant—it calls for the best that is in you, not only as to direct application but also in the judgment used in considering plans and methods to better that business.

FOR that reason, Kelly Service cannot but appeal to you as that medium which will not only move merchandise profitably for you but increase your turnovers for the future.

THERE is no obligation incurred by giving us the size and nature of your stock—this information will enable us to lay our plans before you in detail.

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

however. They knew he would fight.

In the handling of reconstruction problems, he was bitter and prejudiced and was one of the most ardent advocates of Negro suffrage.

One cannot help feeling a certain admiration for the courage and the incisiveness with which he stood in the Senate only a few months before he died and "called Jeff Davis a traitor." In much of his stump-speaking, "Old Zach" was not greatly above demagogism. He was rough and vulgar and "played down" to his frontier hearers. But on this occasion, when "Southern brigadiers" had been trying to prevent the exclusion of the former confederate president from the benefits of a Mexican War pension bill, and had praised him as a patriot worthy to rank with Washington, the Michigan Senator rose to heights of stern invective that not many have surpassed.

"Mr. President," he began, twenty-two years ago to-morrow, in the old hall of the Senate, now occupied by the Supreme Court of the United States, I, in company with Jefferson Davis, stood up and swore before Almighty God that I would support the constitution of the United States.

(This was literally true: at the opening session of the Senate in 1857, when the new members were called to the bar by fours to take the oath, the second quartet consisted of Cameron of Pennsylvania, Chandler of Michigan, Davis of Mississippi and Dixon of Connecticut. If that order was literally observed, Chandler and Davis stood elbow to elbow.)

"Jefferson Davis," continued the speaker, "came from the cabinet of Franklin Pierce into the Senate of the United States and took the oath with him to be faithful to this Government. During four years I sat in this body with Jefferson Davis and saw the preparations going on from day to day for the overthrow of this Government. With treason in his heart and perjury upon his lips, he took the oath to sustain the Government that he meant to overthrow."

The whole speech made only about 500 words, but it was a sledgehammer blow. No Southerner made reply, and Davis got no pension.

But to many of us to-day, this onslaught seems regrettable. Of far greater value to the Nation was Chandler's work as Secretary of the Interior after he was defeated for the Senate in 1875. When he entered the office, he found it reeking with corruption. He chased the thieves out and handled the department so efficiently that Senator George F. Hoar long afterward declared him to have been, in his judgment, "the ablest administrative official without exception in any executive office during my public life."

In his own times, perhaps, the severest criticism directed against Chandler was because of his political methods. He was a typical party boss, and for years even many Republicans charged that he carried that party, so far as Michigan was concerned, in his breeches' pocket.

As he had an instinctive business sense, so he knew how to win in politics. In his first campaign, nominated for mayor against the veteran

and popular John R. Williams, he canvassed every ward in person. When after his election, it was said that money had done it, he declared, with frankness that would be impossible in our time:

"No, it was not money; it was rot-gut; I have almost ruined my health drinking in those bar rooms."

"Old Zach's" personal habits were more than once the subject of discussion and recrimination. As early as 1851, the Detroit Free Press referred to him as a "whisky bloat"—which was probably unjust. But talk of his drinking continued and after the war, his personal organ, the Post, on one occasion went so far as to admit that during the stress and excitement of war times, Mr. Chandler had been "less carefully abstemious than he is now."

Tradition tells us that Zach chewed tobacco and smoked a long pipe. But he taught a Sunday School class, too. He liked cards and often played euchre with Shubert Conant, Ben Vernor, E. A. Brush, Emory Wendell and others. James F. Joy an old personal friend and adviser, referred to him in a political pamphlet in 1863, as a "wealthy, ambitious candidate for place." There is little doubt, despite the life of stern self-denial he led as a very young man, he came to be fond of display. He was a lavish host. When his only daughter "came out" in Washington there was an elaborate function and a good deal of gush was printed about it in some of the papers. Mark Twain, then a budding author who didn't scorn to write for the daily press, had a lot of fun about a reference another scribe had made to the debutante as "a fair brunette with golden locks." Somewhat later, the family went on a trip to Europe, and it was charged—possibly with exaggeration—that they took four colored servants, two for the Senator, and two for his wife and daughter.

Considered from all sides, Zachariah Chandler was, of course, more fitted to the times when he lived than he would be to ours. He was not a frontiersman in education, but he was in his attitude of mind and in his opinions and prejudices. His uncompromising spirit, his complete fearlessness, his slugging tactics in debate and on the stump, even his sneers at Eastern "cu'cha," appealed to the country folk and villagers of Michigan in the generation when our grandfathers flourished.

But his bitterness cut deep. When he died suddenly in a Chicago hotel, after making a notable address to a large audience, not a member of Congress from below Mason and Dixon's line would utter a word of eulogy. No admirer can be especially proud of such a revelation of dislike.

Bitterness, was his greatest weakness. He could not forgive, and it let him, with others, into grave errors in the reconstruction program. Had he been able, after the war, to say with Grant of 1865, "Let us have peace," he would occupy a higher position in history.

N. H. Bowen.

"It has been said that a banker keeps one eye on assets, two eyes on liabilities and his mind on maturities."

Quoting Prices Sells Merchandise

a fact that is recognized by all merchants who advertise.

Their customers want to know the **price** before buying.

They advertise the selling price in **plain figures**.

K C Baking Powder shows the **price on the package**.

Many sales are lost because the customer does not care to ask the price.

It will pay you to sell

K C BAKING POWDER

(price on the package)

Same price for over **30 years**

25 ounces for 25¢

The price is established and shown on the package, assuring you of your full profit.

None better at any price.

Millions of pounds bought by the government.

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

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

Store Slogans From Over the Country

The following is a list of slogans used by stores all over the country:

The Shop of Service.
The Small Store with Big Service.
The Oldest, the Largest, the Best.
The House That is Making Greater Smithville Famous.

The Cash Store.
The Place for Thrifty Shoppers.
Your Grandparents Traded Here.
Business is Good at Blass'.
If it Comes from Lowe's, It's the Latest.

Smith Makes Life Easy.
Quality Goods at Popular Prices.
The House of Service.
We Treat You Right.
Always on the Jump.
Alive A1 Day.
A House of Service and Safety.
Style Headquarters.
The Store of Quality.
We Deliver at All Hours.

Dependable Merchandise Priced Right and Truthfully Advertised.
Our Customers Know Why.
The Store That Saves You Money.
The Name is the Guarantee.
Where Styles and Values Reign.
Quality is the Main Idea with Us.
When Better Goods Are Sold, Smith Will Sell Them.

Not How Cheap, but the Best for the Money.

The Store That Service is Building.
Satisfaction Guaranteed.
Service, Satisfaction Since 1880.
Always Something Different at Smith's.

The Store for Everybody.
Good Workmen Know the Difference.

Buy in Smithville.
The Home of Complete Service.
The Store of Quality.
The House of Good Cheer.
We don't Credit.

Everything for Men and Boys.
Established Over Half a Century.
The Shop of Original Modes.
We do as We Advertise.
Exclusive But Not Expensive.
Cash Works Wonders.
Everything for Women.
Founded 87 Years.

Equalled by Few; Excelled by None.
Smithville's Greatest Store.
Caradin's Prices Keep Caradin's Crowded.

The Money-Saving Store.
Wear as You Pay.
Smith's—the House of Quality.
We Serve.
We Have What We Advertise.
Faultless Footwear.
The Store for Thrifty People.
Quality Headquarters.

When You Think of Clothes, Think of Us.

At Your Service.
Prices Lowest, Quality Highest.
Our Goods Stand the Test.
The Home of Merchandising Ideas.
Let Smith Do It.

One Purchase Makes a Permanent Customer.

The Leading Place for Level Prices.
Ours is a Saving Store.
The Sensible Place.
That Good Store.
Pritchard Pleases People.
The Store of Service and Courtesy.
Pay Cash and Pay Less.
Where Courtesy Reigns.

Our Store is Steadily Growing.
The Best Advertised Store in Town.
The City's Representative Store.
A Fine Place to Trade.
This is a Smith Store.
A Good Store to Find Out About.
Where Big Merchandising Bargains Occur.

The Coolest Place in Summer, the Warmest in Winter.

You Always Do Better Here
Eternally Working.

It is What We Say It Is.
The Best Buy.

Deal With Us—It Pays.
Our Store Keeps on Growing.

Try Our Store First—It Pays.
Where Buying is a Pleasure.

Reliable Merchandise, Reliable Methods.

We Lead, Others Follow.
Be Sure of Your Store.

A Place Where You Will Like to Trade.

Go To Smith's.
A Store You Ought to Know.

Eventually You Will Come Here.
You Hear a Good Deal About Us.

Merchandise of Merit Only.
Quality Without Extravagance.

The Refinement Store.
Every Purchase a Saving.

Every Day is Bargain Day.
We Pay You to Trade with Us.

Under-selling for Cash.
Large Stocks, Small Prices.

A Reputation for Good Values.
We Like to Please You.

Playing the Game With the Chains.

Advices from the Pacific Coast state that "to meet the invasion of the chain stores the Portland grocers some time ago launched a new corporation, the Eagle Stores Company, and are now operating seven cut price grocerias located close to a chain store to make things interesting."

Well, why not? As has been said in these columns again and again there isn't the slightest functional difference between a chain store and any other retailer. The only difference is that one man, or corporation, owns several of them. So do lots of "independent" retailers own more than one store. But is it unfair?

It is natural for anyone who finds that competition is annoying to complain that the annoyance is "unfair," unless he is the sort of chap who recognizes that annoyances are a part of the game of trading; that competition is not merely a thorn in the side but a prod to "get up and get," applied in the right place.

If the Oregon retailers have found anything in the chain store game worth copying they have done just what a wise merchant ought to do, played the same game. Another type of retailer would go into sackcloth and ashes and weep salty tears, meanwhile "bellyaching" to the Government to "call 'em off."

Drew the Line on Stockholder.

"Here, boy," said the man to the boy who was helping him drive a bunch of cattle; hold this bull a minute, will you?"

"No," answered the boy; "I don't mind bein' a director in this company, but I'm darned if I want to be a stockholder."



A different laundry soap

Smell Fels-Naptha! Tell your customers they can be sure it is real naptha soap by the clean naptha odor. We are telling them for you every month through our continuous advertising.

Keep Fels-Naptha well stocked.

FELS & CO., PHILADELPHIA

FELS-NAPTHA

The golden bar with the clean naptha odor

A Reliable Flour—

ONE that permanently pleases your customers—is an exceedingly valuable asset to any Grocer.

Flour sales mean grocery sales as well; for Folks buy groceries where they buy Flour.

If you sell



Your customers never are tempted to go elsewhere for Flour—and groceries.

In other words, the year-in-and-year-out quality of CRESCENT safe-guards your grocery trade.

It's the rock upon which you may safely build the good will of your business.

Why not commence pushing CRESCENT now?

"It's the Meat of Michigan Wheat"

Milled only by
Voigt Milling Company
Grand Rapids, Michigan

We also supply Spring or Kansas Hard Wheat Flour if desired.



ONLY GOD CAN MAKE A TREE.

Retribution Follows Reckless Disregard of the Creator.

Only God can make a tree.

Did you ever think of that? It is no severe task for a man to destroy a tree or a sparrow, both made by the Supreme Being, and yet humble man, made by the same God that made trees, sparrows and plants, arrogates to himself the right to destroy both tree and sparrow as freely as he would exterminate a venomous reptile.

Why is man so thoughtless—so reckless, in fact—of those things which came into being as the handiwork of God?

There is a right and wrong way of doing the same thing. A reckless destruction of forests has been the means of ruining the productivity of many fair lands because of the drying up of running streams, the doing away of the rains so necessary for the growth of all vegetation.

Man seldom profits by his mistakes. Years ago, when the Middle West was first settled, there were abundance of birds, and it was an easy matter to raise fruit and vegetables unharmed by insects and scales. Later, when man came to exercise his believable right to fix things to suit his sovereign will, he sought to alter the laws of nature, which are also the laws of God. By so doing he invited drought, insect pests and a long line of destructive evils which to-day infest the land.

Destruction of any of God's creatures without a higher reason than that of supposed utility is never excusable and is sure to invite disaster within a reasonable length of time.

Bird slaughter, upheld by man-made laws, has invited disaster throughout the Nation. Only God can make a bird, a tree, even the smallest living thing that creeps, crawls, flies or walks.

Knowing this, why has man been so reckless in opposing the works of a living God? Will punishment for his sins in this direction forever remain unreckoned with? Hardly. We see even to-day the beginning of that retribution man's reckless disregard of the Creator is bringing about.

Insect pests of a varied nature afflict every vegetable and fruit stand of the farmer and horticulturist in the land. This, together with the hot winds from across the dry and arid wastes of land made by destruction of trees, tells the story of man's sinning in a manner plainer than words.

Only God can make a tree.

How careful should we then be how we destroy what alone God can replace. Man's reckless disregard of the rights of nature has brought much suffering and discouragement into the world. Man can rebuild houses and churches felled by the ravaging army of an enemy, but the trees, the birds, magnificent green grass and bubbling springs of pure water, cannot be replaced. Only God can do that and man makes sure that the opportunity is not granted.

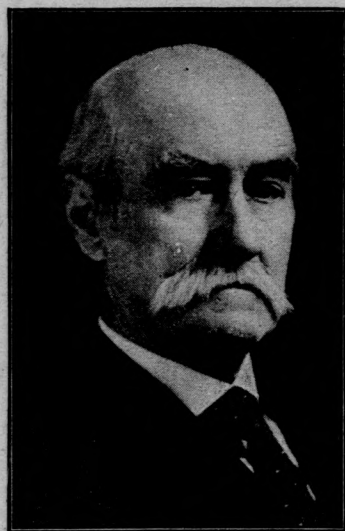
A single tree uselessly sacrificed is a crime against nature as truly as is the slaying of any other living thing, and man must realize his responsibility to his Creator else he will come to

grief in some unexpected and entirely logical manner.

Every living thing is responsible to God for being.

There is no disguising or getting around this fact. God alone can create life. Man who prides himself on his mechanical genius, his many discoveries in the world of nature, is himself a creature of the same God who made the tree. What right then has man to destroy any of God's creations without ample reason for the same?

Poets have sung the praises of nature in its busiest resplendent forms. Artists have painted attractive pictures of God's handiwork. Authors have built word pictures around the colorful scenes in nature, yet not one of these masters can make a tree.



James M. Merrill.

It is left for God to do that, and man, infinite as the humblest worm that creeps, must acknowledge himself beaten when he would take over that power which has been granted to the Supreme One alone.

The State of Michigan is an example of how reckless has been the waste caused by the woodsmen's ax. Well might the poet sing, "Woodman spare that tree."

There is nothing in the known world, from the polar circle to the equator, so grand and glorious as a tree.

God alone can make a tree, but man can destroy every tree in the world if he so desires. In doing so, however, he invites pestilence and famine to come in the place of the trees he has destroyed.

While it is admitted that man has a right to life, liberty and the pursuit of happiness, it cannot be granted him the right to cut down and destroy the magnificent trees provided by nature for the real enjoyment of man. The woods are a natural product. If it was not intended for trees to live, why did God create them?

A farmer who cleared a new piece of wooded land, reserved from slaughter many fine trees at certain intervals throughout the tract much to the surprise of his neighbors. They even remonstrated with him because he was leaving fertile portions of the soil to give nourishment to the trees.

"You are letting that useless tree remain when by removing it you could raise bushels of corn," said one.

"But the tree is more necessary than the corn; there is enough land without destroying such a fine tree. I need the tree and the tree needs me."

And so it was left, with numbers of others. The farmer was wiser than his neighbors, and to-day has the finest home farm in all the country round about. Would there were more farmers like this one.

Only God can make a tree.

Old Timer.

The Green Clerk.

He went to work on Monday.

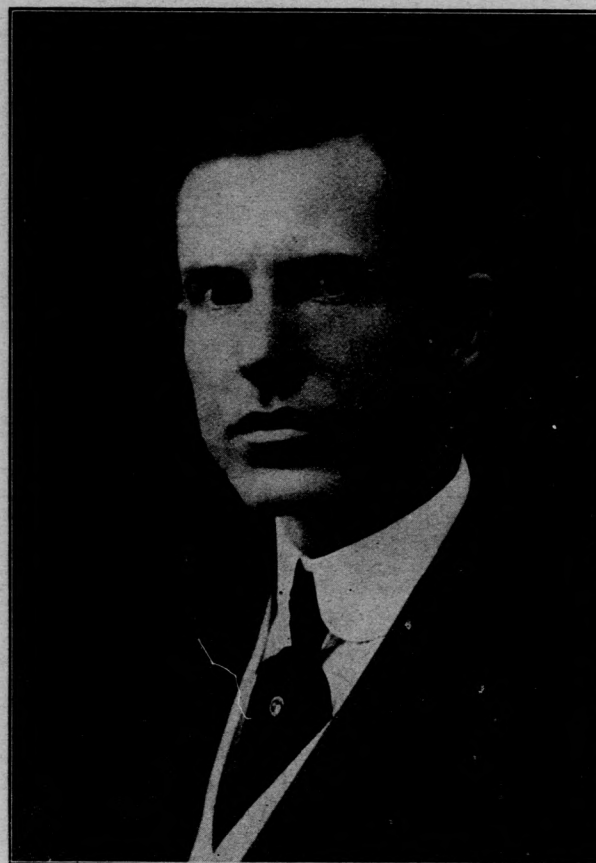
On Tuesday he told the prospective purchaser of a bed that "we stand back of every bed we sell."

On Wednesday he directed a woman who was looking for her husband to the male order department.

On Thursday he took a display sign off a lady's blouse and put it on a bath tub.

The sign read: "How would you like to see your best girl in this for \$2.75?"

They fired him on Friday.



Douglas Malloch.

WHY DO WE AGE?

Many so old, so few the young;
Lips for so long no song have sung.
Why do we age? I wonder why?—
Dying before our time to die?
Living like ghosts of long ago,
Why do we age? I want to know.

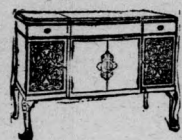
Surely not time has made us change,
Gray and wrinkled and sad and strange.
I shall go forth, perhaps and find
Why we are old in heart and mind.
Maybe the answer I shall see
Written in grass or vine or tree.

What is this shriveled, shrunken thing,
Fallen here in the fields of spring?
This was a tree that had never borne
Blossom or fruit to greet the morn;
This was a tree that stood alone,
A thing unknowing, a thing unknown.

Bees sought honey, and passed it by;
For never a blossom met the eye.
Men sought fruit when their work was done,
Passing it by, for here was none.
God had given it sun and rain,
But never a thing it gave again.

Maybe the answer I had learned:
Maybe, too much with self concerned,
We dry and shrivel, by men forgot,
Because we live and we blossom not.
"By their fruit you know them," the book has said—
And a man unloved is already dead.

PIANOS, PLAYER-PIANOS



CHENEY
TALKING MACHINE
PEER OF ALL



The Herrick Piano Co.
19-21 S. Division Ave. Grand Rapids, Michigan

OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies
that you are buying.

The Net Cost is **30% Less**

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

WM. N. SENF, Secretary-Treas.

SAFETY

SAVING

SERVICE

CLASS MUTUAL AGENCY

"The Agency of Personal Service"

COMPANIES REPRESENTED AND DIVIDENDS ALLOWED.

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

SAVINGS TO POLICY HOLDERS.

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

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

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. Ottawa St. Lansing, Mich.

Michigan Shoe Dealers Mutual Fire Insurance Co.

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SAVING 30% ON
GENERAL MERCANTILE RISKS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

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Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management

Careful Underwriting

Selected Risks

Conservative but enjoying a healthy growth.

Dividend to Policy Holders 30%.

Affiliated with the

Michigan Retail Dry Goods Association

OFFICE 319-320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.



Education Springs From Very Small Beginnings Indeed.

Written for the Tradesman.

Do you really mean to say that what I teach my child before he goes to school is of more importance in his life than his work in school—and college?" asked an astonished mother of a distinguished educator after his lecture.

"I do mean exactly that," the lecturer replied. "This may sound heretical from a teacher; but I tell you that what you do not only prepares the soil for us, but greatly affects all of the child's education thereafter. Or, you can spoil his mind for any education that amounts to anything."

That was many years ago, but my own observation has confirmed it many, many times. I know the psychologists nowadays are talking about set limits of development in children's minds; but I am free to say that I want to see a lot more knowledge on that subject before I shall be satisfied that the psychologists know what they are talking about. And even granting all they say, I know that very few parents are doing all they might with the children they have. Moreover, all the dullness of all the dull and limited children that I happen to have seen I could trace largely to neglect and mismanagement in their own home life—without bothering the psychologist at all.

I have lately been seeing boys of twenty—juniors and seniors in college, and postgraduates—reading hard every minute to make up the reading of books that they should have been made acquainted with years before. Books they should have read in their early teens; and as for general information, knowledge of what is going on in the world—you could see plainly that their home conversation had been made up of trivial stuff, family and local gossip; anything but enlightening subjects.

"The wonder to me," the lecturer had said, "is that children come out so well in respect of education, considering how little definite effort is made along that line in their homes."

Prof. James Thomson, long ago professor in the University of Glasgow, believed that a child's education should begin with his first display of interest in the world, and that the education should follow the lines shown by the child's natural tendencies. That, of course, would require close and intelligent observation on the part of the parents. He began when his two boys were in the cradle. His friends protested; they foresaw that the little minds would be over-strained, and that the children would never live to demonstrate his theory.

They both lived to old age, and one

of them was probably the greatest physicist of his time—Lord Kelvin. Certainly he vindicated his father's belief: "Let the child get accustomed to using his mind in early childhood, and study will never tax it, but be a continual joy." Or, as Froebel put it: "Live with your children, answer their questions, lead their thoughts into paths of wider thinking; that cannot hurt them."

Prof. Wiener, who tried this method with his children, says: "I have not tried to force my children, to cram their minds with facts; I have sought to train them in effective thinking and to give wholesome food for the strengthening of the intellect. I have tried to present this food in an appetizing way; that is, to make the studies to which I wished them to devote themselves really interesting."

But parents cannot help much in the education of their children unless they are themselves intellectually keen. I suppose that is why so many parents turn their children over to teachers with such pathetic faith that they will do miracles with them.

It is not necessary for any parent to give herself or himself up as "a bad job," and feel that his own lack of formal education unfits him to do this kind of work with his children. Education, in the sense of definite learning, ought not to stop and need not stop with the end of school. The parents who take this business seriously can and should be adding to their own knowledge by reading, attend lectures, concerts, and all other means of education, and passing on the inspiration to their children. It is not so much a question of telling them facts—of which the parents may not know many—but of encouraging the attitude of mental curiosity and eagerness to learn. Abraham Lincoln's mother seems to have been utterly unschooled; but she awakened in him the desire to improve his mind and extend his knowledge.

Any mother or father, however little educated in the formal sense, can encourage the child to observe, to ask questions, to seek information, to express himself in speech and writing. In almost every town now there is a library. The habit of having a worthwhile book on hand and reading it aloud is one that can be cultivated from a very sudden beginning. And it takes very little to make all the difference in the world to a child; even a small effort will bear fruit in all the after years.

Prudence Bradish.

(Copyrighted, 1922.)

What men want is not talent, it is purpose; in other words, not the power to achieve, but the will to labor.

BOOSTING THE HOME TOWN.

Successful Co-operative Efforts by Live Wire Merchants.

The Merchants' Board, of Ashtabula, Ohio, is composed of thirty-eight progressive local merchants. With the idea of helping one another, the Board recently promoted a Word Contest. What the contestant had to do was view the window displays of the thirty-eight stores, the names of which were given in the local paper. In one of the windows of each store he found a large letter, printed on yellow cardboard. He then had to compile these letters and arrange them to form a sentence which boosted the Merchants' Board. In order not to make the contest too difficult, the competitor was told that the first letter in the sentence was "M" while the sentence concluded with the letter "N." Another condition of the contest was that three articles displayed in the window where the letter was found must be given. Blanks for this purpose were liberally distributed by the merchant members. All entries had to be submitted to the local newspaper, prizes of \$15, \$10 and \$5 being awarded to the prize winning efforts in the order in which they were received. This Word Contest induced folks to study the show windows, and, no doubt, influenced many sales.

The Merchants at the North End of the city of New Bedford, Mass., recently united in a mutual advertising and selling campaign. With the building of mill after mill in that section of the city, there grew a desire in the minds of these merchants to do all in their power to hold the trade of the thrifty mill operatives. "Coupon Day" was inaugurated in order to prove to these patrons that the opportunities for buying up-to-date goods were as great as could be found down town, without the necessity of paying car fare or the trouble of making a trip after work hours.

An entire page of coupons was printed in the local evening paper, one coupon for every merchant who joined in the campaign. At the top of the advertisement appeared two pairs of immense shears. Between the shears, in large letters, was the conspicuous notice: "Clip a Coupon and Save Money." Below the shears was the explanation that "New Bedford business houses have united to make Tuesday a day of decided money saving." Every merchant offered at least ten per cent. discount on goods sold by him that day. Some retailers offered even a larger discount, or gave special souvenirs that would be likely to attract shoppers. There was no hard and fast rule, but each merchant offered such attractions and reductions as seemed best to him on that particular day.

At the bottom of each coupon was the pertinent reminder: "Clip the Coupon." Then came the warning: "Get your scissors. Mail orders accepted. Come early for the best selections."

Merchants selling practically every line of goods joined in this helpful attempt to save the public money.

Scissors were used freely and a steady stream of shoppers, all of them with coupons tucked in their handbags, poured into the doors of the North End stores. Having convinced themselves that the goods were exactly as represented, they went out again, smilingly laden with packages. The effect of Coupon Day was to give purchasers a knowledge of what was for sale at their own doors without the necessity of going down-town." Each merchant checked up a gratifying increase in trade as the result of the united effort. The first Coupon Day proved such a success that others have followed it, and Coupon Day is now looked forward to by merchants and shoppers alike, as a means of getting better acquainted, of stimulating trade and of honest opportunities to save.

There are times when it pays to put in a window display from other than a sales point of view. There should be enough of the community spirit in the heart of every merchant to desire to see his city grow—if he doesn't grow with it, that is his fault. A little window publicity to boost your city along will prove to people that you are really interested in its progress.

The Chauncy-Wright Restaurant Co., Seattle, Wash., attracted attention to their show window by a painted backdrop. The scene gave a panoramic view of Seattle from the waterfront. At night the little red windows of the various business blocks threw out a ruddy glow, the squares which represented the windows of the buildings being covered with red cheese cloth. The panorama was put in with the express idea of illustrating the rapid growth of Seattle, and, incidentally, the progress of the Chauncy-Wright Restaurants.

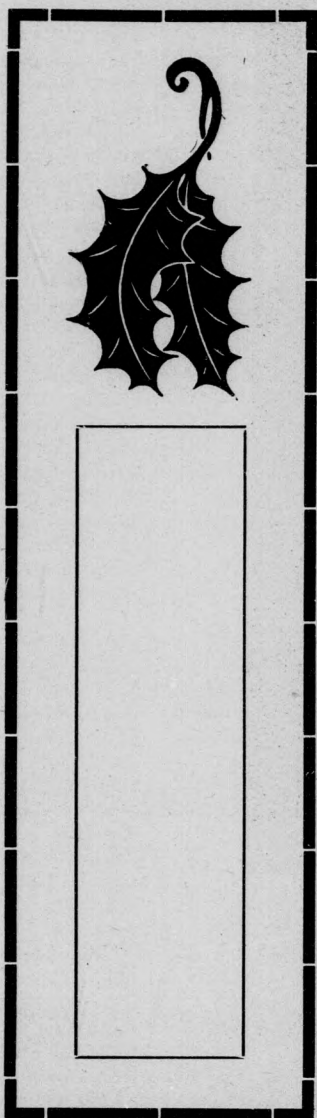
In remodeling his store building, A. E. Sandberg, Paxton, Ill., convincingly brought home to new residents the progress the city had made. He accomplished this by exhibiting an old-time map of Paxton in his new constructed show window. The exhibit was of great interest to old residents.

The New York Bakery, Charleston, S. C., floored their window to resemble a rolling board, with blue and white plaid linen curtains at the back. On a high stand in the center was a very handsome iced cake, which was labeled, "The Prize," in gilt lettering. The window contained a procession of jaunty pasteboard pictured figures. Types represented were the society girl and man; a very stout business man accompanied by his pert stenographer; "Mawruss and Abe" trying to keep up with the Vamp; a large colored "washlady" endeavoring to maintain the same fast pace as her pickanniny shoe black companion. Down in front was the large gilt lettered sign:

"You have to step lively to keep up with Charleston on its new march toward Prosperity and Fame."

All the figures were given an aggressive, animated appearance.

Thanks:



to the Jobber ~

to the Retailer

to the Consumer

for their co-opera-
tion and apprecia-
tion thru the past
year ~ ~ ~ ~ ~

Putnam Factory, National Candy Company
Incorporated

• • Grand Rapids, Michigan • •

JACK AND THE BANKER.

Story of Mechanic With a Level Head.

Jack Strong was a mechanic with a level head.

One night he heard an agitator denounce banks, capital and other things.

When Jack went home he sat down, smoked his pipe and thought. He was the sort of chap that wants facts. So before he went to bed he made up his mind to learn something about banking and capital.

He had a few hundred dollars saved up in the bank. Next day he knocked off at noon and went down town to see his banker. The cashier introduced him to President White.

"Mr. White," said Jack, "you may be a busy man, but I'm losing half a day's pay to get some facts. I want to ask you some questions."

"Fire away," said White.

"Well, first, I want to know what you do with all the money people put into your bank."

"That's easy," said the President. "First, we must keep a certain amount against any trouble that might come. If a lot of depositors wanted their money right away or things took a nasty turn, we must have ready cash."

"Next, we lend money and buy bonds, mortgages and other safe securities. That money helps to pay Government expenses, to run factories, to enable manufacturers to advance money for wages and materials. It helps people in need of cash if they have good security. It helps the farmer to harvest his crops and move them to the market. Farmers and manufacturers don't get money for what they produce until they sell their stuff and get paid. Meanwhile they need ready money."

"Some banks advance money to help sell goods abroad so the factories can keep running right along."

"Are you insured, Jack?"

"Yes, I pay sixty-eight dollars a year," said Jack.

"Good!" "There are millions like you." Your bank savings and your premiums help to furnish capital. The bank pays you interest, keeps your money safely. Pays it back when you want it. The insurance companies pay death losses, or accident losses if it's an accident policy."

"If it were not for these millions and millions saved up by all sorts of folks, factories would close, railroads would stop, opening up mines and building new factories would cease, farmers would cut down production, and the country would go to the dogs."

"Then I am a capitalist," said Jack.

"Sure you are. Not a big one, but millions of savings make big capital, profits go into capital, premiums make capital. Money's no good if it isn't used. The more it is used the more business is done. The more business the more work. Credit really means helping people without ready money on some sort of security, to go ahead and do business. That's one reason why banks exist."

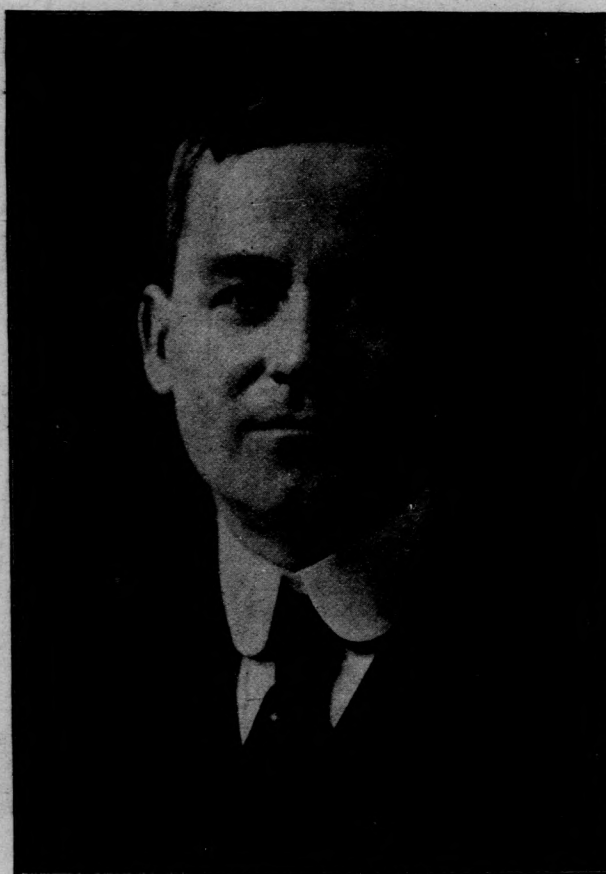
"All live businesses borrow money, pay back and borrow more. They borrow to buy more land, put up new buildings to buy new machinery.

Financing factories is a business by itself. Stocks and bonds are sold to get money to go ahead and do more business. That's another way."

"Who buys these stocks and bonds?" asked Jack.

"All sorts of people. Big railways are owned by thousands of people. Thousands of workmen own stock in steel companies, mines and railways. They save and become part owners. They are capitalists!"

"This morning," said White, "a manufacturer came in to see me. He needed more room for his plant and new machinery. We loaned him \$100,000. We get the money from deposits and earnings of all sorts. He will go ahead and soon 100 more men will be at work in his plant. It takes a lot of money to build up a big business."



Alfred W. Wishart.

"Well," said Jack, "suppose we, I mean the millions of workers, spent all our wages, what then?"

"Well," said White, "there'd be millions and millions less to loan. Business would be crippled and men thrown out of jobs."

"So my savings are capital?"

"Certainly, Jack. That's where capital comes from—savings or what is not consumed. As I said before, without capital or savings furnished by somebody, business could not go ahead."

"Seems to me," said Jack, "there's a lot of bunk in this talk against capital."

"It's the wild, silly, unjust talk about labor that makes us labor men mad. We know we're not all bad. In the same way, I suppose it is bunk to talk against all capital as if it were all bad. If we've got to have capital there's no

sense howling about it. If it does a lot of good and some bad, it's hot air to denounce all capital."

"That's the idea," said White.

"Well," said Jack, "I'm glad I came. I've learned something. Goodbye, Mr. White."

"Goodbye Jack, come again."

When Jack lit his pipe that night, after supper, his thoughts ran like this: "By George, it must be some job to keep all the ships on the seas, to keep the factories busy, to sell all the stuff and get back the money."

"Crooks couldn't do it. If bankers and insurance companies were not on the square how could business go on. Brains and honesty are needed to run

If Editors Told the Truth.

Only a short time ago the editor of a paper in Indiana grew tired of being called a liar and announced that he would tell the truth in the future, and the next issue of the paper contained the following items:

John Benin, the laziest merchant in town made a trip to Beeville, Monday.

John Coy'e, our groceryman, is doing poor business. His store is dirty and dusty. How can he do much?

The Reverend Sty preached last Sunday night on "Charity." The sermon was punk.

Dave Canky died at his home here Tuesday. The doctor gave it out as heart failure. Whisky killed him.

Married—Miss Sylvia Rhodes and James Collins, last Saturday at the Baptist parsonage, by the Rev. Gordon. The bride is a very ordinary town girl who doesn't know any more about cooking than a jackrabbit and never helped her mother three days in her life. She is not a beauty by any means and has a gait like a duck. The groom is an up-to-date loafer. He has been living off the old folks at home all his life and is not worth shucks. It will be a hard life.

Died—Aged fifty-six years, six months and thirteen days. Deceased was a mild-mannered pirate with a mouth full of whisky. He came here in the night with another man's wife and joined the church at the first chance. He owes us several dollars for the paper, his meat bills, and you could hear him pray for six blocks. He died singing "Jesus Paid It All," and we think he is right—he never paid anything himself. He was buried in an asbestos casket and his friends threw palm leaf fans into his grave, as he may need them.

Hat Trimmings In Vogue.

Now that the duty on made or artificial flowers has been lowered considerably, according to the current bulletin of the Retail Millinery Association of America, large imported blossoms of French manufacture are seen more and more on the new hats. There is no out-and-out vogue for flowers, but at least a thriving business is being done on them for the lines that show winter resort intentions.

"The new large felts and some chenille hoods for resort wear stress the large single blossom poised on the right side, which is often downturned while the left side rolls up," the bulletin continues. "Hand-made flowers of the same silk or metal cloth that makes the hat are also, approved, wreaths of them and sidecrown bands of hand-made roses of exquisite coloring."

"Gold lace and jeweled laces trim the new dance hats and veil some of those slightly larger than the dance cap shapes that are often seen in the smart restaurants. The entire beaded hat really comes under the classification of materials, but beads are trimmings that are growing in favor. This is specially true of diamond, brilliant and pearl effects. Pearls loom large on the style horizon for entire hats, jeweling bands of oil cloth, lace, etc."

the finances of a country. That is sure."

"We workers couldn't do it."

"If we could, we would quit a factory and be bankers."

"If bankers did not exist the factories would close."

"Then Jack went to bed, but just as he dozed off to sleep he muttered to himself. 'I wonder if I'd want that agitator as my banker. I know White has brains and is honest. He's been on the job all his life. But that agitator who is he? what is he? or—' but Jack the mechanic-capitalist was asleep."

A. W. Wishart.

(Copyrighted, 1922.)

Because you have always made money by following certain methods, it does not necessarily follow that you could not be making more money by a change in methods.

Buying and Selling

no longer a personal matter

Commenting upon the advancement made in better merchandising, the Chicago Tribune recently said:

"For countless generations buying and selling were intensely personal matters. During our own generation an innovation known as advertising—or *massed selling*—became a factor. It constitutes an advance far greater than all the progress made in past centuries."

No one better realizes the true significance of this fact than the wide-awake *grocer*.

His better judgment has taught him to put public opinion first; he wants to know what his customers *think* of the goods he stocks.

The good-will of the great American consuming public, together with the friendly co-operation of the grocer, is the biggest asset of the Postum Cereal Company.

It took many years of steady year-round advertising to establish the national popularity of POST TOASTIES, GRAPE-NUTS, INSTANT POSTUM and POSTUM CEREAL.

That, together with Highest Quality and Moderate Prices, make the Buying and Selling of the Postum Co's. Health Products an easy matter for every grocer. Furthermore, the sale of these products is guaranteed.

There's nothing more to add but our famous slogan—

"There's a Reason"

Postum Cereal Company, Inc.
Battle Creek, Mich.





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

Helpful Ideas For Handling Last Minute Business.

Written for the Tradesman.

Quite a number of hardware dealers make a practice of reserving their best Christmas display for the last few days before Christmas. That, I would urge, is a mistake. The huge, spectacular, Christmassy display should, to produce the best results, come early in the Christmas season, when most people have not yet settled themselves down to their Christmas buying, and when it is still necessary to hammer the Christmas idea into their minds.

By the last week or ten days before Christmas, everybody knows that Christmas is approaching. Most people are hurrying to and fro, frantically trying to select gifts. To such people, a big Santa Claus with an elaborate Christmas background of snow and holly, is merely exasperating.

What they will appreciate is practical help in the task of selecting their gifts. The window display that represents real help to the worried purchaser is the display destined to produce results for the hardware dealer.

In short, what the last week, ten days or two weeks of the Christmas campaign demand, are a succession of "stocky" displays that suggest new ideas in regard to gifts.

A sort of display that can be used very effectively the last few days takes the form of specific suggestions as to little gifts for friends who may have been overlooked in earlier purchasing. Pretty nearly everyone is apt to receive from friends at a distance gifts which arrive a day or two before Christmas. In many cases these friends have been overlooked in the apportionment of gifts. Which means a hurry up call for something at the last minute.

So the hardware dealer who puts on a good "Last Minute Gift" display stands an excellent chance of capturing the lion's share of this trade.

In devising such a window trim, it should be borne in mind that in most instances the gifts desired are not the expensive kind. Some expensive items can be shown, of course; but for the most part the display should be confined to moderate price gifts.

At the same time, these "Last Minute Gift" displays should be of material assistance in clearing out any lines which show symptoms of lingering on into the next Christmas season.

In the last week the slow selling lines should be carefully watched.

As a rule, it is bad policy to carry over gift goods to another year. They become shopworn and depreciate. It is far better to put a little extra effort into the task of clearing them out before the season is definitely closed.

So it will pay at this juncture to push such lines—push them hard and keep on pushing. Advertise these lines. Display them where your customers will be sure to see them. Give them some window space as opportunity offers. Use show cards freely. And whenever you get the chance, suggest these articles to customers who are in doubt as to what to buy. Good salesmanship will help materially to clear out these lagging lines which, twenty-four hours after Christmas Eve, can't be given away, let alone sold.

The customer who knows just what he wants to buy for Christmas is exceptional. Right here the well-posted hardware salesman can do a lot to help customers and develop business. He knows what Christmas lines are stocked; the next thing is to find what class of person is to be the recipient of the gift; then it is easy to suggest and show a variety of suitable articles. It is as a rule good policy to show, first of all, the higher priced articles, rather than to ask, "About what price?" Any customer will appreciate the compliment; and the showing of a \$10 or \$15 article is as quick a way as any to bring out the fact that all the customer wants to spend is \$2.50. Never make the mistake of offering an exceptionally cheap article to a poor-looking customer. Some of the richest men in your town look like professional hoboes.

The desirability of suggesting suitable gifts is one point for the salesman to remember. Another is, that though Christmas week is a difficult and harassing time for him, it is just as difficult and harassing—perhaps more so—for the buyer. Customers shop for hours at a stretch, fail to find what they want, become tired and cranky and thoroughly out of sorts. Their demands on your patience are exacting and unreasonable. But—keep cool, and remember, it pays to be polite.

For with a lot of cranky people a smile and a good word and a helpful attitude will do a lot to put them into better humor. Train yourself to face bad tempers with equanimity and, whatever the emergency, to remain calm and considerate to all comers.

It is difficult of course; but it is great training for the salesman who wants to succeed in that capacity.

Remember, too, that haste is not

Foster, Stevens & Co.

Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.

Grand Rapids, Mich.

W. M. Ackerman Electric Co.

Electrical Contractors

All Kinds of Electrical Work.

Complete Line of Fixtures.

Will show evenings by appointment.

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

Citizens 4294

Bell Main 288

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

Grand Rapids, Mich.

always a time-saver. Years ago I knew a hardware salesman who seemed to move like a snail, and who talked with a drawl worse than Mark Twain's. His manner was painfully deliberate, and gave the hurried customer the impression that he had all the time there was. Yet his very deliberateness was a sedative to tired nerves. He imparted a suggestion of colossal and well-grounded confidence in his ability to find the customer just what she wanted. In the long run he would put through three good sales while the eager but hurried junior was trying to make one; because he took time to think and make no misplays. He seemed to know exactly what was wanted and where to find it.

That touch of calm deliberation will often quiet a customer's nerves and arrest his attention when he thinks he is in an all-fired hurry. A little deliberation, too, is necessary to avoid time-wasting mistakes in filling orders. In Christmas week it is necessary to cover a lot of ground; but whatever you do must be done with the most absolute accuracy.

I have seen a hurried sales girl make three mistakes in filling out a bill for a single small order. And the Christmas season is the one time of the year when mistakes are most keenly resented.

Accuracy is the first essential, speed the second, and the salesman who works steadily at a moderate speed is a great deal more useful than the salesman who, as a result of extreme haste, causes errors that result in endless confusion.

Care is especially necessary where goods are to be charged or delivered. Christmas season brings to the hardware store a lot of customers, many of whom may be retained by good service, and who are just as certain to

be exasperated and antagonized by poor service.

Be sure to get the order itself down correctly; also the name and street address of the person to whom the goods are to be delivered. If goods are charged, be just as careful.

Care is also desirable in packing goods and making deliveries. Quite often, for instance, mistakes are made in packing two-piece articles which have been taken out to be shown. Just yesterday I ran across a moviegraph machine, which comes with a single film. In this case the film was missing. Apparently the salesman had taken the film from this machine when demonstrating; and later had put it in the package with another machine to be delivered—thus sending out one machine with two films and leaving the other defective and practically unsaleable. Care should be taken in packing breakable articles; and also in seeing that goods are delivered to the right address within whatever time limit you may have set.

Some merchants regard the Christmas rush as a legitimate excuse for errors and delays in making deliveries. These things are in a measure excusable, but—that is no reason why the dealer should not exert himself to reduce the tally of mistakes to the minimum. When the delivery service is apt to be bad is the very time when good service will attract the most and most favorable attention.

Victor Lauriston.

Clarified.

"Minnie, who was that nery young man who just left you?"

"He's a boy who clerks at the corner grocery, mamma."

"Uh-huh; Now I know what they refer to when they advertise 'Fresh every day'."

LAND OF THE PINE.

Oh let me go back to the "land of the pine"
When the North wind blows and the snow banks high,
Where the branches creak and the old boughs whine
As the gate blows snow flakes scurry by.
For the teeth of the wind have been dulled by the trees,
And the tang of the cold has been shorn of its sting,
And the wild sweeping blizzard is brought to its knees,
And life is a pleasure when Winter is King.

I'd rather go back to the "land of the pine,"
When the East wind comes with its chill and its quake,
Where the rain drops glisten on every spine
And the fish flash free in the rippling lake.
For the woodsman's cabin is genial and dry,
And the wood fire banishes worry and care,
And there's shelter enough as the rain sweeps by,
And life is worth living when Spring's in the air.

Then I would go back to the "land of the pine,"
Where the West wind hurries the fleecy clouds o'er,
Where the sun sifts through on the hammock of mine,
And the sparkling waves throw themselves on the shore.
For the heat of the sun has been cooled by the shade
And the breath of the balsam brings health in its train,
And the carpeted floor of the forest is made
By the foliage grown during Summer's sweet reign.

So let me go back to the "land of the pine"
When the South wind blows softly among the green trees,
Where I may lie down on this hammock of mine,
And list to the soft sighing sound of the breeze.
I dream of a rest from the struggle and strife,
Of a home far removed from the busy world's hum,
And I long for the dawn of a far better life,
That will open to me when my Autumn may come.
Justus G. Lamson.

ESTABLISHED 1867

J. C. Herkner Jewelry Company

GRAND RAPIDS, MICH.

Shoppers in Grand Rapids this season will find this store an ideal place to purchase gifts in the line of jewelry.

We have spent several months back in assembling the most magnificent display of Diamond Jewelry, Watches, Silverware, Cut Glass, Solid Gold and Gold Filled Jewelry we have ever shown for Christmas gifts.

You will be particularly interested in our line of Wrist Watches, Men's Watches, Bar Pins, Brooches, Scarf Pins and Cuff Buttons.

Wrist Watches, \$20.00 to \$600.00.

Men's Watches, \$18.00 to \$150.00.

Bar Pins, \$2.00 to \$500.00.

Cuff Buttons, \$2.00 to \$50.00.

Scarf Pins, \$1.00 to \$75.00.

MEET YOUR FRIENDS AT HERKNER'S

114 MONROE AVE.

121 OTTAWA AVE.

DIAMOND MATCHES



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



THE DIAMOND MATCH CO.

BOSTON

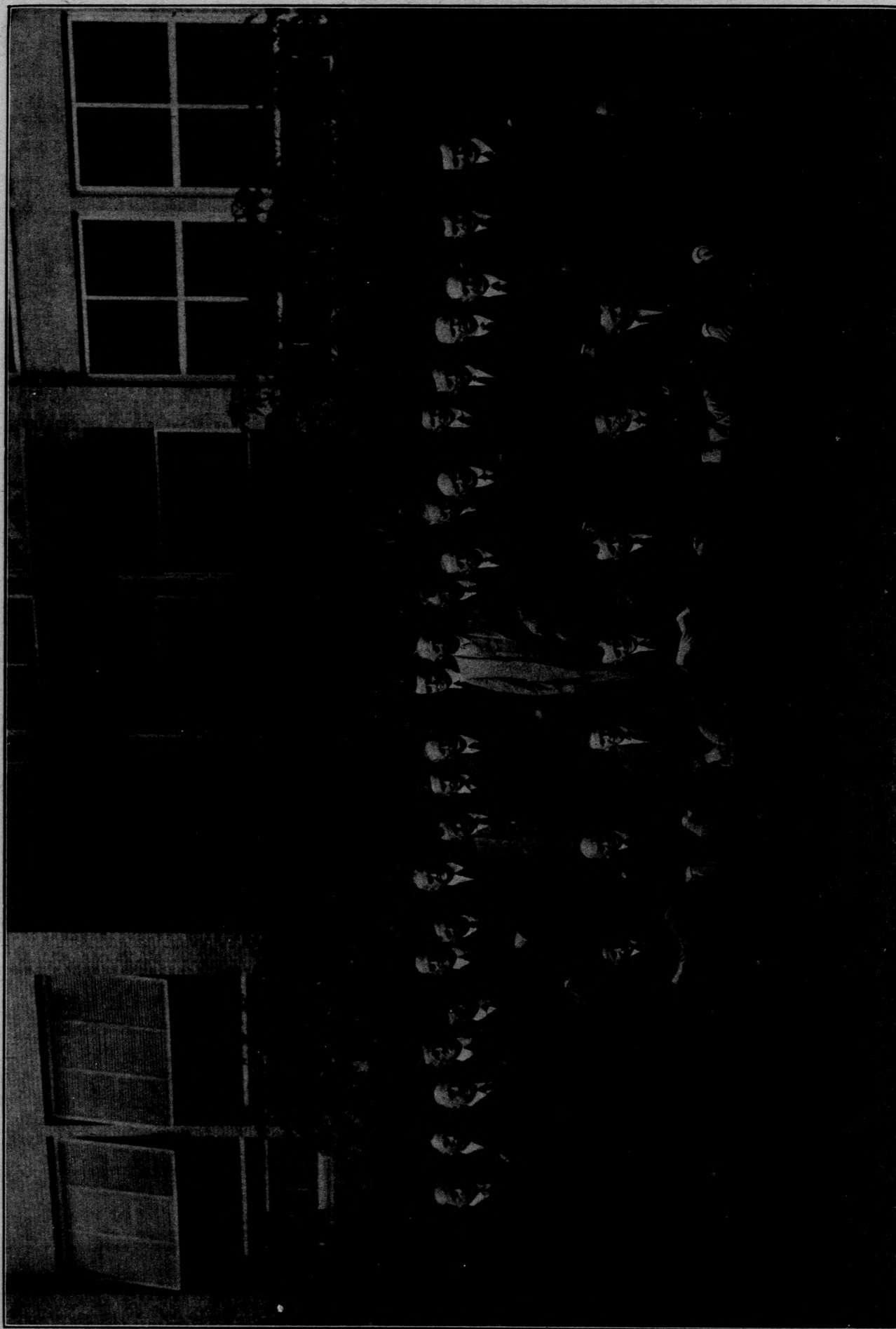
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SAN FRANCISCO

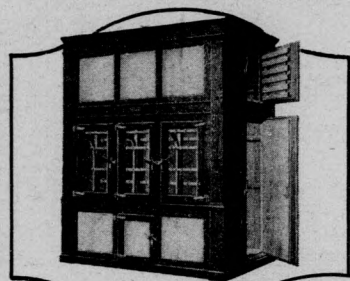
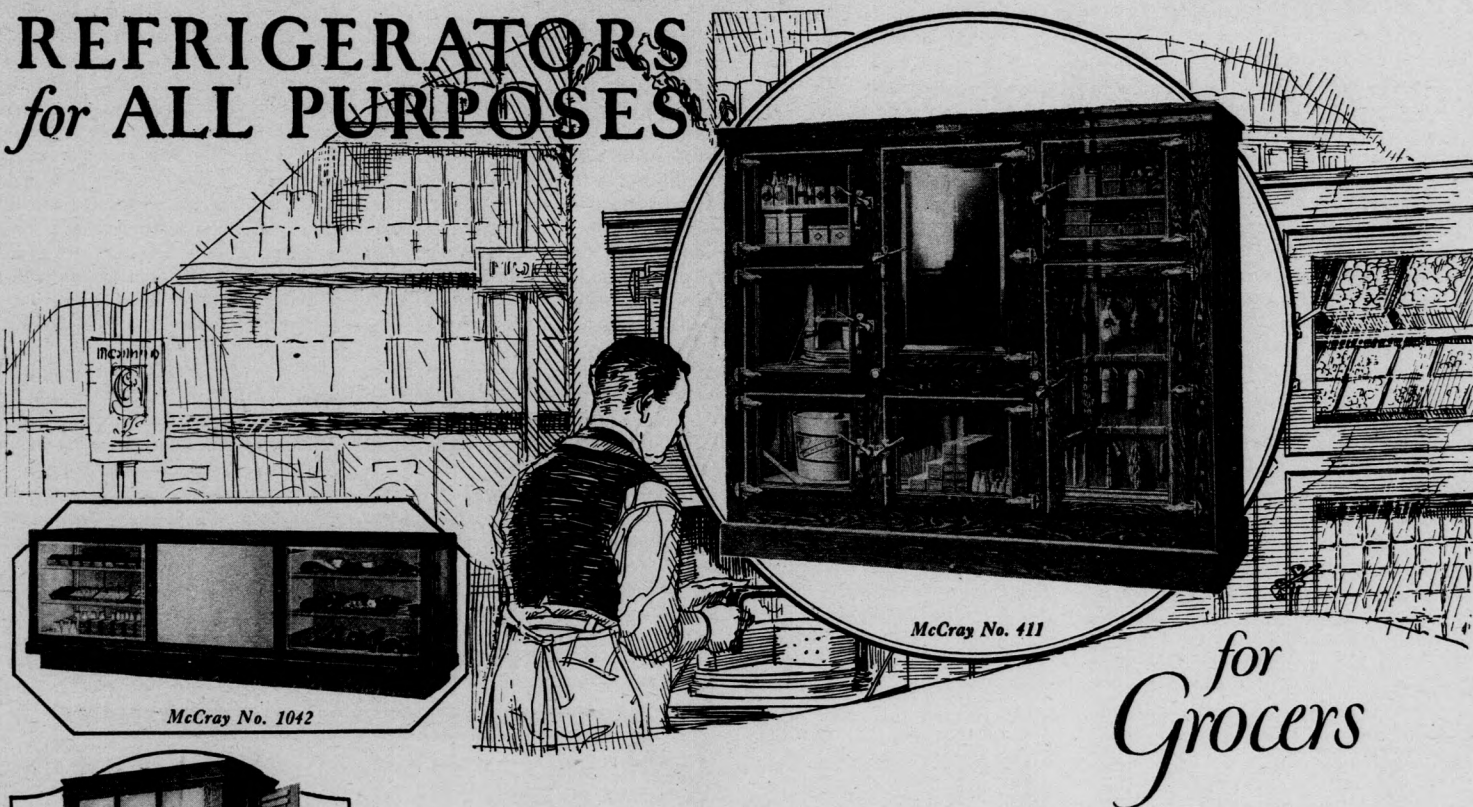
NEW ORLEANS



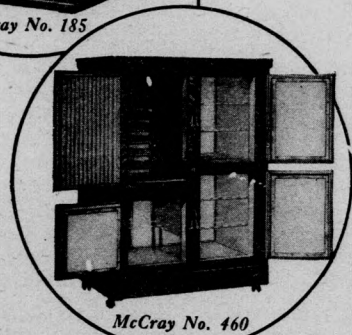
GROUP PICTURE GENERAL SALES AGENTS' CONFERENCE, THE SHREDDED WHEAT COMPANY, NIAGARA FALLS, N. Y., October 3, 4, 5 and 6. Once each year the Sales Department of The Shredded Wheat Company, call in the General Sales Agents of all their Branch Offices in the United States and Canada, some twenty in number, for a week's Conference at the Home of Shredded Wheat. The days are devoted to business sessions, and the evenings are spent in interchange of ideas and good fellowship. This is a picture of the entire Sales Organization taken at the recent Conference.

McCRAY

REFRIGERATORS for ALL PURPOSES



McCray No. 185



McCray No. 460

It is the patented system of refrigeration that produces a constant circulation of cold, dry air through every compartment of the McCray refrigerator. That is why the McCray *keeps food longer*, reducing the grocer's spoilage loss to a minimum and keeping his stock fresh and presentable.

The patented McCray system of construction and the best possible insulating materials used in McCray walls, insure thorough refrigeration. Every pound of ice exerts its utmost cooling power.

This is why grocers, in particular, choose the McCray. For more than 30 years McCray refrigerators have been meeting every refrigeration need efficiently and economically. Today in thousands of stores and markets McCray refrigerators, coolers and display case refrigerators are eliminating spoilage waste and increasing profits by their attractive display features.

There are sizes and styles for all purposes, for stores and markets, residences, hotels, hospitals and institutions. Our Service Department will submit plans for specially built equipment, without obligation.

Send For This Free Book. In it your refrigeration problems are discussed and the complete McCray line illustrated and described. No obligation, merely send the coupon now. *Ask about our Easy Payment Plan.*

McCray Refrigerator Co.

2244 Lake St.,

Kendallville, Ind.

Salesrooms in all Principal Cities

Detroit Salesrooms, 36 E. Elizabeth St.

McCray Refrigerator Co., 2244 Lake Street, Kendallville, Ind., Gentlemen: Please send without obligation to me, the book on refrigeration and refrigerators checked below:

- ☐ No. 73, for Grocers and Delicatessen stores
- ☐ No. 53, for Hotels, Restaurants, Hospitals and Institutions
- ☐ No. 64, for Meat Markets
- ☐ No. 96, for Residences
- ☐ No. 75, for Florists

NAME.....

ADDRESS.....

CATERING TO THE WOMEN.

Shoppers Who Fight Shy of Sales People.

Written for the Tradesman.

Thoroughly trained in courtesy and attention as is all the help in well-managed stores, it seems strange that some women prefer to supply their wants, when practicable, with little or no assistance from a salesperson. Yet this is true. Does anyone doubt it, let him make a little tour of observation and be convinced.

Mrs. Powell is a typical example of this kind of shopper. Not to enter into a lengthy description, she is a kind, thoughtful, considerate sort of person, one whose good qualities and many virtues you sum up by saying she is a very nice woman. Her family consists of her husband, herself and their two daughters, girls of twelve and fourteen. Mr. Powell's salary is not large, but by economy and careful management they are able to live in comfort and lay up something for the future. She has excellent taste and judgment and is a past master at knowing a good value when she sees it. In her own words we will let Mrs. Powell describe her method of shopping and explain why she prefers to wait upon herself to some extent.

"I like to go to the stores where the goods are put out on counters or tables or racks, as the case may be, the prices plainly marked. I feel greater freedom and independence, for I can get a line on the stock and see just what is being offered, without bothering anyone. I can take all the time I want to. This is a great point. Of course one doesn't need to spend an hour in selecting a paper of pins or a pair of shoe strings, but an important purchase may require thorough consideration. And one that involves only ten or twelve dollars, or even less money, may be an important purchase to us.

"Last summer I was looking for goods to make my girls each a dress for fall and winter school wear. I looked at three or four places without finding anything that just pleased me. Then I went to still another store and happened on a piece of goods that seemed exactly the thing, but it was of a color entirely different from what I had expected to get. Dresses of this would require some changes in my plans for their hats and coats. I did not try to decide in a hurry. I went to a rest room and sat down and thought it all over and mapped out my program. Then I went back to that piece of goods, told a salesgirl how many yards I would take, and paid her the money.

"I had put in most of the afternoon buying those goods, but it is so nice and of such excellent value and my daughters are so much pleased with the dresses, that I believe the time was well spent. But I should have disliked extremely to take up half an hour or more of a salesperson's time at three or four stores and then go away without buying. And as to considering and comparing in my mind what is offered at one place with what they are showing at another—in short, working at my big problem of getting the best value and the most satisfac-

tion for my money—I simply can't do that while standing in front of a counter with some one trying to sell to me.

"As a rule I find clerks very courteous. Often they work so hard to sell that I feel almost obliged to buy, even against my better judgment, if they show me what will answer at all. It must seem to them so fussy to refuse to take an article merely because it is not quite what one had in mind. But if I can find what I want myself, then it is no one's business but my own how long I have taken to find it. Then, too, I can economize closely and not let the salesgirls know all about it. Perhaps I am oversensitive and foolish, but even though they are polite I always feel that they think I am either stingy or very poor when I ask for something less expensive than is shown me. This other way I can save a nickel here and a quarter there and no one be any the wiser."

Mrs. Powell's words contain the psychology of the whole matter. It is to be noted that wealthy, fashionable women, those who can buy just what they like and who have no humiliating frugalities to conceal, do not feel this reluctance about asking to see goods. This is fortunate, because articles of the grade they require cannot, as a rule, be spread out to be handled over. But the average merchant does not look to the purchase of the wealthy for the great volume of his business. It is mainly through the patronage of people in just comfortable circumstances that his store prospers. He cannot afford to ignore the fact that in every community there are many women who, like Mrs. Powell, prefer to shop impersonally.

The way to go after this trade is, of course, to put all goods that will admit of such treatment, out where they can be seen and handled. Letting goods sell themselves is a saving in clerk hire. That is a strong point in its favor. The idea is not to dispense with salespeople—that is not practical—but a dealer should be able to increase the volume of his sales without enlarging his selling force. The system has three main drawbacks. It requires extra space. It encourages theft, a loss that in every store is all the more baffling because it is impossible to tell exactly what it amounts to. The third point of disadvantage is there is of necessity considerable damage to the goods. This must be counted as one of the unavoidable expenses of the system.

A little incident, something that happened in a millinery store, is significant. This is an establishment doing a large business and doing it to a great extent on the plan of spreading the goods out and letting them sell themselves. Large tables are piled with untrimmed shapes, each tagged with its price marked in plain figures. Usually the shapes are grouped by price, a large card in the center showing the price of all the shapes on that table. Other tables have trimmed hats, also plainly marked. In spring and summer a great variety of the gay blossoms and wreaths of the flower-maker's art are spread out for inspection—in fall and winter, feather and fur and velvet trimmings. Braids and all sorts of millinery accessories are

offered freely. Needless to say, this place is a paradise for the home milliner.

There are salesladies willing and obliging and anxious to sell, but anyone who prefers to go about by herself, examining whatever she feels interested in and trying on shapes or trimmed hats before one of the many mirrors, is made to feel free to do so.

It was here that Mrs. B— went last spring to look for something to fill out and liven up a plain black Milan braid she was wearing. She had in mind a fruit piece, and picked up from the table where it was laying one that featured a small green apple with red cheeks. It also had some cherries and grapes, besides suitable foliage. Thoughtlessly she laid it on the brim of her hat, which she had not removed from her head, and started for a looking glass near by.

"Of course it wasn't at all smart of me," she said in telling about it. "The second step I took the fruit piece fell to the floor, and the apple, which was made of glass or of some substance equally breakable, was a wreck."

Mrs. B— decided she did not want that piece, even with something else substituted for the broken apple. The colors were not right for her. Then she went to the manager and offered to settle the damages.

"You don't have to pay anything," came the prompt reply. "Go home and forget it. We meet with losses every day and expect to stand them."

"Perhaps I may find a different fruit piece or some other trimming I like. I should be very glad to buy here," said Mrs. B— gratefully.

"If you find something that pleases you, we are of course glad to sell to you, but do not feel under obligation."

This incident is of interest as showing that a firm doing a large business in a kind of goods whose nature would seem almost to forbid their being spread out to the mercies of the public, has the courage of its convictions and does not grumble at the losses occasioned by its system of selling.

In catering to the women who like to shop impersonally, the store doing a big business has an advantage. Enough stock for two or three days' selling is, in some lines, all that the big store needs to keep on display. The great bulk of its goods is kept fresh, to be put out as needed. In the store doing a small business there is exposure to dust and dirt for a much longer time, since it may be necessary in order to give variety and make a large enough showing, to put out all that will sell in say ten days or two weeks.

There is a fine field for ingenuity in devising methods of display that will minimize damage and loss and at the same time get results. Perhaps the showing of good-sized samples instead of the whole bolts might work well with some kinds of yard goods. Whatever methods are used, the matter of cost should be counted unflinchingly. But before any merchant, large or small, decides that he cannot afford to cater to the shoppers who fight shy of sales people, let him, in fairness, to himself, consider whether he can afford to lose the patronage of this large class of buyers.

Ella M. Rogers.

When everybody thinks of good, delicious foods—

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

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

And remember—Domino Cane Sugar Products are sold in convenient packages. They represent a real saving to you in selling expense, over and above the profit you receive from their rapid turnovers.

American Sugar Refining Company

"Sweeten it with Domino"

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

A Typical Case And Its Moral.

Andre had been an irresponsible, happy, gallant, and his merry, laughing face and jesting manner won him friends everywhere. "All the girls, they glance sidewise at me, and I love them all," he said; but one day he met quiet, gentle Marie, who had never dared to let her glances stray his way and who was as shy as a field mouse and very much like one with her mouse-like manner—and it was love at first sight. So they were married and were to live happily ever after for Andre shed his gay insouciance and settled down to be a model husband.

Then the baby girl came, and later, when a little son was placed in his father's arms, their cup was full, and Andre said, "Well, cherie, it's time we started our own little nest," and so before long he had made his first payment on a three-room cottage. What a sweeping, painting and garnishing ensued! And Andre was like to burst with pride. He had the prettiest wife, the finest babies and the nicest home in the world.

Then the end came. In his joy in his home and the desire to pay for it quickly he overworked, and one day stayed out in a fierce storm, drenched to the skin and chilled. When he went home his head ached and his cheeks were pink with fever. Marie put him to bed, thinking that the next morning he would be his gay young self, but when morning came he was almost delirious, and the doctor was sent for in a hurry. Anxious days followed, for the doctor's grave face

showed that there was absolutely no hope.

For weeks after Andre's going Marie struggled along, but the worry and strain grew too much for her, and she now has a long convalescence before her until she can again earn enough to pay for herself and her babies. Her cottage and the babies are all she has left of Andre, and her heart is wrapped up in her little household.

The facts of this story are gleaned from a newspaper in another city. I do not even know Andre's last name nor just where Marie lives or I would send my mite to the little family. But I've been thinking there are so many cases resembling this of Andre and his wife, and with Christmas coming apace, wouldn't it be a splendid thing for Tradesman readers to look some of them up and thus add to their own joy and the comfort of others less fortunate?

Frank Stowell.

Signs of the Times Are

Electric Signs

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

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

THE POWER CO.

Bell M 797

Citizens 4261



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



PARAMOUNT

Salad Dressing—Chili Sauce—Piccalette

TRY HIRSCH'S

**Ketchup, Mustard
Pickles, Mince Meat**

3 TABLESPOONFULS PARAMOUNT DRESSING
2 TABLESPOONFULS PARAMOUNT CHILI SAUCE
½ TABLESPOONFUL PARAMOUNT PICCALETTE

EQUALS

DELICIOUS
1000 ISLAND
DRESSING

HIRSCH BROS. & CO.

(INCORPORATED)

LOUISVILLE AND PITTSBURG

KENT STORAGE COMPANY

GRAND RAPIDS • BATTLE CREEK
Wholesale Distributors



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

Supplies of Wool and Woolens.

Of especial interest is the announcement, which has just been made, of the decision of the Bawra—as the British-Australian Wool Realization Association is called—to cease operations as soon as it has disposed of the stocks of wool which it has on hand. This ends a movement whose purpose was to keep on controlling the wool clips of Australasia as well as the meat and other supplies there. It is estimated that the last of the pooled wool will be sold by the Spring of 1924. The disposition to reduce the flocks of sheep in Australia and New Zealand seems to have been checked. In a report to the stockholders of Dalgety & Co., a leader in the wool trade, it is stated that the low prices obtained at sales of frozen beef had resulted in a tendency to replace cattle with sheep. At the auction sales abroad of wool during the past week there were evidences of some weakness in merinos, but cross-breds are continuing in demand at firm prices. Wool prices in this country are well maintained, although the transactions are not large or especially notable otherwise. In the goods market some duplicate orders are being received, but attention centers rather on what may be shown when the offerings for the next heavy-weight season are put out. No action is likely to be taken in this matter, however, for a month to come, but orders have already been placed for a certain amount of overcoatings. A good season in dress goods seems assured.

Cotton Estimates and Cotton Goods.

It would appear, from the course of the cotton market, that something else outside the supply of the material is having a marked effect on prices. The ginning figures which were made public during the week showed that, up to Dec. 1, 9,318,000 bales had been ginned of this season's crop. The estimate for the entire yield, given out at the same time, placed the amount at about 10,000,000 bales. As this total does not differ much from the low estimate of the Department of Agriculture and emphasizes the shortness of the crop, the effect should have been to raise the quotations. The reverse is what really happened. It is beginning to be realized that there is a point when cotton prices become virtually prohibitive. They became so at times recently for foreign buyers. The dead line seems to be in the neighborhood of 25 cents

per pound. Most of the takings of American spinners have been at several cents per pound cheaper than this. The shortness of the crop, however, has awakened attention to the need of larger ones in the future, and various agencies are now struggling with the problem. One element is that of meeting the ravages of the boll weevil. A conference will be held in this city on Friday between insecticide manufacturers and representatives of various Government departments to take up the matter. The base of the approved destroyer of the weevil is calcium arsenate, whose active ingredient is white arsenic. There is not enough of this material produced in this country, and the tariff makers have put a duty on the material so as to make it more expensive. Salvador, which is a country supposedly less advanced than this, admits the material free.

There is little of note in the goods market, as is customary at this time of year. Jobbers do not care to have their inventories now under way show any large stocks on hand. In Chicago they held clearance sales for the purpose with good results. Offerings of gray goods during the week were mainly from second hands and showed some recessions from the asking prices of the mills. Some fleeced underwear prices for next Fall were made, showing advances of from 5 to 15 per cent. Knit underwear for the next heavy weight season has been going very well. A number of the mills announce that they are pretty nearly sold up until June.

Upper Peninsula Property Sold.

Escanaba, Dec. 11—All of the assets of the Land & Timber Co., of Escanaba have been sold by the creditors' committee to C. W. Stribley, of the Thilmany Pulp & Paper Co., of Kuakauna, Wis., and a new corporation is being formed to be known as the Thilco Timber Co., of Escanaba, which will take over all of the property so transferred. The deal includes lands, timber and manufactured products and equipment of every kind and constitutes one of the largest transactions of its kind in this territory. Contract terms have not been made public, but it is understood that under the terms of the sale all of the creditors will receive considerably more on their claims than was expected when the creditors' committee was named to take charge of the Land & Timber Co.'s affairs.

Cruelty in the Home.

"I want you to get me a divorce."
 "On what grounds, madam?" replied the lawyer.
 "My husband is a brute."
 "Can we prove that in court?"
 "He makes me try his home-brew first."
 "Our case is as good as won."

Duro Belle

HUMAN HAIR NETS

DURO-BELLE Quality is a Known Quality—each user becomes a repeat customer.

Every form of dealer co-operation—window displays, counter cards, display cabinets and *\$1.20 More Profit per Gross than any other advertised hair nets.*

NATIONAL TRADING COMPANY

630 SO. WABASH AVE.

CHICAGO, ILL.

Look 'em all over
and then—

Investigate Our Specials

One of which is

High Rock Red Label Unions

@

\$14 12½

Daniel T. Patton & Company

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

The Men's Furnishing Goods House of Michigan

Holiday Goods

You can still get holiday goods such as box paper, perfumes, toys, games, handkerchiefs, suspenders and garters in boxes by express or parcel post from us. Our aim at all times is to give you very prompt and efficient service.

Quality Merchandise—Right Prices—Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

We are manufacturers of
Trimmed & Untrimmed HATS
for Ladies, Misses and Children,
especially adapted to the general
store trade. Trial order solicited.

CORL-KNOTT COMPANY,
Corner Commerce Ave. and
Island St.
Grand Rapids, Mich.

GRAND RAPIDS KNITTING MILLS

Manufacturers
of
High Grade
Men's Union Suits
at
Popular Prices

Write or Wire
Grand Rapids Knitting Mills
Grand Rapids, Mich.

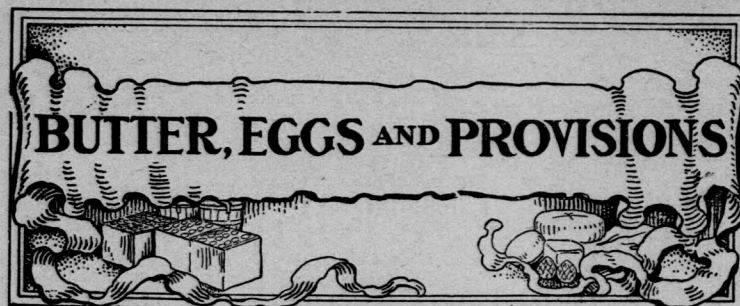
PRICES CURRENT ON STAPLE DRY GOODS.

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

Dress Goods.		Comfortables, Indian Blankets & Bath	
32 in. Wool Mixed Storm Serge	42 1/4	64x78 Blanket Comfortables	2 50
36 in. All Wool Storm Serge	77 1/4	66x80 Comfortables	3 10
44 in. All Wool Storm Serge	97 1/4	72x80 Comfortables	3 25
50 in. All Wool Storm Serge	1 20	64x78 Comfortables	3 00
French Serges proportionately,		66x80 Comfortables	3 50
Danish Poplar Cloth	42 1/4	66x84 Two in one	3 50@3 75
Juilliards Novelty Checks & Plaids	1 85	72x90 Bath Robe Blankets with	
54 in. All Wool Coating	1 50@2 00	Cords, Tassels & Frogs	4 00
Linings.		Crib Blankets.	
30 in. Black Satine	18 1/4	30x40 Stitched	70
36 in. Satine, black & colors	25@35	30x40 Scallop	75
36 in. Radiant Bloomer Satin	47 1/4	36x50 Stitched	1 00
36 in. Percaline	16 1/4	36x50 Scallop	1 10
Windsor Cambric	11	36x50 Bound	1 37 1/4
36 in. Radiant Charmeuse	47 1/4		
White Goods.		Camp Blankets.	
33 in. Soft Finish	21 1/4	Camp Blankets	2 50
36 in. Soft Finish	24	Auto Robes.	
44 in. Soft Finish	29 1/4	Auto Robes	2 50
54 in. Soft Finish	36 1/4		
All Linen Finish 1/2 c yard more.		Wool Blankets.	
Ginghams and Wash Goods.		66x80 Wool Mixed	5 75@6 25
27 in. Pkdn Colors	15@17 1/4	66x80 All Wool	7 50@8 50
27 in. Checks & Plaids	17 1/4	70x80 Wool Mixed	6 50@7 50
32 in. Checks & Plaids	21 1/4	70x80 All Wool	8 50@12 00
32 in. Checks & Plaids, better		Comforts.	
quality from	23 1/4@32 1/4	Small sizes cheap Grades	22 50
32 in. Tissues	35@42 1/4	Larger sizes, better grades	24 00@48 00
39/40 in. Volles	37 1/4	Sheets.	
40 in. Organdies, all colors	42 1/4	63x90 Pequot	13 75
32 in. Romper Cloth	22 1/4	63x99 Pequot	15 04
27 in. Apron Ginghams	12 1/4@14 1/4	72x90 Pequot	15 25
27 in. Chevots	16 1/4	72x99 Pequot	16 69
Plisse & Serp. Crepe, from	25	81x90 Pequot	16 75
32 in. Challies	13 1/4	81x99 Pequot	18 25
32 in. Madras	25	63x90 Pepperell	13 39
32 in. Suitings, from	22 1/4@35	63x99 Pepperell	13 45
36 in. Chiffon, from	32 1/4@42 1/4	72x90 Pepperell	14 71
27 in. Poplins	32 1/4	72x99 Pepperell	14 35
36 in. Poplins, from	27 1/4@42 1/4	81x90 Pepperell	15 70
		81x99 Pepperell	15 25
Percales.		72x90 Lockwood	16 69
36 in. 64x80 Lights 14, Darks 15		81x90 Lockwood	16 75
36 in. 68x72 Lights 15 1/2, Darks 16 1/4		81x99 Lockwood	18 34
36 in. 80x80 Lights 19, Darks 20		Cheap Seamless Sheets	13 50
		Cheap Seamed Sheets	9 00
Crashes.		Pillow Cases.	
18 in. P. Bleached	22	42x36 Pequot	3 96
18 in. P. Brown	21	45x36 Pequot	4 20
Other grades accordingly and less		42x36 Pepperell	3 48
10% for quantities.		45x36 Pepperell	3 72
16 in. Irish Imp. Br. Linen Crash	16 1/4	42x36 Lockwood	3 96
16 in. Bleached Toweling	9 1/4	45x36 Lockwood	4 20
17 in. Glass Toweling, Red Stripe	12 1/4	Cheap Pillow Cases	2 25
18 in. Absorbent Toweling	15 1/4	Bedspreads.	
16 in. Blea. Linen Crash, from 20 to 25		72x84 Bedspreads	1 50
		Better qualities and larger sizes up	5 00
Diaper Cloth.		Carpet Warp.	
18 in. Red Star	1 15	White	45
20 in. Red Star	1 25	Colors	50
22 in. Red Star	1 35	Oilcloth.	
24 in. Red Star	1 45	5-4 White	3 20
27 in. Red Star	1 70	5-4 Meritas White	3 70
Less 10 per cent.		5-4 Meritas Fancy	3 60
Damask.		6-4 Meritas White	4 70
64 in. Mercerized	67 1/4	6-4 Meritas Fancy	4 60
72 in. Mercerized	32 1/4	Batts.	
58 in. Mercerized	45	3 lb. Quilted Cot. Batts	80 per batt
58 in. Bates or Imp. Hol. Red Dmk.	75	3 lb. Plain Cotton Batt	75 per batt
Pattern Cloth.		8 oz. Small Cotton Batt	10 1/4 per batt
58x72 Mercerized	1 25	10 oz. Small Cotton Batt	12 per batt
Larger sizes, good qual. from 2 50@3 00		12 oz. Small Cotton Batt	18 per batt
		1 lb. Wool Batts	1 45 per batt
		2 lb. Wool Batts	2 50 per batt
Towels and Wash Cloths.		Wide Sheetings.	
Turkish Towels from \$2.25@9.00 depending on size and quality, and whether plain or fancy.		7-4 Pequot Bleached	45
Huck Towels from 62 1/2@66.00 per doz. depending on size and quality, and whether part linen, hemstitched, etc.		8-4 Pequot Bleached	50
Wash Cloths from 45c per doz. to \$1.50 depending on size and quality and whether plain or fancy.		9-4 Pequot Bleached	55
Bath Sets from 75c@1.30 each.		10-4 Pequot Bleached	60
Draperies.		7-4 Pequot Brown	40
32 in. Cretonne	16 1/4	8-4 Pequot Brown	45
Harmony Art Cretonne	25	9-4 Pequot Brown	50
Normandy Silkoline	19 1/4	10-4 Pequot Brown	55
36 in. Better Grades Cretonnes from 25c @62c, depending on quality.		7-4 Pepperell Bleached	35
Scrims & Etamines, from 10 1/2@19 1/4		8-4 Pepperell Bleached	42
36 in. Plain & Fancy Marquisettes from 16 1/2@32 1/2, depending on quality.		9-4 Pepperell Bleached	45
Curtain Nets from 25c@62 1/2, depending on width and quality.		10-4 Pepperell Bleached	50
		8-4 Pepperell Brown	38
Blankets.		9-4 Pepperell Brown	42
45x72 Cotton Felted Blankets	1 07 1/4	10-4 Pepperell Brown	45
50x72 Cotton Felted Blankets	1 20	7-4 Lockwood Bleached	43
54x74 Cotton Felted Blankets	1 37 1/2	8-4 Lockwood Bleached	48
60x76 Cotton Felted Blankets	1 55	9-4 Lockwood Bleached	53
64x76 Cotton Felted Blankets	1 70	10-4 Lockwood Bleached	58
64x80 Cotton Felted Blankets	1 70	9-4 Lockwood Brown	43
68x80 Cotton Felted Blankets	2 00	10-4 Lockwood Brown	48
72x80 Cotton Felted Blankets	2 15	10-4 Lockwood Brown	53
Seconds about 5 to 10% less.		Tubings.	
Singles and Single 2nds proportionately.		42 in. Pepperell	30
64x76 Barian Heather Plaid	2 10	45 in. Pepperell	31 1/4
72x80 Barian Heather Plaid	2 20	42 in. Pequot	34
Seconds about 5 to 10% less.		45 in. Pequot	36
Singles and Single 2nds proportionately.		42 in. Cabot	30
60x76 Plain Woolnaps	2 30	45 in. Cabot	31 1/4
64x76 Plain Woolnaps	2 55	36 in. Tubing	25
66x80 Woolnap Plaids	3 35	4-4 Bleached Cottons.	
72x84 Woolnap Plaids	3 75	Lonsdale	18
Seconds about 5 to 10% less.		Hope	17 1/4
Singles and Single 2nds proportionately.		Cabot	17
60x76 Woolnap Plaids	2 50	Fruit of the Loom	19
60x80 Woolnap Plaids	2 65	Auto	16 1/4
66x80 Woolnap Plaids	3 25	Big Injun	14
72x84 Woolnap Plaids	3 65	4-4 Brown Cottons.	
Seconds about 5 to 10% less.		Black Rock	14 1/4
Singles and Single 2nds proportionately.		Velvet	13 1/4
		Giant	13 1/4
		Cheaper Cottons	10 1/2@11

Cambrics & Nainsooks.		Ticking.	
Knights	21	Straw Ticking	16 1/4
Berkley, 60	21	Feather Tickings from	8 1/4@30
Old Glory, 60	19 1/4	Fancy Satine Tickings from	29 1/4@35
Diamond Hill	15 1/4	36 in. Imp Hol. Ticking	42 1/4
Denim.		Prints.	
220	21 1/4	In Various colors	10 1/4
240	20	Cheese Cloth.	
260	18 1/4	36 in. Bleached Curly Gauze	06 1/4
		Better Grades	07 1/4@08 1/4@10
Flags.		Napped Goods.	
Small Spearheads, doz.	1 90	25 in. White Shaker	11
Larger sizes from 4x6 ft. to 10x15 ft. ranging from, each	\$2.00@8.00	27 in. White & Twill. Shaker	12 1/4@14 1/4
		Cashmere Twill	16 1/2
Notions.		27 in. Light Outings	13 1/4@14 1/4
Star Snaps, gro.	60	27 in. Dark Outings	14 1/4@15 1/4
Kohlnoor Snaps, gro.	60	36 in. Light Outings	16 1/4@17 1/4
Wilsons, gro.	60	36 in. Dark Outings	17 1/4@18 1/4
Satin Pad S. G. Garters, doz.	2 00	Ladies' Underwear.	
Sampson fly swatters, doz.	75	7 lb. Brush Back Vest & Pants, Reg.	7 25
Roberts needles, per M.	2 50	Heavy Fleece Vest & Pants, Reg.	8 00
Stork needles, per M.	1 00	Wool Vests & Pants	15 00
Self Threading Needles, paper	06 1/4	Medium Wt. Ribbed U. S.	8 00
Steel Pins S. C., 300, per box	43	11 lb. Brush Back Union Suits, Reg.	12 25
Steel Pins M. C., 300, per box	45	Silkateen & Wool U. S.	23 00
Brass Pins S. S., 160, per box	43	Mer. & Wool Union Suits	23 00
Brass Pins S. C., 300, per box	75		25 00
Brass Pins M. C., 300, per box	80	Spring.	
Coats Thread, doz.	59	1x1 rib, 12 cut Vests, Dou. extra	3 00
Clark's M. E. Thread, doz.	56	1x1 rib Bodice Top Vests	2 15
J. J. Clark's Thread, doz.	90	1x1 rib Tu. V. N. vests, lace tr. Reg.	2 25
Belding Silk, 50 yd., doz.	90	12 cut, lace & cuff knee Union Suit, Double Ex.	6 25
Cobro Silk net with elastic, gro.	4 50	1x1 rib, band & bodice top lace union suits	5 00
Gainsborough Hair Nets			6 00
Single Strand	80	Men's Underwear.	
Double Strand	1 00	Red Label Shirts & Drawers	9 50
Wolverine nets, gro.	9 00	Red Label Fleece Union Suits	17 00
R. M. C. Crochet Cotton, per box	75	Black Label Shirts & Drawers	9 00
B-4 O. N. T. Cro. Cotton, per box	90	Black Label Fleece Union Suits	15 50
Silkene Crochet Cotton, per box	90	1658 Hanes U. S. 16 lb. cot. ribbed	13 62 1/2
Sansilk Crochet Cotton, per box	55	San. Fleece Shirts & Drawers	6 75
M & K or Dexters Knit. Cot., white, per box	50	"Hanes" rib. shirts & drawers	7 50
Black and colors	1 75	Wool Shirts & Drawers	14 00
Alles Yarn, bundle	7 50	San. Fleece Union Suits	12 00
Fleishers Knitting Worsted Skeins	2 30	Heavy Ribbed Union Suits	13 50
Fleishers Spanish worsted balls	2 60	Part Wool Union Suits	36 00
Fleishers German'n Zepher Balls	3 70	Mer. & Wool Union Suits	35 00
Fleishers Saxony Balls	3 70	100% Wool Union Suits	48 00
Fleishers Knitting Worsted Balls	2 60	Spring.	
Fleishers Scotch & Heather Balls	2 90	Lawrence Shirts & Drawers 7 00@7 50	
Excellor Suspenders, doz.	4 50	Bal vigan Shirts & Drawers	4 25
President Suspenders, doz.	4 50	Balbriggan Ecu Union Suits	8 00
President Suspenders, Ex. Heavy	6 00	Ribbed, Ecu Union Suits	8 75
		64x80 pin check nainsook, Ath. S.	5 37 1/4
		72x80 pin check nains. Ath. Suits	6 25
		Fancy striped nainsook	8 00
		B. V. D. Athletic Suits	12 50
		Fancy Strip Madras	9 00
Children's Hosiery.		Bathing Suits for Spring Delivery.	
Cotton 1x1 Rib Hose	1 00	Men's all pure worsted, plain	22 50
Combed Yarn 1x1 Rib Hose	1 85	All pure worsted with chest stripes	27 00@32 00
Mercerized 1x1 Rib Hose	1 85	Ladies all pure worsted striped and color combinations	27 00 up
Silk Hl. & toe, 60% Wool Hose	4 12 1/4	Men's Dress Furnishings.	
Silk & Wool Hose	6 12 1/4	Shidwell Collars, linen	1 60
		Flannel Night Shirts	10 50@13 50
		"Liline" Collars, per box	35
		"Challenge" cleanable, doz.	2 75
		64x60 percale dress shirts	8 00
		68x72 percale dress shirts	9 50
		Fancy Madras Dress Shirts 13 50@21 00	
		Silk & Satin Stri. on good gr. 22 50@36 00	
Ladies' Cotton & Silk Hosiery.		Men's Work Furnishings.	
176 Needle Cotton Hose	1 15	No. 220 Overalls or Jackets	16 50
220 Needle Cotton Hose	1 35	No. 240 Overalls or Jackets	13 50
220 Nee. Co. Yarn, seam back Hose	2 50	No. 260 Overalls or Jackets	12 00
232 "Burson" rib top	4 25	Stiefels, 285, rope stripe, Wabash	
232 "Burson" rib top, out size Hose	4 50	stripe Club or Spade overall or jacket, 2 seam triple stitched	15 00
520 "Burson" split sole Hose	4 25	Black sateen work shirts, good qua.	10 50
220 Needle Mercerized	4 00	Golden Rule work shirts	8 00
Pmt. 110, lisle, hem top	4 00	Piece dyed work shirts	7 62 1/2
440 Needle Top full Mercerized	5 25	Best Quality work shirts	9 00@16 50
Fibre Silk Hose	4 62 1/4	Boys' Furnishings.	
12 Strand Pure Silk Hose	12 00	Knickerbockers	6 00@15 00
Pmt. 110 Silk & Fibre	8 50	Mackinaws, each	4 25@8 50
260 N'dle 18 in fibre boot mock sm.	6 75	Overalls, Brownies, etc.	6 50@9 00
10 Strand 18 in. Boot Silk	9 00	Youths' overall, 265 Weight	10 25
Ladies' Full Fash., 42 Gauge, all Silk Hose	19 50	Coverall Heavy Khaki	12 00@16 50
		68x72 Dress Shirts	8 50
		"Honor Bright" Stiefels Wabash	
		Stripe Romper, red trim	7 50
		"Honor Bright" Khaki Romper,	
		Red trim	8 00
		"Honor Bright" Plain Blue Romper,	
		Red trim	7 50
Ladies' Fleece & Wool.		Ladies' Furnishings.	
220 needle, 2 lb. combed yarn	2 25	Middy Blouses, red, green or navy,	
200 needle, 2 1/4 lb. comb. yarn hose	3 00	Parker & Wilder, wool flan., each	4 00
200 n'dle, 2 1/4 lb. O.S. comb. yn. hose	3 25	Tricollette Overblouses, each	3 25
176 needle out size Hose	2 50	64x60 Percale aprons, Lights	8 50
		64x60 Percale aprons, Indigo	9 50

Childs Waists.		Boys' Underwear.	
"Cub" Knit Waist	2 50	Fleece Union Suits, Heavy	7 00/2
"Bear" Knit Waist	3 75	Egypt Ribbed Union Suits	Rise 4 25/20
Muslin Waist	2 25@3 50@4 50	"Hanes" No. 958 Ribbed U. S.	Rise 6 00/20
		Part Wool Union Suits, all sizes	Rise 12 00
		50% Wool Union Suits	Rise 12 00/20
		Heavy Fleece Vests & Pants	Rise 3 00/16
		Part Wool Vests & Pants	Rise 5 50/16
			Rise of 50
Spring.		Misses' Underwear.	
Boys' 72x80 pin check Ath. Stan. S. 4 75		Vellastic Vests & Pants	3 00/16
"Hanes" 756 & 856 72x80 pin check		Heavy Fleece Union Suits	Rise 6 50/2
Athletic Suit	6 12 1/4	Med. weight Fleece Union Suits	Rise 6 00/2
		Part Wool Union Suits	Rise 12 50/2
		Vellastic Fleece Union Suits	Rise 1 00
			Rise 7 00/2
Spring.		Ladies' Underwear.	
Misses Gauze 12 cut Union Suits	4 25	7 lb. Brush Back Vest & Pants, Reg.	7 25
LSSI "Sealpac" Athletic Suits	8 50	Heavy Fleece Vest & Pants, Reg.	8 00
		Wool Vests & Pants	15 00
		Medium Wt. Ribbed U. S.	8 00
		11 lb. Brush Back Union Suits, Reg.	12 25
		Silkateen & Wool U. S.	23 00
		Mer. & Wool Union Suits	23 00
			25 00
Spring.		Men's Underwear.	



Michigan Poultry, Butter and Egg Association.

President—J. W. Lyons, Jackson.
Vice-President—Patrick Hurley, Detroit.
Secretary and Treasurer—Dr. A. Bentley, Saginaw.
Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

\$5,000 Apple Tree Put in Wire Cage.

Ferrell, N. J., Dec. 11—A wire cage has been constructed around the \$8,000 apple tree in the orchard of Lewis Mood, a farmer living at Ferrell, in South Harrison township, Gloucester county. Mood recently sold a branch from this particular tree, producing an entirely new variety of apple, to one of the big nursery firms of the country for what is said to be a record-breaking price for this fruit.

The public will have to wait two years or more before it can learn very much about the Mood apple, as it is being guarded with the greatest secrecy, indicated by the erection of the stout wire cage entirely around the tree. All that is known so far is that it is a red apple of exceptional size and sweetness. There is no other apple just like it in this country, so far as horticultural experts have been able to determine.

This new variety will be subjected to the most exhaustive tests under various climatic and soil conditions throughout the United States before the nursery firm which has bought it is willing to place it upon the market. Orchard science as applied through top budding will make it possible to produce the new fruit in quantities large enough for experimental purposes within a year or two.

The new apple is purely an accident of nature, being a freak from one of the ordinary orchard varieties. Mood noticed several years ago that one of the branches of a particular tree in his orchard was bearing an apple that was different, both in color and flower, from the fruit from other limbs on the same tree. He watched this apple carefully for season after season. He took off some buds and started other trees. The big red Mood apples were in such demand among his customers that last season he sold \$75 worth of apples from the original tree alone.

A representative of a nursery company learned that the Jersey farmer had an apple that was attracting attention and he called to see Mood. "I had thought of trying to put out this new apple myself," said Mood in talking of his "find." "I put a price on the apple that I thought would keep those fellows from pestering me about selling. They got the head of their company here to look over the apple and to see the tree. We finally came to terms."

Just what these terms are are set forth in a bill of sale and a surveyor's record of the exact location of the tree, which have been filed in the Gloucester County Clerk's office at Woodbury. Even the particular branch of the tree is designated in this unusual record.

According to the agreement on file, which is corroborated by Mood in personal conversation, he has received \$1,000 in cash and is to get \$4,000 in "royalties" at the rate of 2 cents for each bud that is taken from the original branch or any trees developed

from it. These buds will be grafted upon stock to produce trees of the new variety.

"Five thousand dollars seems like a big price for an apple," remarked one well informed nurseryman regarding Mood's sale, "but in these days a new apple of exceptional quality, color and one who has the courage and organization to introduce it to the Nation."

The Secret of a Merry Christmas.

There never was a finer opportunity in the world for a Merry Christmas.

The people of Michigan may make this the best Christmas time of their lives.

In many years there has not been so great an opportunity for service to others.

Real Christmas pleasure is that which comes from making others happy.

The day is the anniversary of Him who gave all He had in order that we to-day might be happy.

Then how shall we more fittingly observe Christmas than in carrying cheer in a substantial way to those homes that are lacking even the bare necessities of life?

Food and fuel and clothing will satisfy immediate needs and will make for a Christmas spirit in lonely homes.

But better yet, the greater gift will be the friendly visit, the personal assurance of kindly interest.

In hundreds of homes in this State words of encouragement and good will will be the most valuable Christmas gifts.

It is not charity that is most needed. It is the helping hand.

Those who are temporarily unfortunate are our brothers and sisters. They are our equals. They have the divine right to happiness, especially at this glad season.

We who have been blessed with health and with homes and with incomes, are merely stewards under God, who are privileged to see that these brothers and sisters of ours are properly cared for.

That is why we may have so joyous a Christmas. It is ours to make others happy.

There are many organized forces for helping us in our distribution. Let us place our gifts in their hands.

Then let us follow these friends into the homes where they distribute temporal blessing, and there declare our brotherhood and demonstrate our friendliness. "Love thy neighbor as thyself," comes ringing out across the sky with the message of peace on earth good will toward men.

M. C. Pearson.

The reputation of your store among people is due to the way you treat customers more than to the way your advertising says you will treat them.

HOW ABOUT OFFICE SUPPLIES?

DESKS, CHAIRS, TYPEWRITERS, RIBBONS, CARBON PAPERS, ETC. REMEMBER

Grand Rapids Store Fixture Co.

HAS SPLENDID ASSORTMENT

7 Ionia Ave. N. W.

Grand Rapids, Michigan

Order a bunch of GOLDEN KING BANANAS of

ABE SCHEFMAN & CO.

Wholesale Fruits and Vegetables

22-24-26 Ottawa Ave.

Grand Rapids, Mich.

WHEN YOU THINK OF FRUIT—THINK OF ABE.

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
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

SWIFT CIGARS

"NOTHING FANCY BUT THE TOBACCO"

STRICTLY HAND MADE—POSITIVE REPEATERS

Distributed By

LEWELLYN & CO.

WHOLESALE GROCERS

GRAND RAPIDS

DETROIT

BLUE GRASS

BUTTER and EVAPORATED MILK

FRESH and SWEET



ARE LEADERS

AT YOUR GROCER

KENT STORAGE COMPANY

GRAND RAPIDS - BATTLE CREEK
Wholesale Distributors

Let the Buyer Be Your Benefactor.

The old-fashioned way of gaining favor with a man and selling something to him was by doing things for him—taking him to dinner or to a theater. But the modern successful salesman well knows that nothing could be cruder. When a man has received a favor from a salesman he immediately realizes that he must not be influenced by this favor and should be on his guard. The most effective way to gain a man's good will is not to do something for him, but to have the other fellow do something for you. There is no more certain psychological fact than that we like those best for whom we do most. We think more of the girl we rescue from drowning than of the girl who rescued us. Because the one made us only an object of sympathy or even contempt and embarrassed us by putting us under obligations to her; but the other gave us an opportunity to be a real hero. For the same reason we like the man who accepts a cigar from us better than the man who gives us cigars.

A certain Congressman made use of this important human trait in his last campaign. He learned that several farmers in a certain locality were opposed to his candidacy and he set out to swing them around. A stupid candidate might have carried campaign cigars, but this man evidently isn't stupid, for he worked an entirely different plan. When he reached the home of a man he had heard was against him, he stopped his ford, purposely threw the carburetor out of kilter, then hunted up the farmer and asked: "Do you know anything about ford engines? And if so, would you mind seeing what ails my car?"

Every farmer, of course, does know about ford engines, or thinks he does. Each man on whom the Congressman called was gratified at finding an opportunity to show his knowledge and feel superior to a fellow who confessed ignorance—particularly when the fellow proved to be a Congressman. The less the fellow actually did know about fixing the engine, the more the Congressman patted him on the back and told him: "Gosh I don't know what I'd ever have done without you."

If the candidate had gone in with a box of cigars and tried to convert the man, the latter would have said to himself: "He may think he can fix me with a few cigars, but I'll fool him."

But when called upon to adjust the ford he was more likely to say: "Well, I've been opposed to that man, but he evidently has a lot of common sense. He knew exactly where to come to find out about his engine trouble. And he was modest about himself; saw he was dealing with a man who knew more about engines than he did."

Ten Rules on the Technique of Salesmanship.

1. Have a good approach. One who can open his sales talk interestingly has half the battle won.
2. Always try to precede your interview with direct mail literature or a letter directed personally to the one whom you are going to call on, advising him of your visit.

3. Never offer to shake a man's hand. If he offers his don't present him a "dish-rag" to shake, but put life, sincerity and earnestness in your handshake.

4. Don't make the mistake of saying, "I was in your neighborhood and thought I'd drop in." No man likes to play "second-fiddle." Make him believe you came especially to see him.

5. Try not to break right into your sales talk as soon as you are seated because, before you came, his mind was on other subjects, and it is better that you lead him gracefully into the subject at hand.

6. Your prospect is becoming "knowledge hungry." Feed him facts, talk to him about his business and let him know that you know something about it.

7. Don't you be a procrastinator. Clean your mind and your desk each day of all possible work that can be done.

8. Be prompt. The man who keeps his appointments on time will receive the commendation of his clients.

9. Be certain that your personal appearance is "neutral;" that is to say, neither flashy nor shabby.

10. Be a good closer. Always save one salient point to present as your final argument. Bid them a pleasant "good day", leave them happy, and get out fast.

Encourage Salesmen To Take Personal Interest.

A Northern Michigan merchant writes as follows:

"We have no regular school of instruction for salesmen; our force is small—but we watch their method of selling goods, and, where we think suggestions can be made as to improvements, take them aside, and talk pleasantly and plainly along the lines where we think they need strengthening. I subscribed for the Tradesman for several of our men with good results. We encourage our men to assist each other in all ways possible, endeavoring to eliminate the element of jealousy, which so often prevails, and which often results in much harm. They all understand that where they feel that they need help in effecting sales, they are always at liberty to call on me at any time, or if I am not in on any other man in the store, the object being to do business for the store every time. When anything of special interest comes up, we get together in the office and have a general talk, each man feeling at liberty to express his views freely. My object all the time is to have my men feel that they have a personal interest in the success of our business and that I have a personal interest in each and every one of them."

Just because the goods you are closing out are odds and ends and not very desirable, don't display them in a jumble. Make them look as well as you can.

Moseley Brothers

GRAND RAPIDS, MICH.

Jobbers of Farm Produce.

The Vinkemulder Company

GRAND RAPIDS

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

Quality—Reasonable Prices—Service

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**

DRINK DWINELL-WRIGHT CO'S

WHITE HOUSE COFFEE

BEST GROCERS

**SAY THAT
To Your
Customers
It Will Help a Lot.**

SUITS WHEN OTHERS DISAPPOINT



Distributed at Wholesale by

JUDSON GROCER CO.

GRAND RAPIDS, MICH.

FLORIDA HOTELS AND TOWNS.

How They Impressed the Tireless Tradesman Traveler.

New Orleans, Dec. 10—In our schoolboy days that mysterious region in Florida known as the Everglades had an almost uncanny sound when ever mentioned and was almost invariably associated with the Dismal Swamp, somewhat emphasized.

The real fact being that this wonderful territory in Southern Florida is not a lake or swamp, neither land nor water, but a bewildering combination of pools, lagoons and half submerged islands that once covered a space of nearly ten thousand square miles.

It is estimated that fully one and one-half million acres of this land have been reclaimed by canals cut from Lake Okeechobee to the sea, which prevent the overflow of the former into the glades.

This region abounds with the most luxuriant vegetation, most noticeably being the saw grass, which often attains a height of eight to ten feet, while wild orange, lemon and rubber, cucumber, pawpaw and custard apple are native. Among the wild flowers conspicuously seen are the attractive and lovely orchids.

The climate is said to be faultless and wild game, such as otter, panthers, deer, alligators, the ibis and the egret are still to be seen.

The Everglades are still the undisturbed home of two tribes of Seminole Indians, at one time the most heroic and warlike with which the Government had to deal. Tradition has it that at the time the Government transplanted many tribes of the aborigines to Indian Territory, many years ago, many of these interesting tribesmen remained, hidden in this region, and have been undisturbed ever since.

Next to Jacksonville I consider Miami one of if not the most interesting Floridian cities.

Possessing, as it does, all the natural advantages of Palm Beach and other equally popular resorts, it is, as well, a commercial city of no small importance. Talking with a native boomer you will gain the impression that Miami has at least a million population, but Uncle Sam's census discloses only about 30,000.

Here, in addition to its wholesale dealers in staples of every kind, you find a most wonderful shipping center for citrus fruits, vegetables, sea foods and sponges.

It is supplied with wonderful hotels, among them being the Royal Palm, of the very highest grade and, incidentally, the highest prices. Very few of the better class of hotels are open, the season really beginning after the holiday period, but I have in most cases located responsible heads of such establishments and enjoyed entertainment of a very high order.

Miami is situated on Biscayne Bay, where historical Fort Dallas stood during the long-drawn-out Indian wars. It is famous for the innumerable species of game fish with which the adjacent waters abound, as well as for boating, bathing and other water sports.

A long causeway connects Miami with Alton Beach on the palm shaded peninsula. Across the bay, a casino, numerous famous swimming pools of the ancient Roman order and tennis courts abound. In the near vicinity are golf links, an aviation field and polo grounds.

A noticeable feature are its myriads of excellent paved roads and streets, very much talked of by motorists. The United States Sub-tropical Laboratory is here located and the whole section abounds with clubhouses, villas, apartment houses and hotels of every grade and description. Miami is also a seaport of no mean importance and is headquarters for a line of five steamships which run to Nassau, in the Bahama Islands, 185 miles distant, said to be a paradise for bootleggers,

who are also very much in evidence in Miami as well.

Resuming our motoring trip, we proceeded to Fort Meyers, on the Gulf coast, or rather on the Caloosahatchie river, eighteen miles from the coast. With its surroundings of plantations of oranges and bananas, Fort Myers is claimed as the most intensely tropical city in the world. Here is to be found in real life the avocado, which I have heretofore confounded with chili con carne and tamales and other Spanish cuisine, but better known as the alligator pear; so named, I presume, because it resembles neither.

Punta Cordero, on Charlotte Harbor and Sarasota, on the bay of that name, are truly tropical municipalities, with boating, bathing and tarpon fishing. Palmetto, Manatee and Bradentown are connected by a perfect highway system, and Tampa, the second city of Florida, with a population of upwards of 50,000, is reached early in the afternoon, where we put up at the Hillsboro, the Tampa Bay Hotel not being open. This latter hotel is certainly, architecturally, the peer of any resort hotel I have seen.

Tampa is situated on a most beautiful and commanding site, on a peninsula between Hillsborough and Old Tampa bays and is said to have the best and safest harbor on the West Coast. Nine miles below is Port Tampa, whence steamers make frequent sailings to New Orleans, Key

West and Havana. Historians claim this to have been the landing place of De Soto. It is also a fact that in volume and value its cigar product is much larger than that of Key West, though its principal shipping consists of fertilizers and lumber. Enormous sums have been spent here for harbor improvements and its water front is certainly most attractive and imposing. Many fine catches of tarpon of enormous size are here displayed at all times and facilities for indulging in this sport are readily obtainable. Tampa is a city with approved metropolitan ideas, its hotels and houses are most attractive and its streets or almost perfection.

I am inclined to class St. Petersburg as the most democratic city of the entire Southeast, certainly in the State, and the first thing which attracted my attention is the wonderful "play lot" known as William Park. Here you find humanity of all ages and conditions meeting on a common plane, and visitors are given to understand that it was created for their special benefit, without mercenary consideration of any form.

Here you will find croquet, quoits (tossing the horse shoe) checkers and chess all played in the open while at most times pleasing programs are rendered by bands of high ability. Mirror Lake Park, a short distance away, and other smaller parks and boulevards along the water front, provide lawn bowling and tennis courts.

FLOUR

You've heard it before, but you know it, even if you never heard it—that as a commercial business you can't stand still. You've got to gain ground constantly and keep gaining ground or you've got to go back.

As a specialist in your line of merchandising, you look this proposition in the face constantly. You're seeking day and night for opportunities to keep forging ahead.

In planning your progress, just stop and consider the position of your flour account. You can't be satisfied with anything but the very best, for flour is the natural leader, and you can't beat it.

If your competitor has a bigger and better flour account than yours, he is forging ahead and probably at your expense.

That's exactly the reason why nothing is spared to make RED STAR more than meet competition and make it a bigger and better flour than you can buy anywhere.

Don't assume that all flours are alike. There is as wide a difference in flours as in anything.

If you don't command and control the flour situation in your trade territory, we have an advantage to offer you in the RED STAR account that you can't afford to pass up.

JUDSON GROCER CO.

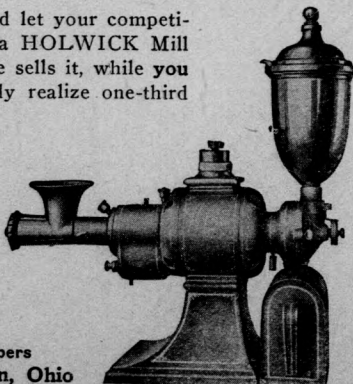
GRAND RAPIDS, MICHIGAN

DO YOU want to STAND PAT and let your competitor GRAB the opportunity to install a HOLWICK Mill and grind or Steel Cut his coffee as he sells it, while you sell the ground package stuff and only realize one-third the profit the other fellow gets on the fresh ground article? Or are you going to jump in and take a hand in the game yourself. It's up to you.

Do a little thinking—just working hard will never line your pockets with wealth.

Send for literature.

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



R. & F. Brooms

THE
DANDY
LINE

Also
B. O. E. LINE

Prices

Special	\$ 8.00
No. 24 Good Value	8.50
No. 25 Velvet	9.50
No. 27 Quality	10.75
No. 22 Miss Dandy	10.75
B. 2 B. O. E.	10.00

Freight allowed on
shipments of five
dozen or more.

All Brooms
Guaranteed

Rich & France

607-9 W. 12th Place

CHICAGO, ILLINOIS

You Make Satisfied Customers when you sell "SUNSHINE" FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Watson-Higgins Mfg. Co.

GRAND RAPIDS, MICH.

Merchant
Millers

Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks



St. Petersburg boasts of four golf courses, one of which is of National reputation and utilized frequently by champions from every country.

Camp sites are here furnished by the acre and motor cars with camp equipment are everywhere noticeable. In point of fact, St. Petersburg has the call on every Southern city in point of hospitality.

Its hotels are excellent and ample and its aquatic sports unexcelled, fishing for tarpon, sea bass and other enormous species of the sea being much indulged in. Pass-a-Grille, and island resort close at hand, also enhances the amusement features of this entertaining city.

Commercially, St. Petersburg's importance is, for the size and age of the city, marvelous and I look to see a most wonderful development of its resources in the near future.

From St. Petersburg to Tallahassee, our route is zig zag in character, passing through Tarpon Springs, Ocala and many towns of minor importance, so far as population goes, and yet live wires, until we get to Gainesville, a university town, where the loyal oak shade tree almost immediately attracts the attention of one from the timbered North.

Winter Park, another seat of learning, has charming hotels and environments, and Orlando, surrounded by heavy forests of merchantable pine and other timber, interspersed with citrus groves, appeals to all nature lovers.

From Orlando we made a nearly all night run to Mobile, Alabama, where we breakfasted at the historical Battle House, and where I took the train for New Orleans, after a trip of almost 1500 miles consuming nine days, leaving my host, Mr. Workman, to entertain his winter guests at a half score of Florida hostleries.

Frank S. Verbeck.

Time Spent Away From Customers Is Time Wasted.

Twenty years or so ago when Fred Cullen, now the president and chief owner of the Johnson Educator Food Co., joined the sales force of the National Biscuit Co., the older members smiled at him because they didn't take very seriously this boy who had just left his job as a street-car conductor.

Cullen, himself was no swell-headed youth. He was quite willing to believe that the older and more experienced salesmen were telling him the truth when they told him what great men they were and what a poor, insignificant mortal he was.

"I figured out, though," says Mr. Cullen, "that if I worked just twice as long and twice as hard as the other salesmen I would at least be able to hold my own with them, even if it was true, as I honestly believed, that I was not equal to them in ability.

"Where the older salesmen worked six or seven hours, I worked twelve and fourteen. Where they walked leisurely from one retail store to another, I used to run. I knew that the only time that was of any real value to myself was the time spent in actually selling customers, and that the time spent between stores was time which had no money value."

The National Biscuit Co. officials at this time were interested in putting package goods on the market. The older salesmen did not believe in package goods and brought forward many arguments to prove that crackers in packages would never sell.

"While I believed that the older

salesmen knew much more than I," said Mr. Cullen recently, talking about the old days, "I was unable to persuade myself that those salesmen knew more than the officials of the company. I was able to see that those men did not occupy their positions through luck or chance, but because they possessed abilities which those in the ranks did not possess. I made up my mind then and there that I would follow the leadership of the biggest men in the organization and not take seriously the criticisms of those who occupied minor positions."

Because of his attitude toward his work Mr. Cullen worked for the National Biscuit Co. in nearly every state in the Union and was given an opportunity to acquire experience in the sales field which has been invaluable to him since. Had he been a kicker or whiner and a pessimist he either would have lost his job or would have been permitted to hold down some sales position where no real ability was needed.

The fact that he was willing to ex-

periment, was faithful, was willing to work long hours, was open-minded and did not waste his time in foolish criticisms, proved to those above him that he had climbing ability. That is why they helped him upward.

Because he wanted to get back to New England, which is the biggest cracker market in the country, he resigned from the National Biscuit Co., became a salesman for the Loose-Wiles Biscuit Co. and within a year was general manager of that company's Boston organization. Through his management, an annual loss of about \$80,000 was turned into an annual profit of over \$200,000.

Later still, wishing to go into business for himself, he became general manager of the Johnson Educator Food Co., with the understanding that if in five years under his management he was able to make profits equal to the profits that had been made during the previous twenty years of that company's existence, he would have earned the right to purchase the Johnson company's common stock.

The attorneys for the former owners hadn't any idea at all that Cullen would be able to accomplish such a result, and they were astonished when, at the end of five years, the books showed that Cullen had accomplished what he had set out to accomplish.

Under his leadership in 1921, when most companies were complaining of deficits, the business of the Educator Food Co. was increased 54 percent.

You will see by this that Cullen, although he is not the slim youth he was twenty years ago, hasn't lost the habit of running between stores. Of course, he himself does not do any actual running now, but it is his personality and his driving inspiration that enable his salesmen to get such extraordinary results.

A good thing for every salesman to remember is that time spent away from prospective customers is time that has no sales value. The more prospects interviewed in the proper way, the greater one's sales are bound to be.

Thomas Dreier.

Fiegle's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design



Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 12—Nobody knows more about your business than the traveling man. A lot of information comes to the traveling man that is none of his business, but he never carries it to your competitor. None of us are perfect, but as a traveling man to merchant, as the man who calls upon you to sell I feel we are really on the level. Many, many times I have gone to remote places—traveled for miles to see a man who has not even said "Good morning." Frequently there is scant courtesy shown a customer.

An incident came to my attention the other day in one of the leading stores in Michigan. I was back of the counter making up a memo of certain stock for the busy buyer, at his request, when a gentleman came in and enquired for a special buffing wheel. A clerk left to enquire if the wheel was ready for delivery and while he was gone the gentleman turned to me and enquired about a tool which had attracted his attention. I gave him the price and he said "All right, I'll take that." Then he selected another device which he needed to add to his collection of tools.

He had made quite a selection of tools by the time the floor manager returned and I explained that I was not connected with the store and turned him over to the floor manager. The gentleman then enquired about some drills. "What size?" asked the floor manager. "Oh, make me up a dozen," replied the gentleman. The floor manager then turned the prospective customer over to a clerk who again asked about the size, adding: "We have hundreds of sizes." The gentleman looked at the clerk a moment and replied: "I don't want anything," took his original purchase, which, incidentally, he had really sold to himself and walked out.

Right there that store lost some good will, to say nothing of the good gravy, or icing on the cake, or whatever it may be termed. I call it profit! What a customer comes in to buy is merely your bread and butter—that which gives you your living necessities. The jelly is procured by your introduction and sale of the extra thing—the new article you introduce.

You are all familiar with the parable of the second mile—just the few steps further in that second mile or the little extra effort you put into selling the thing you profit from. There are many men who are real nuts on wireless—lots of men like to fuss around with tools and they all make you good customers. I know a certain district attorney who enjoyed tinkering around and, who, through courtesy on the part of a salesman, would purchase \$300 or \$400 worth of stuff. If a man enters your store and your salesman greets him with "what do you want?" and the man says "Nails" and gets them and goes out—why the man himself does the buying. That is just "waiting" on a customer. It is a fact that hundreds of men, who lay no claim to being mechanics, select tools with excellent judgment and further they actually love those tools and care for them. Another weakness is the oft noticeable attempt to sell from a catalog. Present the real sample with a "Here's the tool you want." Lack of suggestion to a customer is one of the most

noticeable failings found in stores. The sale of any article always paves the way for the suggestion of something that couples up with it.

Store decorations and fixtures are great problems. Doubtless you feel your need along these lines in order to keep pace with competitors, yet from my observations these things are not really necessary. I know of eminently successful stores that have the same fixtures with which they started. I have in mind a store in New York City of this type where even competitors admit is found an exceptionally complete stock of merchandise and where a greater volume of business is transacted than in others having more modern equipment. New and up-to-date fixtures are naturally more convenient but not absolutely necessary—you don't sell fixtures.

No concern can successfully do business without discounting the bills—make that 24 per cent.—there is no way you can make money more readily than on the other fellow's capital. Any little favors are bound to go to the man who discounts his bill—just adding a little more to that jelly or gravy on your bread. We don't sell to any house which does not make a statement. References are not always reliable—a concern may have the best of references from two or three houses from whom they purchase and yet use that as a blind to stick some other concern—we rely on a rating.

In the matter of price cutters and profit, I have in mind a cold chisel transaction which illustrates the point I desire to make. I was informed by a customer of old standing that "We can't buy your cold chisels any more at \$4.80 per dozen. We have a new line for which we pay \$3.75 a dozen and this gives us a chisel we can sell for 50 cents and the line is a good one. We sell yours for 75 cents—yes, yours is a better chisel!" With no chance of an increase in chisel sales in that community he sells an inferior article and also loses money—to say nothing of a possible dissatisfied customer. Is that good merchandising? I leave it to you. Why have the ability to buy and then throw your knowledge away?

Why not make the price a little higher than the other fellow—make it come up to its real value to a customer. I have in mind a sale by a jobbing house in Chicago to a retail merchant who wanted a certain kind of bird cage hook which the jobber had to go outside and pick up, as they were odd and not regularly carried in his stock. By mistake these hooks, two dozen in number, were billed to the merchant at \$6 per dozen—an extremely high price. The jobber soon discovered his error in figures and corrected the price to \$6 per gross. The retailer had already sold fourteen of those hooks based on the high price, but on receipt of letter of correction in price he immediately cut his selling price. Why did he do it?

The matter of guarantee and exchange of tools is serious. Go out and buy a \$1.50 necktie—warranted?—oh, yes! Wear it one day and let it slip a stitch, ravel and get out of shape because of poor material or workmanship—then take it back—try it and see how far you get. I feel there should be a real defect in workmanship or an article should not be replaced. High-

grade material and high-priced expert mechanics produce a cold chisel worth more than a dozen \$1.50 neckties. We ought to make more money out of the hardware business. It is our own fault that we don't. I know of stores that make only a bare living on a \$100,000 investment. You should get more than a living.

The question of local credit—the money you have standing out among customers—is another serious matter. There is a store located in Michigan where a certain local customer requested credit, as it was an annoyance to send the money along each time

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurnished and redecorated throughout.

Cafe and Cafeteria in connection where the best of food is obtained at moderate prices.

Rooms with running water \$1.50, with private toilet \$1.75 and \$2.00, with private bath \$2.50 and \$3.00.

J. T. TOWNSEND, Manager.



3 Short Blocks from Union Depot and Business Center

HOTEL BROWNING

MOST MODERN AND NEWEST IN
GRAND RAPIDS

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

HANNAFORDS NEW CAFETERIA

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

For The Past 10 Years

Prop. of Cody Hotel Cafeteria

Western Hotel

BIG RAPIDS, MICH.

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

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

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Learn More—Earn More!

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

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

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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

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the numerous items were purchased through the day. The customer requested credit, so the merchant let him name his own figure—it being \$150 limit and a guarantee to pay the 10th of each month, with the privilege on the part of the creditor to automatically shut off in the event of non-payment. It was the customer's own proposition and went well for a time. One month the 20th rolled around and the hardware man declined to make a delivery, whereupon the customer came to him in great wrath and demanded to know why. The hardware man presented the irate customer with the agreement and said, "I followed your own instructions; did you pay on the 10th of the month?" The time to establish credit is when a man asks for it.

Don't get sore at the traveling man. If you are not interested in his line, tell him so—don't let him hang around—he is busy, too, and wants to know when to get out. I am making this little plea for the traveling man. See him and give him a chance to go and see the other fellow.

Wm. J. Blumberg, a member of Golden Gate Council, U. C. T., San Francisco, visited the You-See-Tea Club Saturday.

W. C. Cain says he had the misfortune to lose a sandwich at the Grand Trunk lunch counter in Durand on Tuesday afternoon. Someone opened the screen door and let in a draft of cool air just as Bill reached for the tiny little viand.

A large number of travelers will remain at home until after the holiday season is over.

At a meeting of sales managers in Philadelphia recently it was generally agreed that one of the big mistakes of salesmen and sales managers as well was that they gave too much time to thinking about what is happening today and not enough thought to what will happen two years hence. It was stated that a man selling salesbooks to Chicago commission men did \$30,000 worth of business this year because he began working two years ago with trade that other salesmen had passed up as unfavorable prospects. This man thought ahead. He saw what other salesmen didn't see.

Numerous complaints come to Gabby regarding the unfortunate condition of many of the sleeping rooms in the Hotel Otsego, at Jackson. The beds are reported to be clean and wholesome, but the floors are frequently littered with cigar stubs and cigarette stubs, left behind by previous occupants of the rooms and not removed by careless sweepers. Several guests assert that they frequently find it necessary to request that their assignments be changed in order to avoid sleeping in rooms contaminated by tobacco odors.

Breaking a habit is harder than pulling a tooth, but getting away from precedent, which is nothing more than a petrified habit, is harder still. It took years to design an automobile that didn't resemble a buggy. The safety razor had a hard time breaking into popularity after centuries of the old shaving knife. Once upon a time buttons were placed on sleeves to prevent nose-wiping, and we still wear sleeve buttons. Kitchens were put on the backs of houses, regardless of light or ventilation, because they had always been so placed. In going about our daily tasks we find ourselves doing a hundred different things for no other reason than because "we have always done 'em that way." Perhaps a little straying from the narrow path of precedent would inject fresh energy into our systems, broaden our viewpoint, and help us to get more joy out of life.

Carnegie once said: "It marks a big step in a man's development when he comes to realize that other men can be called in to help him do a better job than he could do alone."

"Who giveth this woman away?" asked the clergyman at the wedding.

"I could but I won't," answers a former suitor from the back seat.

An old timer in the selling game says there are many ways a salesman can make selling easy for himself. He says the fellows who make the small towns and have only two or three customers to call on in each town have wonderful opportunities to pave their way. One of the simplest and most effective means of assuring yourself of a warm reception in small towns is to write a short letter to your customers telling them when you expect to arrive, whetting their curiosity just a little about what you have to offer them, and asking them to anticipate their wants so that when you get there you can "talk turkey" at once. This old-timer says that advance salesmen's cards do the trick to a certain extent, but the signature of the salesman on a personal, chummy sort of letter is a hundred times more effective. It is mighty discouraging sometimes to land in a town unheralded and unannounced, and to buzz into your customers office only to find him totally unprepared for your visit, or maybe out of town on business. A little letter overcomes these chances and will repay you for your trouble in writing ahead.

The U. C. T. Luncheon Club had for their guest Saturday, Dec. 9, Ned Carpenter, Secretary of the Dwight Bros. Paper Co. Mr. Carpenter is one of the old traveling men of Grand Rapids and a member of the United Commercial Travelers. His talk was on the manufacture of paper from the time the pulp wood is cut until it is a finished product in the different grades of fine paper used by everybody. In giving this talk Mr. Carpenter showed seven different bottles full of samples of pulp wood in seven different stages and it was only owing to the limited time allotted to him in his talk that he was not able to follow the subject far enough to submit different samples. He did, however, show a limited line of the actual finished product. One question put to Mr. Carpenter was, "How long would it be before something else would, from necessity, be substituted for wood pulp?" and his answer to that was that some paper mills were protected by growing product to last for 600 years and he assured the ladies present that they need not worry for any fine grade of writing paper during the remainder of their natural lives, not estimating, however, that he expected any of the ladies present to be around the festive board 600 years from now listening to an address on the manufacture of paper. In his talk Mr. Carpenter stated, as many people are already aware, that the first paper manufacturers or the first known product was in China and not until about 1600 was any paper manufactured outside of China. The talk was very interesting and Mr. Carpenter was fully assured that he was more than welcome any time he wants to join in the noonday luncheon held by the U. C. T. Club. As it is drawing near Christmas the luncheon Saturday, Dec. 16, will be the last one until after the holiday season, when due announcement will be made of the opening in January, which will probably be known as furniture salesmen's day, owing to the fact that the furniture market will be open and a large number of furniture salesmen will be in Grand Rapids at that time. Just who the speaker will be for Saturday, Dec. 16, we cannot tell at this time, but there will be a special musical program, both instrumental and vocal, and it is hoped that every member of the Club will attend this luncheon on that date and bring his wife with him, so that in closing for the season of 1922 it may be remembered by all as a Happy Christmas greeting to all present.

Cards were received this week, announcing the marriage of Miss Jane E. Pfeiffer, daughter of Mrs. Mary Pfeiffer, of Westminster avenue, Detroit, to Gerald F. Cogswell, of Grand

Rapids, at St. Paul's cathedral, Detroit, Nov. 21, Dean Warren Lincoln Rogers officiating. Miss Esther H. Martin, of Grand Rapids, attended the bride, and Jess L. Martin, of Detroit, formerly of Grand Rapids, acted as the best man.

John D. Robb has sold his controlling interest in the Stow & Davis Furniture Co. and will permanently retire from the furniture manufacturing business on account of failing eyesight. It is understood that Joseph McCarger will now assume the active management of the business.

John D. Martin was the first exhibitor to establish himself in the new Rindge furniture exposition building. John is first in many things and never trails along at the end of the procession in any walk of life.

The U. C. T. dance Saturday evening was one of the biggest social events held this year by the Travelers. More than two hundred travelers and their friends were present and every one had the best time ever. Miss Marion Lypps sang "When Francis Dances With Me" and also "Swaunee River Moon" and put on in addition to the two solos, a very nifty clog dance. Her ability to entertain was undeniably by the applause and the warmth of her reception by all present. Our good brother, Harry Behrman, a live one, sang among the crowd while the dancing was going on and from the applause he received, was recognized by all as a big leaguer. We hope that Harry will put on his little stunt again, as his appearance always makes a most favorable impression in any crowd. Refreshments of punch and wafers were served as usual.

Joe Stevens, our worthy vice-president of the dance committee, left Sunday night for Los Angeles, where he will enter the retail shoe business. We know all our good brothers will wish him well and we hope some day to hang his picture in the hall of fame. Mrs. Stevens went with him, of course.

The dance committee entertained Mr. and Mrs. Joe Stevens Saturday night in a farewell party, at Clyde Hart's home, on Brown street. As a little remembrance, the committee presented Joe with a box of smokes and the Mrs. with a box of candy.

Dan Viergever has been made vice-chairman of the dance committee owing to the resignation of Joe Stevens who has gone to California. Dan is a 100 per cent. worker and will give us all he has. We are for Dan and Dan is for us.

Sam Laubetsky and Miss Tracey Tell were married in Chicago last week Tuesday by Rabbi Freund. Both are well known and popular in Grand Rapids. The boys wish them all the happiness and prosperity in the world. They are now at home at 423 Ethel avenue. The writer met Sam Monday forenoon as he came down the ladder, owing to their building being on fire and, all other means of escape being shut off. Sam said he hoped he could save enough of the large size Odins to pass out to his friends. Hurrah for Sam.

Harry Kitchen has purchased the drug stock of Thomas A. Baxter, corner of Wealthy street and Jeffers avenue. Mr. Kitchen has been engaged in the drug business at Grand Rapids and Muskegon. Mr. Baxter has been engaged in trade at the same location for nearly forty years.

The Hazeltine & Perkins Drug Co. has selected a manager for its branch store at Manistee in the person of Marion Thatcher, junior partner in the retail drug store of Thatcher & Son, at Ravenna. Mr. Thatcher is a graduate of the pharmacy department of the Ferris Institute and at one time represented the Hazeltine & Perkins Drug Co. on the road.

Otto L. Hines, who has covered the county trade of the Lyman Drug Co., Manistee, for some time past, continues in the same position with the Hazeltine & Perkins Drug Co. branch house at Manistee.

Comedy of the Baked Apple.

Place—Hotel lobby.

Time—Early morning.

Setting for Scene One—Long counter, made over from what was one time a bar when American plan meals were 50 cents each. Behind the counter stands the hotel manager, quite portly and somewhat bald. Wears smile and two-caret stone. On right is telephone girl, sharp nosed and keen eyed. Talks "sassy" to central when asking for numbers. Front stage is Buttons, the bell-hop, trimmed in brass and gold braid. (Cap hangs forty-three degrees from perpendicular.) Stands at attention with one palm extended, as is custom of bell-hops.

Enter three travelers from dining room: Behrman, of Court Royal, Downey, the Stogyite, and Gabby, the Scribe. Manager greets with glad hand and smile for each.

Behrman, addressing manager says: "How come it, old top, that thou hath soaked us two-bits for baked apple with Pet cream?"

Manager—"Good sirs; we are but breaking even. Were it not for our rooms we must needs close this place, leaving all travelers to sleep in the streets or parked around the depot platform."

Downey the Stogyite—"Knowest thou, oh Mister Manager, that fruit lieth upon the ground hereabouts and no man gathereth it because of the abundance? Yea, it is but food for swine."

Manager—"Sir, thou speaketh the truth. 'Tis even so. But hast thou forgotten that service costs us mightily. Aye, think you of our service."

Gabby the Scribe—"Talk not to us of high priced service. Did we not tip thy maid-servant two-bits; the same to Husky, thy porter, who slammeth the trunks? And to Buttons, the bell-hop, each of us hath donated one dime, as all fellow travelers have done before us."

(Here telephone girl titters ever so sweetly as bell-hop shifts uneasily.)

Manager—"But thou hast forgotten the overhead! Thou art unreasonable, indeed! Knowest thou naught of overhead? He that hath no overhead the same is kidding himself."

Gabby, the Scribe—"How come it that Porson, the Greek, doleth out the same fruit for a dime and Murphy, of the one-arm lunch, asketh but fifteen. Have they overhead, also?"

(Bell-hop retires and Husky, the porter, comes up-stage. Presents Dempsey jaw to third traveler. Telephone girl powders her nose.)

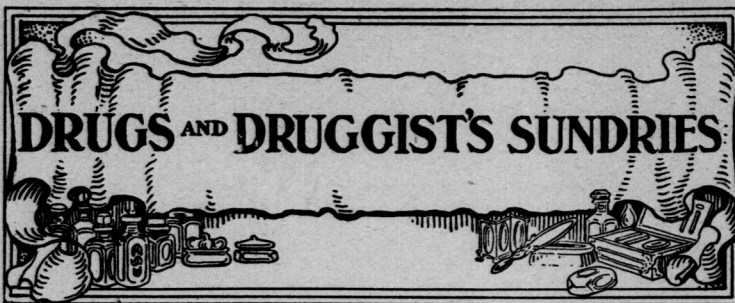
Manager—"Even so, but up to now we have been able to get by with it, for no one hath had nerve to complain. It shall be changed. Our guests must be satisfied."

(Travelers smile one at the other, light up and go their several ways.)

Tabelaux—Next morning. Three travelers beholding a new bill-of-fare containing the words: "Baked apple, fifteen cents. (Cream, ten cents extra)" Curtain fall to slow music.

(Thus endeth the baked apple episode.) John B. Olney.

"The early bird catches the worm." That is if he is watching the worm hole.



Mich. State Pharmaceutical Ass'n.
 President—George H. Grommet, Detroit.
 Secretary—L. V. Middleton, Grand Rapids.
 Treasurer—E. E. Faulkner, Middleville.
 Executive Committee—J. A. Skinner, D. D. Alton and A. J. Miller.

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

The Sheep and the Goats.

As far back as we know anything about history, there have been sheep and there have been goats. It is entirely probable that it was not until the time in the life of Christ that the clear distinction was made between sheep and goats. We all distinctly recall the putting of the sheep upon the right hand and the goats upon the left. Forever after that time in the minds of all men in civilized nations, there has been a clear distinction. Sheep, in the minds of men, carry the ideas of docility, cleanliness and profit, and on the other hand, goats carry ideas of obtrusiveness, lack of beauty and are particularly known for the bouquet which they carry with them. So far, this editorial is a sermon, but that is not what it is intended for.

There appeared in the columns of the daily papers and especially the independent papers, during the past two or three days, an item to the effect that the President of the United States is distinctly and thoroughly disturbed over the fact that the Prohibition law is not being enforced. It is earnestly hoped by those, who are fairly well posted and have the ability to think right, that the President will see this matter in the proper light, and that he will have the courage to take a position, which will put the sheep on the right hand and the goats on the left. In the first place, he seems to realize that corruption exists in the Enforcement Department, not only at headquarters, but among the field workers. He also seems to realize that for some reason or another, there is favoritism and graft and that the true spirit of the Eighteenth Amendment can not be carried out until favoritism and graft are absolutely abolished and enforcement is prosecuted without fear or favor.

These statements are old stories to the readers of this editorial and to the writer, as well, but since the recent November election, it is distinctly apparent that there is a revolution on its way, unless something is done in an heroic manner. Fundamentally, we are all prohibitionists, but we are losing our interests simply because the De-

partment of Enforcement does not proceed with clean hands and because favoritism abounds in every direction. Considerable emphasis is put upon the expense already incurred in the Department of Enforcement and we would remind the Department that if they will save the money, which is foolishly spent in chasing a bottle of extract of lemon and trying to find some poor foreigner with eight ounces of whisky in his pocket, and devote those energies, which are wasted, together with an expense incurred, to the main issue of the maintenance of spirituous liquors in the United States and preventing the importation of the same into the United States, and require the Departments in the local work to clean house, as well on Piety Hill as in the slums, good results can be obtained. Bootleggers travel up and down the land in our cities and towns and almost without fear and cater to the thought and the belief that the Volstead Act was for the moral benefit of the poor and for the convenience of the rich. Just as long as these exist, which bring with them a disregard for law, prohibition will never be a success. A vast amount of money is spent trying to prove to the retail and wholesale druggists, as well as pharmaceutical manufacturers, the necessity of manufacturing correctly in every way, even the U. S. P. and N. F. preparations. All of these smaller matters will take care of themselves, if the main issues are taken care of by the Government and the favored ones are obliged to observe the law, as well as the poor.

The State laws upon prohibition and especially the Federal law, allow the retail and the wholesale druggists to obtain permits and get bonds and handle alcohol for sale and use. The retail druggist would only handle alcohol in a small way. The wholesale druggist was allowed to handle it to the amount of 10 per cent. of his total sales. This at once created a desire on the part of many men to go into the wholesale drug business. The Department at Washington appealed to the Association of Wholesale Druggists for a definition of a wholesale druggist. A definition was given and accepted. The Department then ruled, that men could go into the wholesale drug business if they show that they have a capital of \$25,000 or more. In making this last ruling, they spilled the beans. The Department should have known that \$25,000 will not buy the sundries, nor the patent medicines, nor the pharmaceuticals, nor the dry drugs, nor any one section of a wholesale house. After spending all the money and the time in taking council, they upset the whole business in that



STRAIGHT
SIZE—

*The Johnson
Original 10¢ Cigar*

VAN DAM

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TUNIS JOHNSON CIGAR CO.
GRAND RAPIDS, MICHIGAN

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

We consider our Service
organization second to none in
Michigan.

Consider this when you buy your
NEXT CAR.

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CHRISTMAS PACKAGE CHOCOLATES

Putnam's **LOWNEY'S** *Paris*

WE ALSO MAKE A LARGE ASSORTMENT OF
FANCY HOLIDAY HARD CANDIES

Right Prices
Quick Service

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Wilmarth show cases and store fixtures in West Michigan's biggest store
In Show Cases and Store Fixtures Wilmarth is the best buy—bar none
Catalog—to merchants

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way. They then proceeded to grant permits to several hundred concerns in the United States, who applied as wholesale druggists, for the sole purpose of selling patent medicines at cost and bootlegging on the side. In a few months the Department saw the error of its way and has now been more than a year trying to correct the errors, but in many instances, these institutions were backed by certain people, who simply said to the Department, keep your hands off." This simply meant that another feature of favoritism was displayed. We understand now that the Department has considered raising this limit to \$100,000 and we all know that that is even too low. It is now up to the Department to separate the sheep from the goats. It is the simplest thing in the world to find out who the reputable dealers are; and it is less work to find this out and also to find who the disreputable dealers are, than to do what they are trying to do now, correct the errors of the past.

We are in hopes that the President means what he says and that he can see the big idea and that he will instruct the Department to present a reasonable attitude toward the legitimate dealers and to at once prosecute the illegitimate dealers.

Lee M. Hutchins.

Why Can't We Have It All the Year?

This time of hope and Christmas cheer,
Of peace on earth, good-will to men,
Why can't we have it all the year?
Why can't we live the now way then?

Why can't we keep the torch alight,
Enkindled at the Christmas fire,
Which, though a gas log, burneth bright
In every home and each desire?

Why can't we live, as live we must,
And love a little by the way,
And give of courage, faith and trust,
As almost all do Christmas day?

This time of smiles in home and mart,
This time of kindness, goodness, cheer,
This time of warmth in every heart—
Why can't we have it all the year?
Maurice Morris.

Retirement of Long-Time Sundry Manager.

Detroit, Dec. 12.—Harry T. Carver, Vice-President and Secretary, Farrand, Williams & Clark, has resigned his position. Mr. Carver has been connected with the Farrand-Williams interests for forty-two years, about ten years with the old firm of Farrand, Williams & Co., and thirty odd years with Farrand, Williams & Clark.

Mr. Carver in his forty-two years experience has been "through the mill" so to speak. Starting January 1, 1881, thirteen years of age, as the boy in the laboratory, he was soon promoted to a position in the office, passing gradually through all the various positions in the business, both Detroit city and State business.

For the last ten years Mr. Carver has had entire charge of the druggists sundries and holiday departments. This part of the business has been very successful, due to the splendid team work between the department and the salesmen. Possibly no other drug jobber in the U. S. has such a wonderful string of exclusive agencies as Mr. Carver has secured during the last few years, including the Faultless Rubber Co., Western Co. "Weco," Products, White and Wyckoffs Stationery, Ansco Co. and several other well known nationally advertised lines. Mr. Carver's plans for the future have not been announced.

Mail Orders.

An enterprising merchant sent a doctor a box of cigars which had not been ordered, with a bill for \$6. The accompanying letter stated that "I have ventured to send these on my own initiative, being convinced that you will appreciate their exquisite flavor."

In due course the doctor replied:

"You have not asked me for a consultation, but I venture to send you three prescriptions, being convinced that you will derive therefrom as much benefit as I shall derive from your cigars. As my charge for prescriptions is \$2, this makes us even."

RUSH ORDERS

WE HAVE EQUIPPED OURSELVES, PURPOSELY, TO TAKE GOOD CARE OF "LAST-MINUTE" RUSH ORDERS FOR HOLIDAY GOODS AND STAPLE SUNDRIES. THE ACTIVE SOLICITING OF THESE ORDERS THROUGHOUT THE STATE HAS CEASED FOR THE YEAR 1922, AND WE ARE HOLDING OURSELVES IN READINESS TO BE OF SERVICE TO OUR CUSTOMERS. LATE ORDERS TO BE SHIPPED BY PARCEL POST OR EXPRESS WILL RECEIVE THE MOST CAREFUL ATTENTION.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

WHOLESALE DRUG PRICE CURRENT

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

Acids			Almonds, Sweet,			Tinctures		
Boric (Powd.)	17½@	25	Imitation	60@1	00	Aconite	-----	② 1 80
Borix (Xtal)	17½@	25	Amber, crude	2 00@2	25	Aloes	-----	① 1 45
Carbolic	61@	66	Amber, rectified	2 25@2	50	Arnica	-----	① 1 10
Citric	62@	70	Anise	1 25@1	50	Asafoetida	-----	② 2 40
Muriatic	3½@	8	Bergamont	5 00@5	00	Belladonna	-----	① 1 35
Nitric	9@	15	Cajuput	5 50@1	75	Benzoïn	-----	② 2 10
Oxalic	20½@	3	Cassia	2 65@3	00	Benzoïn Comp'd	-----	② 2 55
Sulphuric	3½@	30	Castor	1 40@1	70	Buchu	-----	② 2 65
Tartaric	40@	50	Cedar Leaf	1 50@1	75	Cantharadies	-----	② 2 85
			Cintronella	1 00@1	20	Capsicum	-----	② 2 20
			Cloves	3 00@3	25	Catechu	-----	① 1 75
			Cocoonut	25@	35	Cinchona	-----	② 2 10
			Cod Liver	1 30@1	40	Colchicum	-----	① 1 80
			Croton	2 25@2	50	Cubebs	-----	① 1 50
			Cotton Seed	1 25@1	35	Digitalis	-----	① 1 80
			Cubeb	8 50@8	75	Gentian	-----	① 1 35
			Eigerson	4 00@4	25	Ginger, D. S.	-----	① 1 85
			Eucalyptus	90@1	20	Gualac	-----	② 2 20
			Hemlock, pure	2 00@2	25	Gualac, Ammon.	-----	② 2 00
			Juniper Berries	2 00@2	25	Iodine	-----	② 0 95
			Juniper Wood	1 50@1	75	Iodine, Colorless	-----	② 1 35
			Lard, extra	1 25@1	45	Iron, clo.	-----	② 1 40
			Lard, No. 1	1 10@1	20	Kino	-----	② 2 50
			Lavender Flow	5 00@5	25	Nux Vomica	-----	② 0 55
			Lavender Gar'n	1 75@2	00	Opium	-----	② 0 85
			Lemon	1 50@1	75	Opium, Camp.	-----	② 0 35
			Linseed Boiled bbl	1 02@1	10	Opium, Deodorz'd	-----	② 1 70
			Linseed bld less 1	9@	95	Rhubarb	-----	
			Linseed, raw, bbl	1 02@1	10			
			Linseed, r. less 1	0 00@1	00			
			Mustard, artifl. oz.	①	50			
			Neatsfoot	1 15@1	30			
			Oil, pure	3 75@4	50			
			Olive, Malaga,					
			yellow	2 75@3	00			
			Olive, Malaga,					
			green	2 75@3	00			
			Orange, Sweet	4 50@4	75			
			Origanum, pur	1 00@1	20			
			Origanum, com'l	1 00@1	20			
			Pennyroyal	2 50@2	75			
			Peppermint	4 25@4	50			
			Rose, pure	12 00@16	00			
			Rosemary Flows	1 25@1	50			
			Sandalwood, E.					
			I	10 00@10	25			
			Sassafras, true	1 50@1	80			
			Sassafras, art'il	1 00@1	25			
			Spearmin	4 50@4	75			
			Sperm	1 80@2	00			
			Tansy	14 00@14	25			
			Tar, USP	50@	65			
			Turpentine, bbl.	1 50@1	4			
			Turpentine, less 1	58@1	66			
			Wintergreen,					
			leaf	6 75@7	00			
			Wintergreen, sweet					
			birch	3 75@4	00			
			Wintergreen, art	1 00@1	25			
			Wormseed	5 00@5	25			
			Wormwood	13 50@13	75			

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

Brooms
Cheese
Prunes
Some Flour
Wheat
Oats

DECLINED

Shelled Almonds
Shelled Walnuts

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton.
per doz. 1 75
1 X L, 3 doz., 12 oz. 3 75
Parsons, 3 doz. small 5 00
Parsons, 2 doz. med. 4 20
Parsons, 1 doz., lge. 3 35
Silver Cloud, 3 dz. sm. 4 80
Silver Cloud, 2 dz. med. 4 00
Silver Cloud, 2 dz. lge. 6 70
One case free with five.

AXLE GREASE



48, 1 lb. 4 25
24, 3 lb. 5 50
10 lb. pails, per doz. 8 20
15 lb. pails, per doz. 11 30
25 lb. pails, per doz. 17 70

BAKING POWDERS

Calumet, 4 oz., doz. 97 1/2
Calumet, 8 oz., doz. 1 95
Calumet, 16 oz., doz. 3 35
Calumet, 32 oz., doz. 6 75
Calumet, 10 lb., doz. 19 00
K. C., 10c doz. 92 1/2
K. C., 15c doz. 1 37 1/2
K. C., 20c doz. 1 80
K. C., 25c doz. 2 20
K. C., 50c doz. 4 40
K. C., 80c doz. 6 65
K. C., 10 lb. doz. 13 50
Queen Flake, 6 oz. 1 25
Queen Flake, 25s, Keg 14 95
Royal, 10c, doz. 3 70
Royal, 6 oz., doz. 5 20
Royal, 12 oz., doz. 5 20
Royal, 5 lb., doz. 31 20
Rumford, 10c, doz. 95
Rumford, 8 oz., doz. 1 85
Rumford, 12 oz., doz. 2 40
Rumford, 5 lb., doz. 13 50
Ryzon, 4 oz., doz. 1 35
Ryzon, 8 oz., doz. 2 25
Ryzon, 16 oz., doz. 4 05
Ryzon, 5 lb., doz. 13 00
Rocket, 16 oz., doz. 1 25

BLUING

Jennings Condensed Pearl
C-P-B "Seal Cap"
3 doz. Case (15c) 3 75
Silver Cloud, 3 dz. sm. 3 80
Silver Cloud, 2 dz. lge. 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 Wheat 4 30
Quaker Brst Biscuit 1 90
Ralston Purina 4 00
Ralston Bran 2 70
Ralston Food, large 3 60
Ralston Food, small 2 90
Saxon Wheat Food 3 90
Shred Wheat Biscuit 3 85

Post's Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Postum Cereal, 12s 2 25
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85
Post's Bran, 24s 2 70

BROOMS

Standard Parlor, 23 lb. 8 00
Fancy Parlor, 23 lb. 9 50
Ex. Fancy Parlor 25 lb 10 00
Ex. Fey. Parlor 26 lb 11 00
Toy 2 00
Whisk, No. 3 2 50
Whisk, No. 3 3 00

Rich & France Brands

Special 8 00
No. 24 Good Value 8 50
No. 25 Velvet 9 50
No. 27 Quality 10 75
No. 22 Miss Dandy 10 75
No. B-2 Best on Earth 10 00

BRUSHES

Solid Back, 3 in. 1 50
Solid Back, 1 in. 1 75
Pointed Ends 1 25

Stove

No. 1 1 10
No. 2 1 35
No. 1 Shoe 90
No. 2 1 25
No. 3 2 00

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. 12 8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 4 25/4 50
Apple Sauce, No. 2 2 35
Apricots, No. 1 1 90/2 90
Apricots, No. 2 2 25
Apricots, No. 2 1/2 2 25/3 50
Apricots, No. 10 9 00/13 50
Blackberries, No. 10 9 00
Blueberries, No. 2 2 50
Blueberries, No. 10 11 50
Cherries, No. 2 3 00/3 50
Cherries, No. 2 1/2 4 00/4 95
Cherry's, No. 10 11 50/12 00
Loganberries, No. 2 3 00
Peaches, No. 1 1 85
Peaches, No. 1 Sliced 1 40
Peaches, No. 2 2 75
Peaches, No. 2 1/2 2 60
Peaches, 2 1/2 Cal. 3 00/3 75
Peaches, No. 10, Mich 7 75
Peaches, No. 10, Cal. 10 50
Pineapple, 1, all 1 85/2 00
Pineapple, 2, all 2 90/3 25
Pineapple, 2 1/2, Brk. sil. 2 35
Pineapple, 2 1/2, sl. 3 90/4 25
Pineapple, No. 2, cru. 2 35
Pineapp., 10, cru. 7 50/8 00
Pears, No. 2 3 25
Pears, No. 2 1/2 4 25
Plums, No. 2 2 25
Plums, No. 2 1/2 3 00
Raspberries, No. 2, blk. 3 25
Raspb's, Red, No. 10 9 75
Raspb's, Black No. 10 11 00
Rhubarb, No. 10 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 1 35
Clam Ch., No. 3 3 00/3 40
Clams, Steamed, No. 1 1 75
Clams, Minced, No. 1 1 50
Finnan Haddie, 10 oz. 2 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 1 75
Fish Flakes, small 1 25
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. 1 45
Lobster, No. 1/2, Star 5 10
Lobster, No. 1/4, Star 2 90
Shrimp, No. 1, wet 1 80
Shrimp, No. 1, dry 1 80
Sardines, 1/4 Oil, k. 4 25/4 75
Sardines, 1/4 Oil, k'less 3 85
Sardines, 1/4 Smoked 7 00
Sardines, 1/2 Mus. 3 85/4 75
Salmon, Warrens, 1/2 2 75
Salmon, Warrens 1 lb. 3 90
Salmon, Red Alaska 2 80
Salmon, Med. Alaska 1 65
Salmon, Pink Alaska 1 40
Sardines, Im. 1/4, ea. 10/28
Sardines, Im., 1/2, ea. 25
Sardines, Cal. 1 75/2 10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekco 1 65
Tuna, 1/2, Regent 2 25

CANNED MEAT.

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 50
Beef, No. 1, Corned 2 65
Beef, No. 1, Roast 2 65
Beef, No. 1/2, Rose Sil. 1 75
Beef, No. 1/4, Qua. sil. 2 25
Beef, No. 1, Qua. sil. 2 35
Beef, No. 1, B'nut. sil. 5 70
Beef, No. 1/2, B'nut. sil. 3 15
Beefsteak & Onions, 3 35
Chili Con Cam., 1s 1 35/1 45
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & 1 15
Onions, No. 1 1 40
Potted Beef, 4 oz. 1 40
Potted Meat, 1/2 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 80
Potted Ham, Gen. 1/2 1 25
Vienna Saus., No. 1/2 1 35
Veal Loaf, Medium 2 30
Derby Brands In Glass.
Ox Tongue, 2 lb. 18 00
Sliced Ox Tongue, 1/2 4 30
Calf Tongue, Wh. 1 5 50
Lamb Tongue, Wh. 1s 5 00
Lamb Tongue, sm. sil. 1 60

Lunch Tongue, No. 1 5 50
Lunch Tongue, No. 1/2 3 55
Deviled Ham, 1/2 3 00
Vienna Sausage, sm. 1 90
Vienna Sausage, Lge. 2 90
Sliced Beef, small 1 85
Boneless Pigs Feet, pt. 3 15
Boneless Pigs Feet, qt. 5 50
Sandwich Spread, 1/2 2 00

Baked Beans

Beechnut, 16 oz. 1 30
Campbells 1 15
Climatic Gem, 18 oz. 95
Fremont, No. 2 1 15
Snider, No. 1 90
Snider, No. 2 1 30
Van Camp, Small 1 10
Van Camp, Med. 1 65

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 3 90
No. 2 1/2, Lge. Gr. 3 75/4 50
Wax Beans, 2s 1 35/2 75
Wax Beans, No. 10 6 30
Green Beans, 2s 1 60/4 75
Green Beans, No. 10 8 25
Lima Beans, No. 2 Gr. 2 00
Lima Beans, 2s, Soaked 95
Red Kid., No. 2 1 30/1 55
Beets, No. 2, wh. 1 60/2 40
Beets, No. 2, cut 1 25/1 75
Beets, No. 3, cut 1 40/2 10
Corn, No. 2, St. 1 00/1 10
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fan 1 60/2 25
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 7 25
Hominy, No. 3 1 15/1 35
Okra, No. 2, whole 1 90
Okra, No. 2, cut 1 60
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 28
Mushrooms, Choice 48
Mushrooms, Sur Extra 65
Peas, No. 2, E.J. 1 25/1 80
Peas, No. 2, Sift. 1 60/2 10
June 1 60/2 10
Peas, No. 2, Ex. Sift. 1 90/2 10
E. J. 1 90/2 10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1 45/1 75
Pumpkin, No. 10 3 75
Pimientos, 1/4, each 15/18
Pimientos, 1/2, each 27
Sweet Potatoes, No. 2 1/2 2 15
Sauerkraut, No. 3 1 85
Succotash, No. 2 1 60/2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 1 35
Spinach, No. 2 1 35/1 50
Spinach, No. 3 2 15/2 25
Spinach, No. 10 6 00
Tomatoes, No. 2 1 30/1 60
Tomatoes, No. 3 1 90/2 25
Tomatoes, No. 2 1 90/2 25
Tomatoes, No. 10 5 50

CATSUP.

B-nut, Large 2 95
B-nut, Small 1 80
Libby, 14 oz. 2 90
Libby, 8 oz. 1 90
Van Camp, 8 oz. 1 75
Van Camp, 16 oz. 2 95
Lilly Valley, pint 2 75
Lilly Valley, 1/2 Pint 1 80

CHILI SAUCE.

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

OYSTER COCKTAIL.

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

CHEESE

Roquefort 55
Kraft Small tins 1 40
Kraft American 2 75
Chili, small tins 1 40
Pimento, small tins 1 40
Roquefort, small tins 2 25
Camembert, small tins 2 25
Brick 31
Wisconsin Flats 31
Wisconsin Daisy 31
Michigan Full Cream 30
New York full cream 32
Sap Sago 35

CHEWING GUM

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

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 33
Baker, Premium, 1/4s 35
Baker, Premium, 1/2s 32
Baker, Premium, 1/4s 32
Baker, Premium, 1/2s 32
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s 34
Runkle, Premium, 1/2s 37
Vienna Sweet, 24s 1 75

COCOA.

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

COCOANUT.

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
Bulk, barrels Shredded 22
96 2 oz. pkgs., per case 8 00
48 4 oz. pkgs., per case 7 00

CLOTHES LINE.

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

COFFEE ROASTED

Bulk
Rio 16 1/2
Santos 23/24
Maracaibo 26
Guatemala 26
Java and Mocha 39
Bogota 27
Peaberry 26

McLaughlin's XXXX

McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.

Coffee Extracts

N. Y., per 100 11
Frank's 50 pkgs. 4 25
Hummel's 50 1 lb. 09 1/2

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 3 doz. 4 40
Caroline, Tall, 4 doz. 4 00
Caroline, Baby 4 00

EVAPORATED MILK



Blue Grass, Tall, 48 5 00
Blue Grass, Baby, 72 3 75
Carnation, Tall, 4 doz. 5 25
Carnation, Baby, 8 doz. 5 15
Every Day, Tall 5 25
Every Day, Baby 4 00
Goshen, Tall 4 75
Goshen, Gallon 4 75
Oatman's Dun., 4 doz. 5 25
Oatman's Dun., 8 doz. 5 15
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 House, Tall 4 85
White House, Baby 4 75

CIGARS

Lewellyn & Co. Brands
Mi Lola 125 00
Capitol, 50s 125 00
Favorite, 50s 115 00
Victory, 50s 95 00
Buckeye, 50s 75 00
Panetela, 50s 75 00
LaSoreta (smokers) 70 00
Red-O, 100s 37 50
Swift 95 00
Perfecto, 50s 95 00
Blunts, 50s 75 00

Worden Grocer Co. Brands

Harvester Line.
Kiddies, 100s 37 50
Record Breakers, 50s 75 00
Delmonico, 50s 75 00
Epicure Panetela, 50 75 00
Perfecto, 50s 95 00
The La Azora Line.
Agreement, 50s 53 00
Washington, 50s 75 00
Sanchez & Haya Line

Clear Havana Cigars made in Tampa, Fla.

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

A. S. Valentine Brands.

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

Webster Cigar Co.

Plaza, 50s, Wood 95 00
Panetela, 50, Wood 95 00
Coronado, 50 Tin 95 00
Belmont, 50s, Wood 110 00
St. Reges, 50s, Wood 125 00
Vanderbilt, 25s, Wd. 140 00

Ignacia Haya

Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s 115 00
Manhattan Club, 50 135 00

Starlight Bros.

La Rose De Paris Line
Caballeros, 50s 55 00
Rouse, 50s 115 00
Peninsular Club, 25s 150 00
Palmas, 25s 175 00
Perfectos, 25s 195 00

Rosenthals Bros.

R. B. Londres, 50s
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, 50s 35 00
New Pantella, 100 37 50
Henry George, 100s 37 50

Cheroots

Old Virginia, 100s 20 00

Stogies

Home Run, 50, Tin 18 50
Dry Slits, 100s 26 50

CIGARETTES.

One Eleven, 15 in pkg 96
Beechnut, 20, Plain 6 00
Home Run, 20, Plain 6 00
Yankee Girl, 20, Plain 6 00
Sunshine, 20, Plain 6 00
Red Band, 20, Plain 6 00
Stroller, 15 in pkg. 96
Nebo, 20, Plain 7 00
Camels, 20, Plain 6 40
Lucky Strike, 20s 6 40
Sweet Caporal, 20, Pl. 6 40
Windsor Castle, 20 8 00
Chesterfield, 10 & 20, Pl. 6 30
Piedmont, 10 & 20, Pl. 6 30
Spur, 20, Plain 6 00
Sweet Tips, 20, Plain 7 50
Idle Hour, 20, Plain 7 50
Omar, 20, Plain 8 00
Falke Havana, 20, Pl. 9 75
Richm'd S Cut, 20, pl. 10 00
Richm'd 1 Cut, 20 ck. 10 00
Fatima, 20, Plain 8 00
Helmar, 20, Plain 10 50
English Ovals, 20 Pl. 10 50
Turkish Trop., 10 ck 11 50
London Life, 10, cork 11 50
Helmar, 10, Plain 11 50
Herbert Tarryton, 20 12 25
Egyptian Str., 10 ck 12 00
Murad, 20, Plain 15 50
Murad, 10, Plain 16 00
Murad, 10, cork or pl. 16 00
Murad, 20, cork or pl. 16 00
Luxury, 10, cork 16 00
Melachrinio, No. 9, 10, cork or plain 16 00
Melachrinio, No. 9, 20, cork or plain 16 00
Melach'o, No. 9, 10, St 16 50
Melach'o, No. 9, 20, St 16 50
Natural, 10 and 20 12 90
Markaroff, No. 15, 10, cork 16 00
Ball Mall Rd., 20, pl. 21 00
Benson & Hedges, 10 20 00
Rameses, 10, Plain 17 50
Milo Violet 10, Gold 30 00
Deities, 10 21 00
Condex, 10 22 00
Phillips Morris, 10 21 00
Brening Own, 10, Pl. 28 00
Ambassador, 10 30 00
Benson & Hedges 55 00
Tuberettes 55 00

CIGARETTE PAPERS.

Ris La Croix, Wh., dz. 48
Ris La Wheat Br., dz. 48
Zig Zag, per doz. 84

TOBACCO-FINE CUT.

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

Scotten Dillon & Co. Brand

Dan Patch, 10c, doz. 90
Dan Patch, 16 oz., dz. 7 50
Ojibwa, 10c, doz. 96
Ojibwa, 8 oz., doz. 3 85
Ojibwa, 95c, doz. 8 50
Ojibwa, 90c, doz. 8 00
Sweet Mist, 10c, doz. 96
Uncle Daniel, 10c, doz. 96
Uncle Daniel, 16 oz. 10 20
J. J. Bagley & Co. Brands.
Mayflower, 16 oz., dz. 15 00

P. Lorillard Brands

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

Liggett & Meyers Brands.

Brian Pipe, doz.	96
Cuban Star, L. C., 10c	96
Cuban Star, Pails, dz.	90
Corn Cake, Gran., 5c	48
Corn Cake, Gran., 10c	96
Corn Cake, Gran., 25c	2 40
Corn Cake, Gran., 50c	4 80
Duke's Mixture, 10c	96
Glad Hand, L. C., 10c	96
Growler, L. C., 10c	96
Growler, L. C., 25c	2 50
Growler, L. C., 50c	5 00
La Turka, Plug C, 15c	1 44
Noon Hour L. C., 10c	96
O. U., Gr. Cut P., 10c	96
O. U., C. P., 90c Jars	9 00
Pilot, Long Cut, 25c	2 50
Plow Boy, 10c, doz.	96
Plow Boy, 70c Pails, 7	40
Summertime, 10c, doz.	96
Summertime, 30c, doz.	2 96
Summertime, 55c Pails	6 50
Sweet Tin Fo., 10c, dz	96
Velvet, Cut Plug, 10c	96
Velvet, Cut Plug, tins 1 53	
Velvet, Cut Plug, 8 oz. 6 72	
Velvet, C. Pl., 16 oz. 15 84	
Yum Yum, 10c, doz.	96
Yum Yum, 70c pails	6 80

P. Lorillard's Brands.

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

Scotten Dillon Co. Brands

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

Pinkerton Tobacco Co.

American Star, 10c, dz	96
Big 9, Clip, 10c, doz.	96
Big 9, 35c, 10c	20
Blackton, 30c, doz.	2 40
Pay Car Scrap, 10c, dz	96
Pinch Hit Scrap, 10c	96
Red Man Scrap, doz.	96
Red Horse Scrap, doz.	96

J. J. Bagley & Co. Brands.

Broadleaf, 10c	96
Buckingham, 15c tin	1 44
Gold Shore, 15c doz	1 44
Hazel Nut, 10c, doz.	96
Kleeko, 25c, doz.	2 40
Old Colony, Pl. C. 17c	1 53
Old Crop, 50c, doz.	4 80
Old Hand, Scrap, 10c	96
Old Time, 15c, doz.	1 44
Wild Fruit, 10c, doz.	96
Wild Fruit, 15c, doz.	1 44

Independent Snuff Co.

New Factory, 10c, doz.	96
New Factory Pails, dz	7 60

Schmidt Bros. Brands

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

R. J. Reynolds Tobacco Co.

George Washington,	
10c, doz.	96
Old Rover, 10c, doz.	96
Our Advertiser, 10c	96
Prince Albert, 10c, dz.	96
Prince Albert, 17c, dz.	1 53
Prince Albert, 8 oz.	
tins, without pipes	6 72
Prince Albert, 8 oz.	
and Pipes, doz.	8 88
Prince Albert, 16 oz.	12 96
Stud, Gran. 5c, doz.	48
Whale, 16 oz., doz.	4 80

Block Bros. Tobacco Co.

Mail Pouch, 10c, doz.	96
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Falk Tobacco Co., Brands.

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

Superba Tobacco Co.

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

Larus & Bro. Co.'s Brands.

Edgeworth Ready Rub-	
bed, 17c Tins	1 62
Edgeworth Ready Rub-	
bed, 8 oz. tins, doz.	7 00
Edgeworth Ready Rub-	
bed, 16 oz. tins, dz.	14 50
Edgeworth Sliced Plug,	
17c tins, doz.	1 00
Edgeworth Sliced Plug,	
15c tins, doz.	8 55

United States Tobacco Co.

Central Union, 15c, dz.	1 44
Shag, 15c Tins, doz.	1 44
Shag, 15c Papers, doz.	1 44
Dill's Best, 16c, doz.	1 52
Dill's Best Gran., 16c	1 52
Dill's Best, 17c Tins	1 52
Snuff	
Copenhagen, 10c, roll	64
Seal Blandening, 10c	64
Seal Göteborg, 10c, roll	64
Seal SWE. Rapee, 10c	64
Seal Norkopping, 10c	64
Seal Norkopping 1 lb.	85

CONFECTIONERY

Stick Candy Pails	
Standard	16
Jumbo Wrapped	18
Pure Sugar Stick, 600's	4 20
Big Stick, 20 Lb. case	18
Mixed Candy Pails	
Kindergarten	18
Leader	16
X. L. O.	12
French Creams	18
Cameo	18
Grocers	11

Fancy Chocolates

5 lb. Boxes	
Bittersweets, Ass'd	1 75
Choc. Marshmallow Dp	1 60
Milk Chocolate A A	1 95
Nibble Sticks	2 00
Primrose Choc.	1 25
No. 12 Choc.	1 60
Chocolate Nut Rolls	1 90
Gum Drops Pails	
Anise	17
Orange Gums	17
Challenge Gums	14
Favorite	20
Superior	19

Lozenges, Pails

A. A. Pep. Lozenges	16
A. A. Pink Lozenges	16
A. A. Choc. Lozenges	17
Motto Hearts	19
Malted Milk Lozenges	21

Hard Goods, Pails

Lemon Drops	18
O. F. Horehound Dps.	18
Anise Squares	18
Peanut Squares	20
Horehound Tablets	20
Pop Corn Goods.	
Cracker Jack, Prize	3 75
Checkers, Prize	3 75
Cough Drops	
Putnam's	1 30
Smith Bros.	1 50

Package Goods

Creamery Marshmallows	
4 oz. pkg, 12s, cart.	95
4 oz. pkg, 48s, case	3 75

Specialties.

Arcadian Bon Bons	19
Walnut Fudge	23
Pineapple Fudge	21
Italian Bon Bons	18
National Cream Mints	25
Silver King M. Mallows	30

COUPON BOOKS

50 Economic grade	2 50
100 Economic grade	4 50
500 Economic grade	20 00
1,000 Economic grade	37 50
Where 1,000 books are	
ordered at a time, special-	
ity print front cover is	
furnished without charge.	

CRISCO.

36s, 24s and 12s.	
Less than 5 cases	21
Five cases	20 1/4
Ten cases	20
Twenty-five cases	19 3/4
36s and 4s	
Less than 5 cases	20 1/4
Five cases	19 1/4
Ten cases	19 1/4
Twenty-five cases	19

CREAM OF TARTAR

6 lb. boxes	38
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DRIED FRUITS

Evap'd Apples, blk.	15
Apricots	
Evaporated, Choice	28
Evaporated, Fancy	32
Evaporated Slabs	24
Citron	
10 lb. box	57

Currants

Package, 14 oz.	27
Boxes, Bulk, per lb.	24

Peaches

Evap. Fancy, Unpeeled	20
Evap. Fancy, Peeled	22

Lemon, American

Orange, American	28
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Raisins

Seeded, bulk	13
Seeded, 15 oz. pkg.	14 1/2
Seedless, Thompson	13 1/2
Seedless, 15 oz. pkg.	14
California Prunes	
90-100 25 lb. boxes	@11 1/2
80-90 25 lb. boxes	@12
70-80 25 lb. boxes	@13
60-70 25 lb. boxes	@14
50-60 25 lb. boxes	@15
40-50 25 lb. boxes	@16
30-40 25 lb. boxes	@19

FARINACEOUS GOODS

Med. Hand Picked	07 3/4
Cal. Limas	11
Brown, Swedish	08
Red Kidney	09

Farina

24 packages	2 10
Bulk, per 100 lbs.	06 3/4

Hominy

Pearl, 100 lb. sack	2 50
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Macaroni

Domestic, 20 lb. box	07 1/2
Domestic, broken bbls.	06 1/2
Armours, 2 doz.	1 60
Fould's, 2 doz., 8 oz.	1 80
Quaker, 2 doz.	1 85

Pearl Barley

Chester	4 75
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Peas

Scotch, lb.	08 1/2
Split, lb.	07 1/2

Sago

East India	07 1/2
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FISHING TACKLE

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

Linen Lines

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

Floats

No. 1 1/2, per gross wd.	5 00
No. 2, per gross, wood	5 50
No. 2 1/2, per gro. wood	7 50

Hooks—Kirby

Size 1-12, per 1,000	1 05
Size 1-6, per 1,000	1 20
Size 2-6, per 1,000	1 45
Size 3-6, per 1,000	1 65
Size 4-6, per 1,000	2 10
Size 5-6, per 1,000	2 45

Sinkers

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

FLAVORING EXTRACTS

Jennings	
Pure Vanilla	
Pure Lemon	

FLOUR AND FEED

Valley City Milling Co.	
Lily White, 1/2 Paper	
Sack	
Harvest Queen, 24 1/2	
Light Leaf Spring	
Wheat, 24 1/2	
Roller Champion 24 1/2	
Snow Flake, 24 1/2	
Graham 25 lb. per cwt	
Golden Granulated Meal,	
25 lbs., per cwt. N	
Rowena Pancake Com-	
pound, 5 lb. sack	
Buckwheat Compound,	
6 lb. sack	
Watson Higgins Milling	
Co.	
New Perfection, 1/4s	8 00
Red Arrow, 1/4s	8 20

Worden Grocer Co.

American Eagle, Quaker,	
Pure Gold, Forest King,	
Winner.	

Meal

Gr. Grain M. Co.	
Bolted	2 55
Golden Granulated	2 70

Wheat

No. 1 Red	1 20
No. 1 White	1 18

Oats

Carlots	52
Less than Carlots	57

Corn

Carlots	80
Less than Carlots	85

Hay

Carlots	16 00
Less than Carlots	20 00

FEED

Street Car Feed	36 00
No. 1 Corn & Oat Pd	36 00
Cracked Corn	36 00
Coarse Corn Meal	36 00

FRUIT JARS

Mason, pts., per gross	9 70
Mason, qts., per gross	10 65
Mason, 1/2 gal., gross	13 75
Ideal Glass Top, pts.	10 50
Ideal Glass Top, qts.	12 00
Ideal Glass Top, 1/2	
gallon	16 00

GELATINE

Jello-O, 3 doz.	3 45
Knox's Sparkling, doz.	2 25
Knox's Acidu'd, doz.	2 25
Minute, 3 doz.	4 05
Plymouth, White	1 55

GRANULATED LYE.

Wanders.	
Single cases	5 15
2 1/2 cases	5 04
5 1/2 cases	4 95
10 cases	4 87
1/2 cases, 24 to case	2 60

CHLORINATED LIME.

HAND CLEANER.

SALT

Colonial 24, 2 lb.	90
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bgs	70
Farmer Spec., 70 lb.	90
Packers Meat, 56 lb.	56
Packers for ice cream	
100 lb., each	95
Blocks, 50 lb.	47
Butter Salt, 280 lb. bbl.	4 50
Baker Salt, 280 lb. bbl.	4 25
100, 3 lb. Table	6 07
60, 5 lb. Table	5 57
30, 10 lb. Table	5 30
28 lb. bags, butter	48



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

SHOE BLACKENING.

2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixby's, Doz.	1 35
Shinola, doz.	85

STOVE POLISH.

Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 25
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
664 Stove Enamel, dz.	2 85
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00

SOAP.

Am. Family, 100 box	5 75
Export, 120 box	4 80
Flake White, 100 box	5 00
Fels Naptha, 100 box	5 60
Grdina White Na. 100s	4 90
Rub No More White	
Naptha, 100 box	5 00
Swift Classic, 100 box	4 90
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Fairy, 100 box	5 50
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 75
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 00
Grandpa Tar, 50 Lge	3 35
Fairbank Tar, 100 bx	4 00
Trilby, 100, 12c	8 50
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

Proctor & Gamble.	
5 box lots, assorted	
Ivory, 100, 6 oz.	6 50
Ivory Soap Flks., 100s	8 00
Ivory Soap Flks., 50s	4 10
Lenox, 120 cakes	4 50
P. & G. White Naptha	5 00
Star, 100 No. 11 cakes	5 25
Star Nap. Pow. 60-16s	3 65
Star Nap. Pw., 100-10s	3 85
Star Nap. Pw., 24-60s	4 85

CLEANSERS.

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



80 can cases, \$4.80 per case

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 80
Grandma, 24 Large	3 80
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25

Jinx, 3 doz.	4 50
La France Laun, 4 dz.	3 70
Luster Box, 54	3 75
Miracle Cm, 4 oz. 3 dz.	4 00
Miracle C., 16 oz., 1 dz.	4 00
Old Dutch Clean, 4 dz.	4 00
Queen Ann, 60 oz.	2 40
Rinso, 100 oz.	6 40
Rub No More, 100, 10	
oz.	3 85
Rub No More, 18 Lg.	4 25
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 70
Speedee, 3 doz.	7 30
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

SPICES.

Whole Spices.	
Allspice, Jamaica	@13
Cloves, Zanzibar	@45
Cassia, Canton	@16
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochlin	@20
Mace, Penang	@70
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@35
Nutmegs, 105-110	@30
Pepper, Black	@15

Pure Ground in Bulk	
Allspice, Jamaica	@16
Cloves, Zanzibar	@50
Cassia, Canton	@22
Ginger, African	@22
Mustard	@28
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@18
Pepper, White	@32
Pepper, Cayenne	@32
Paprika, Spanish	@32

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponely, 3 1/2 oz.	3 25
Kitchen Bouquet	3 25
Laurel Leaves	25
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2 1/2 oz.	90

STARCH

Kingsford, 40 lbs.	11 1/4
Powdered, bags	03
Argo, 48 1 lb. pkgs.	3 75
Cream, 48-1	4 80
Quaker, 40 1	6

Gloss

Argo, 48 1 lb. pkgs.	3 75
Argo, 12 3 lb. pkgs.	2 74
Argo, 8 5 lb. pkgs.	3 10
Silver Gloss, 48 is	11 1/4
Elastic, 64 pkgs.	5 35
Tiger, 48-1	2 85
Tiger, 50 lbs.	05 1/4

SYRUPS

Blue Karo, No. 1 1/4.	
2 doz.	2 00
Blue Karo, No. 5, 1 dz.	2 80
Blue Karo, No. 10,	
1/2 doz.	2 60
Red Karo, No. 1 1/4, 2	
doz.	2 30
Red Karo, No. 5, 1 dz.	3 20
Red Karo, No. 10, 1/2	
doz.	3 00

Imt. Maple Flavor.	
Orange, No. 1/2, 2 doz.	2 75
Orange, No. 5, 1 doz.	3 90

Green Label Karo,	
23 oz., 2 doz.	6 69

Green Label Karo,	
5 1/2 lb., 1 doz.	11 40

Maple and Cane	
Kanuck, per gal.	1 50

Sugar Bird, 2 1/2 lb.,	
2 doz.	9 00

Sugar Bird, 8 oz., 4	
doz.	12 00

Maple.	
Johnson Purity, Gal. 2 50	

Johnson Purity, 4	
doz., 18 oz.	18 50

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

Old Manse.	
6, 10 lb. cans	10 40

12, 5 lb. cans	11 40
24, 2 1/2 lb. cans	12 40

24, 1 1/2 lb. cans	7 00
5 gal. jacket cans, ea.	8 15

36, 8 oz. bottles	5 75
24, pint bottles	7 25

24, 18 oz. bottles	7 50
12, quart bottles	6 50

Silver Kettle.	
6, 10 lb. cans	8 40

12, 5 lb. cans	9 15
24, 2 1/2 lb. cans	10 15

TABLE SAUCES.

Lea & Perrin, large.	6 00
Lea & Perrin, small.	3 35
Pepper	1 60
Royal Mint	2 40
Tobasco	2 75
Sho You, 9 oz., doz.	2 70
A-1, large	5 75
A-1, small	3 60
Capers	1 90

TEA.

Japan.	
Medium	34@38
Choice	45@56
Fancy	58@60
No. 1 Nibbs	62
1 lb. pkg. Siftings	18

Gunpowder	
Choice	28
Fancy	38@40

Ceylon	
Pekoe, medium	33
Melrose, fancy	58

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

Oolong	
Medium	36
Choice	45
Fancy	50

TWINE

Cotton, 3 ply cone	46
Cotton, 3 ply balls	46
Wool, 6 ply	20

VINEGAR

Cider, 40 Grain	23@25
White Wine, 40 grain	17
White Wine, 80 grain	22
Oakland Vinegar & Pickle	
Co.'s Brand	25
Oakland Apple Cider	20
Blue Ribbon Corn	20
Oakland White Pickling	20

No charge for packages.	
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WICKING

No. 0, per gross	60
No. 1, per gross	85
No. 2, per gross	1 10
No. 3, per gross	1 85
Peerless Rolls, per doz.	45
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	90

WOODENWARE

Bushels, narrow band,	
wire handles	1 90
Bushels, narrow band,	
wood handles	2 00
Bushels, wide band	2 10
Market, drop handle	75
Market, single handle	90
Market, extra	1 25
Splint, large	8 50
Splint, medium	7 50
Splint, small	7 00

Churns.	
Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 55
3 to 6 gal., per gal.	16

Egg Cases.	
No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays	4 50
No. 2, Star Egg Tray	9 00

Mop Sticks	
Trojan spring	2 00
Eclipse patent spring	2 00
No. 2, pat. brush hold	2 00
Ideal, No. 7	1 40
12 oz. Cot. Mop Heads	1 80
16 oz. Cot. Mop Heads	2 40

Pails	
10 qt. Galvanized	2 35
12 qt. Galvanized	2 60
14 qt. Galvanized	2 90
12 qt. Flaring Gal. Ir.	6 75
10 qt. Tin Dairy	4 25
12 qt. Tin Dairy	4 75

Traps	
Mouse, wood, 4 holes	60
Mouse, wood, 6 holes	70
Mouse, tin, 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

Tubs	
Large Galvanized	8 50
Medium Galvanized	7 50
Small Galvanized	6 60

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

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

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

Wrapping Paper	
Fibre, Manila, white	05 1/4
No. 1 Fibre	07 1/4
Butchers Manila	06
Kraft	09

Yeast Cake	
Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1 1/2 doz.	1 85
Yeast Foam, 3 doz.	3 70
Yeast Foam, 1 1/2 doz.	1 85

YEAST-COMPRESSED	
Fleischman, per doz.	28

WIFE'S CHARGE ACCOUNT.

Should the Husband Be Informed About It.

A question that is being raised more and more frequently by credit managers for retail firms is whether a man should be notified when his wife opens a charge account. The replies to this question indicate that there is no criterion as to what constitutes good business practice in this regard. However, according to a well-known members of the Credit Men's Association, there are several reasons why the husband should be notified.

"In the first place," said the credit manager in question yesterday, "good business demands it. Secondly, the husband is entitled to it, not only as a courtesy, but as a right. Further than this, notification really works to the advantage of both the store and the customer in the long run.

"The husband is entitled to notification as a courtesy. His wife having opened the account, the store is presumably a convenient journey from their residence, and therefore should be a convenient place for him also to make purchases, with a resultant profit to the store. He is entitled to it as a right, since, except in the few cases where the wife has independent means, the husbands resources or earnings are those from which the store's bills must be paid. Therefore, if the store expects him to pay the bills he is entitled to a notice that an account has been opened on the strength of his credit.

"When a man requests that an account be closed, the store does not question his right to close it and will not attempt to continue charging the wife, except on her own financial resources. If, therefore, the husband has the right to close the account he should certainly first be made aware of its existence. A few of the so-called advanced women take exception to this, on their theory of equality, but it should be remembered that the man is more often the producer and that the law compels him to pay his wife's debts. It does not, however, compel her to pay his debts.

"In a recent case, a woman applied for credit and questioned the justice of having purchases withheld until the store received the approval of her husband, a Major in the United States Army. She claimed to have an earning capacity as a writer and professed to feel humiliated on being considered dependent upon her husband. It was pointed out that her earning capacity was merely a vocation that she had the privilege of discontinuing at any time, in which case she would be dependent on her husband's earnings. It was further shown that he was responsible for her purchases but that, as she was not responsible for his, there was no obligation on her part to continue earning. As a matter of fact, the Major did not approve the account, and subsequent events proved it a bad risk for the store which opened it.

"About 12 per cent. of the present marriages in the United States terminate in the divorce courts, which percentage is considerably increased by eliminating a considerable section of

the population whose religious beliefs will not countenance divorce and a large number too poor to assume the expense of litigation. The percentage has been increasing steadily for the last fifty years, and shows no signs of diminishing.

"Prior to legal proceedings of this nature being brought, the husband is none too well pleased to pay bills incurred by his wife, and many losses are sustained through the husband's successful denial of his liability for purchases so made, either by showing them as extravagant purchases and not necessities, or by denying the wife's right to pledge his credit and proving that she received an adequate allowance from him.

"The most satisfactory method of notification appears to be to inform the husband of the opening of the account as if it were a regular routine matter, sending a signature card, if customary, and mailing it to his office when there is any reason to doubt his consent. Whether purchases should be held until his acknowledgment is received or whether, if no acknowledgment is received, the matter should be followed up with him is an entirely different question, the point being that the store, in notifying the husband, has given him the opportunity to disclaim responsibility if he does not care to assume it.

"The opposition to notification, on the part of the wife or husband, is apt to be on the theory that the store should know that everything in their domestic affairs is perfectly harmonious. Such knowledge was usually available in the old days, when the basis of the charge was a knowledge of the customer's finances obtained from neighborhood gossip, etc., and when most of the owned wealth was in land or in old-established businesses. Since that time, however, conditions have changed so completely that it is impossible for people to know the financial standing even of their next door neighbors. Sources of income are hidden so completely with the ownership of industrial and Government securities, and cities are so much larger that, instead of it being a rule for the owner of the store to know his customers, it is now the exception. The friendly relation is replaced by the business relation, and the opening of accounts should be conducted on a strictly business basis.

"In conclusion, it might be added that experience has shown that, by notifying the husband, litigation is avoided and losses also. Recent court decisions make it more and more dangerous to charge a married woman without first giving the husband an opportunity to give or refuse his consent to the opening of the account."

The negative side of the question was also presented yesterday by a member of the Association, who said:

"A married woman who opens an account at a retail store in her own name may do so for several reasons. She may not care to have her husband know what and where she buys, especially when she has independent means or an income of her own. In many instances, the husband gives his wife a monthly allowance, with which

she has a right to purchase whatever and wherever she cares to. In such cases, naturally, the wife may resent the interference of the store with her private affairs if it should notify the husband of the opening of an account with her.

"Under the law, the husband is responsible for all contracts made by his wife if they are for the necessities of life, and it is up to the court to decide what constitutes them in each individual case. While there are a few stores that have adopted the policy of notifying the husband, the majority of them do not pursue this policy. In most cases, the attitude is taken that it is not fair to the credit seeker to communicate with her husband unless there is a special reason for doing so.

"If a woman has means of her own, or has an independent income, she is entirely responsible for the debts and obligations assumed by her. Time and time again, credit men receive letters from a bank like the following:

Gentlemen—We have your enquiry of the 10th inst. as to the financial responsibility of John Jones, and beg to advise that we have the account of his wife, but not his.

"This indicates that the wife is keeping her money separate from her husband's and, no doubt, has a right to use it as she desires. Why, then, should her husband be notified if she opens an account?"

Heritage of the Chain Store Town.

Cadillac, Dec. 12—New methods and new plans for the conduct of business have arisen from time to time and it is probably only one more of the long list of methods that have come and gone while the old system goes on and survives the inroads made by this class of stores. We must, however, remember that there is or should be an antidote for every evil and if one has not yet been discovered for the chain store it is a real necessity that one be found at an early date if the fundamental basis of all progress is to remain with us and continue to function in business transactions, as it has done each succeeding year in greater degree than the previous one.

Successful business relations between men, as between nations, is built on a foundation of confidence and credit and when a cash business is done, as is the case in chain stores, no credit is needed and no occasion is offered for the establishment of confidence, and confidence is the attribute in human relationship that makes life worth living and this old world a pleasant place in which to live.

Patrons of chain stores are in many respects like the patrons of a circus or a carnival—transient amusements—and must collect their admission fee, first, because transient, and, second, because of the possible dissatisfaction of the customer. Chain stores in like manner collect the price, first because the operators are located elsewhere and second because no bond of confidence has been established between store and patrons.

It is presumed that every person in retail business has so analyzed the operations of chain stores that no comments are necessary further than to say that stores of this class drain the community of the most important profit that it has and on which every community must depend for its development and progress and if the profit from retail business is passed through chain stores to some other community, then stunted growth and poverty remain as the heritage of the chain store town. One of the best known systems in the country has gathered its retail profit to the erection of an office

building in one of the large cities and it is this city that collects the taxes from this structure; it is the people of this city who collect the revenue from light, heat, wages, insurance, water, rent, etc., that is used in the operation of this building and, although this chain of stores gather the retail profits from many places, the people who are taxpayers in the community receive them with open arms and pass through these stores the business and the profit that would help build office buildings in the old home town if the individual were as loyally interested in the welfare of his home town as he should be.

Let us imagine, for example, all the retail stores in the home town being chain stores, with all the profits derived therefrom going to New York. What would be the result to the old town? Profit spells progress and where profit goes there also goes progress.

If the retail man who has confidence in his customer and extends him credit closes his doors, then the manufacturer must also do a cash business and pay his help each day.

If the retail merchant who is lucky enough to make a little profit by extending credit to the manufacturer through his employees must bow to the will of the people who pass him by for the chain store, then we must bid good bye to the establishment of churches, Y. M. C. A., Y. W. C. A., Red Cross, paved streets, city parks and all the other institutions that give us pleasure in the home town as chain store operators are not pioneers in the building of a town, but after the pioneer work has been done and the town is progressive then these people step in and pull down the business that properly belongs to those who created it.

Recently upwards of 600 chain store grocers on the Pacific Coast organized for mutual protection and one of the strong points made in their convention was an effort to reduce the number of brands carried and to compel the manufacturer to sell to them direct.

Statistics show that the chain store is not an economic factor in the distribution of merchandise, yet it will take the united effort of the manufacturer, jobber and retailer to preserve to each community its individuality and if each town that has become a growing, prosperous business center for the surrounding territory will give due consideration to the drain on its resources through chain stores, little or no difficulty will be experienced in combating the evil and in order to operate successfully united efforts through organization is essential.

The annual convention of the Retail Grocers and General Merchants' Association of Michigan is to be held at Lansing, February 21 and 22, 1923, when ways and means of meeting chain store competition will be considered. J. M. Bothwell.

Dealing in Synonyms.

A five-year-old boy in Decatur, Ind., was sent to the grocery for frankfurters. He was told to get the very small ones.

If there is one thing in the world that is indelibly impressed upon the minds of American youth it is that frankfurters are "dogs."

Extra little ones he had been told to get.

Therefore it is not hard to understand the exact mental processes the boy had gone through when he reached the grocery and said his mother wanted a half pound of puppies.

The Traveling Man Knows.

If you are not afraid of the answer, ask some traveling salesman, from whom you have not bought, what he thinks of your store as an attractive place of business.

BUSINESS WANTS DEPARTMENT

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

For Sale—Three shares Grand Rapids Wholesale Grocer stock. Address No. 984, care Michigan Tradesman. 984

Wanted—Store fixtures. What have you in store fixtures you want to cash? Write A. L. Redman, Olney, Ill. 985

Have \$10,000 worth of deed land contracts on Royal Oak Improved property, exchange for merchandise. Mr. Lewis, 1561 Richton Ave., Detroit. 986

BUSINESS—WANTED TO PURCHASE—Correspondence is invited with any owner having for sale an established and profitable business in ladies' ready-to-wear. Address, stating amount of business done, location and terms of sale. Lock Box 450, Battle Creek, Mich. Not interested in dead ones. 987

PARTNER WANTED—Old established manufacturing business in St. Louis. This is no get rich proposition, but one of the best investments in St. Louis if you want a permanent, reliable business. \$20,000 or over required. Prefer man who is capable of taking entire charge of selling end of business. Address Box 694, care Central Station Post Office, St. Louis, Missouri. 988

For Sale—Moving away. I offer my home with ten (or more) acres of land, with buildings worth at least \$5,000, for \$6,000. Beautiful situation, on Dixie Highway. Just outside village of Plainwell. For particulars, address H. L. Bliss, Plainwell, Mich. 978

For Sale—A general store. Invoice \$7,000. Cash deal only. Address Box 36, Lawton, No. Dakota. 979

WANTED—A thoroughly experienced shoe man, qualified to take charge of a shoe department and do both buying and selling. Permanent position in popular priced department store. State age, salary expectations and send references. THE GLOBE DEPARTMENT STORE, Traverse City, Mich. 980

For Rent—Modern double store, all completely fitted with fixtures for department store, at St. Louis, Mich. Optional if you buy stock or not. Fine chance to continue long established business. J. ANSPACH, ST. LOUIS, MICH. 983

Pay spot cash for clothing and furnishings goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

A. E. GREENE SALES CO.

Merchandise Sales Specialists

Conducting complete closing-out, reduction and Business building sales for retail merchants anywhere.

216 E. Main. Jackson, Michigan

For Sale—Hardware and grocery stock in Southern Michigan county seat town, population about 1,500. Grocery stock invoices \$2,500. Hardware stock invoices \$9,000. Fixtures \$3,500. Turnover three times. Rent only \$300. Address No. 972, care Michigan Tradesman. 972

For Sale—Cash registers and store fixtures. Agency for Standard computing scales. Dickry Dick, Muskegon, Mich. 643

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

For Sale—Moving picture outfit, Powers No. 6, cameragraph, and 128 seats. Address No. 973, care Michigan Tradesman. 973

FOR SALE OR LEASE—FINE STORE ROOM IN Newton, Illinois; splendid condition; size about 22x90 ft.; furnace heat. A. L. Redman, Olney, Ill. 976

For Sale—General stock in country town. Store doing good business. Buyer should have \$2,500. For further particulars address National Grocer Co., Cadillac, Mich. 958

DICKRY DICK THE SCALE EXPERT. 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

KWIT YOUR KICKIN

About business. Have an Arrow Sale by

THE ARROW SERVICE

Cor. Wealthy St. & Division Ave. Citz. 62374 Grand Rapids, Mich.

For Sale—The grocery stock and fixtures of H. H. Colby, of St. Johns. Henry F. Parr, trustee, St. Johns, Mich. 952

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.

CASH For Your Merchandise!

Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSON, Saginaw, Mich.

Bell Phone 596 Citz. Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

Economic coupon Books

They save time and expense.

They prevent disputes.
They put credit transactions on cash basis.

Free samples on application.

Tradesman Company

Grand Rapids, Mich.

GRAND RAPIDS SAFE CO.

Dealer in

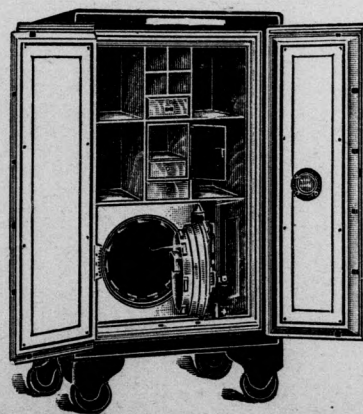
Fire and Burglar Proof Safes

Vault Doors and Time Locks

Largest Stock in the State.

Grand Rapids Safe Co.

Grand Rapids, Mich.



Review of the Produce Market.

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

Bananas—8½¢ per lb.

Beets—\$1 per bu.

Butter—The consumptive demand for both fresh and storage butter has been very good. The market is firm on the present basis of quotations. Stocks of butter are being rapidly reduced and the future price depends considerably on the make. We are approaching the season when we usually have an increase in the production, but we are likely to experience a continued shortage for the remainder of this month. We, however, do not look for much change in the price. Local jobbers hold extra at 53¢ in 63 lb. tubs, fancy in 30 lb. tubs, 55¢; prints, 55¢. They pay 25¢ for packing stock.

Cabbage—60¢ per bu.; red 75¢ per bu.

Carrots—\$1 per bu.

Cauliflower—\$3.50 per dozen heads.

Celery—40¢ per bunch; extra jumbo, 60¢.

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 per doz.

Eggs—The market has been steady, with the consumptive demand absorbing the arrivals every day. There has been considerable increase in the production of fresh eggs and as a result the market has declined about 5¢ per dozen during the last week. Storage eggs remain steady at prices ranging about the same. We are likely to experience a fluctuating market, weather conditions having a great deal to do with the price. Local jobbers pay 45¢ for fresh candled, cases included. Cold storage operators are feeding out their supplies as follows:

Firsts	32c
Secopds	28c
Checks	25c

Egg Plant—\$2 per doz.

Grapes—Calif. Emperors, \$5.50 per 30 lb. keg; Spanish Malagas, \$9.50 for 40 lb. keg.

Green Onions—Cha'otts, 90¢ per doz. bunches.

Honey—32¢ for comb; 25¢ for strained.

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

Lettuce—Hot house leaf, 20¢ per lb.; Iceberg from California, \$6 per case.

Onions—Home, grown, \$2 per 100 lb. sack.

Lemons—The market has lowered \$1 per box, present quotations being as follows:

300 size, per box	\$11.00
360 size, per box	11.00
270 size, per box	11.00
240 size, per box	10.50

Oranges—Fancy Sunkist Navals are lower. They are sold on the following basis:

100	\$5.50
126	6.00
150, 176 and 200	6.00
216	6.00
252	6.00
288	6.00
324	6.00

Choice, 50¢ per box less.

Floridas are selling as follows:

126	\$6.00
150	6.00
176	5.00
200	5.00
216	5.00

Parsley—75¢ per doz. bunches.

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

Potatoes—Home grown, 50¢ per bu.

Poultry—The market is unchanged.

Local buyers now pay as follows for live:

Light fowls	12c
Heavy fowls	18c
Heavy springs	17c
Cox and Stags	10c
Turkeys	30c
Ducks	18c
Geese	15c

Paying prices for dressed are as follows:

Turkeys	33c
Ducks	22c
Geese	19c

Radishes—75¢ per doz. bunches.

Squash—\$1 per bu. for Hubbard.

Sweet Potatoes—Virginia command 85¢ per hamper and \$2.50 per bbl.

Tomatoes—6 lb. basket of California, \$1.50.

Turnips—75¢ per bu.

Radio Hasn't Killed Romance.

Detroit, Dec. 12.—If the young Lochinvar should come out of the West tomorrow and steal somebody else's bride right off the altar steps, he probably would be stopped by radio within twenty minutes and, instead of becoming a hero of song, would be lucky if he escaped facing a Mann act charge.

If Leander were to start one of his famous aquatic jaunts to-night some mean sneak would flash the tidings across the Hellespont and he would be nabbed by his enemies just as he reached the other side.

If Paul Revere were all set to start his ride through a thousand years of history he would get the horse laugh as a bearer of stale news, at the first Middlesex village or farm he started through and be informed that he'd better turn around and start back with the already-assembled minute men.

And so on and on and on.

For, though Radio holds first place in the romance of achievement to-day, it is a good thing for a lot of historic romances that it wasn't discovered before it could and would have put the kibosh on them for keeps.

There is no danger that it will put an end to legal and proper elopements, however. The cost of formal weddings is such that there is a lot of parental collusion about some elopements, and radio will never be widely invoked to interfere with them. There may be even quite a few husbands and wives who won't ever seek its aid to stop eloping spouses. But the man who tries to elope with somebody else's money is already beginning to find it a mighty serious handicap.

Radio is doing so much good in the world that we're all glad to give up a few romantic escapades, if necessary, to enjoy its benefits. After all, so long as there are human beings in the world there will be romance, so there is really nothing serious to fear on that score. But we must congratulate Lochinvar, Leander, Revere et al. on living when they did.

—William Hobbes.

You cannot sit in your store and build up a business. Get somebody to do your bookkeeping and detail work for you, and you yourself get out among your customers, see what they need and what you can sell them.

R. E. Olds Sells His Oldsmar Properties.

Lansing, Dec. 12.—Ransom E. Olds, the pioneer automobile manufacturer, has transferred his holdings at Oldsmar, Fla., to the Cornwell Real Estate Co., of St. Louis, in exchange for a beautiful new hotel at Kansas City, Mo. It is understood that the Cornwell Co. will take possession at Oldsmar the first of the year and that they contemplate building a new hotel on the water front and putting on an aggressive campaign for the further development of the property.

The deal involves the taking over by the St. Louis parties of all of Mr. Olds' holdings at Oldsmar with the exception of some acreage around and near the oil well now being drilled. They get the entire town site, including the hotel, the bank property, water works, electric and ice plant, sawmill, railroad, planing mill, a number of dwelling houses and several thousand acres of land surrounding the town, and take over all of the developing work that has been handled under the direction of the Reolds Farms Co.

Mr. Olds takes over the new hotel in Kansas City, which is modern in every respect and situated in the finest section of the city.

In speaking of the deal, Mr. Olds said that one of his reasons for disposing of his holdings at this time is his desire to be relieved from the care of looking after the property, as it has now reached a point in its development where it should have special attention, and because the Cornwell Real Estate Co. is composed of active, aggressive and successful business men and from his knowledge of them he is satisfied they will make a success of the proposition at Oldsmar.

Stock Brokers Failed To Make Good.

Owosso, Dec. 6.—A Circuit Court jury in the case of H. W. Noble & Co., Detroit stock brokers vs. George Ferris, brought in a verdict of "No cause for action."

On April 13, 1920, Ferris telephoned the H. W. Noble & Co. to sell twenty-five shares of common Studebaker stock for him. On May 15, 1920, they phoned him they had sold it and told him to send in the stock. He sent in the twenty-five shares with draft attached. The Noble Co. sold the stock through the New York Stock Exchange. They claimed that the stock was sold as soon as Ferris gave them notice to sell it. Between the time that Ferris gave his order to sell and the time that he sent the stock in, the Studebaker Co. declared a \$15,000,000 stock dividend. The Noble Co. asked of the court that Ferris pay them for 8½ shares of stock at \$56.30 per share which they claimed they had to go out and buy in order to make good to the purchaser of Ferris' stock, also that he pay them the \$101.50 which he received from the stock dividend and interest from March 1, 1921, until the present totaling \$917.18. One jurymen was excused from serving on the jury in this case because he had bought automobile stock. Both sides agreed to an eleven-man jury. The calling of the jury, testimony of the witnesses and the pleas of the lawyers only occupied one forenoon. Ferris' lawyers proved that he did not employ any one but the H. W. Noble & Co. to sell his stock and that he knew nothing about the New York Stock Exchange.

Kalamazoo Travelers Feast and Frolic

Kalamazoo, Dec. 11.—Kalamazoo Council No. 156, United Commercial Travelers, held their first annual dinner-dance and initiation, for the winter last Saturday afternoon and evening at the Odd Fellows temple.

This meeting was the largest of the year and the Travelers made extensive plans for a varied program. Members of the Council were privileged to take their wives and families to the meeting.

The meeting was opened at 4 in the afternoon with a business session of the order. At 6:30 dinner was served for members and their families. The

menu for the dinner included chicken fricassee, mashed potatoes and green peas, with several side dishes of salad and dessert.

At 7:30 the Council convened for initiation in full form. A class of local candidates was initiated. During the initiatory meeting, a card party and social session was held for the ladies.

Dancing started at 9, in the auditorium, open to all members and their families and friends. The cost of the entire evening's entertainment was only 50 cents apiece. The committee in charge of the meeting was A. W. Anderson, F. A. Saville and G. L. Green.

A city salesman's scheme of operation includes the use of a uniformed messenger for the delivery of advance literature. His territory is closely knit and he works it by sections, taking a certain section or street each week. He has listed every possible prospect for his line, which is store equipment. Each week he gets his broadsides together, hires the uniformed messenger, and delivers material to those prospects he is to visit within the next few days. The effect on the neighborhood grocer when approached by a uniform messenger who hands him a long sealed envelope with the words, "Message, for you, Mr. Brown," is good, and so resultful has the plan been that the salesman pays the messenger out of his own pocket.

A successful salesman attributes most of his success to his habit of rehearsing his sales talks. When about to interview or solicit business with some important personage, firm or company, he mentally rehearses the scene beforehand. He anticipates the likely argument to follow, and tastes the flavor (so to speak) of his own remarks and the statements in rebuttal. It is this subconscious quality of rehearsal that makes successful and convincing salesmen. They have studied and mapped out their line of defense, know their parts thoroughly, and when the occasion presents itself they do not have to grope aimlessly for replies or facts wherewith to complete their success.

F. G. Hines, formerly engaged in the drug business at Charlevoix, was in the city this week en route to California, where he will spend the winter.

Hides, Pelts and Furs.

Hides	
Green, No. 1	11
Green, No. 2	10
Cured, No. 1	12
Cured, No. 2	11
Calfskin, green, No. 1	15
Calfskin, green, No. 2	13½
Calfskin, cured, No. 1	16
Calfskin, cured, No. 2	14½
Horse, No. 1	4 00
Horse, No. 2	3 00
Pelts.	
Old Wool	75@1 50
Lambs	50@1 25
Shearlings	50@1 00
Tallow.	
Prime	@7
No. 1	@6
No. 2	@5
Wool.	
Unwashed, medium	@35
Unwashed, rejects	@30
Unwashed, fine	@45
Furs.	
Skunk, No. 1	3 00
Skunk, No. 2	2 00
Skunk, No. 3	1 00
Skunk, No. 4	50
Mink, Large	7 00
Mink, Medium	5 00
Mink, Small	3 50
Raccoon, Large	5 00
Raccoon, Medium	3 50
Raccoon, Small	2 50
Muskrats, Winter	1 50
Muskrats, Fall	1 00
Muskrats, Small Fall	50
Muskrats, Kitts	10

Is Yours a Standing Invitation?

Written for the Tradesman.
It is well that a store in its advertisements and otherwise should extend a standing invitation to all; for the aged, the infirm, the mother and child it should provide a few seats.

Minion.

SOLD EVERYWHERE
RYZON
REG. U.S. PAT. OFF.

**BAKING
POWDER**

Ryzon-raised cakes
keep fresh longer.
You use less

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

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

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

More Yeast Sales—

Every envelope you use in the sale of FLEISCHMANN'S
YEAST helps build more yeast sales for you.

These attractive little containers deliver the message of good
health through the use of Yeast so effectively that a bigger
volume of yeast-sales is bound to result.

Use them and watch your Yeast sales climb.

The Fleischmann Company

OELERICH & BERRY CO.



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



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



**Old Manse
Syrup**

It always pays to
BUY THE BEST

Distributed by
ALL MICHIGAN JOBBERS

Packed by
OELERICH & BERRY CO. CHICAGO, ILL.

The Name on the Sack is a Guarantee of its Contents

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

**NEWAYGO
PORTLAND
CEMENT**

on every sack.

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

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

Newaygo Portland Cement Co.

General Offices and Plant
Newaygo, Mich.

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



An Infallible Method of Getting People into Your Store—

Make It Attractive

Neat fixtures, is the first step. Cleanliness,
the second. *GOODS IN PACKAGES*, the
third.

No goods make more attractive stock than:—

Franklin Package Sugar Franklin Tea Sugar
Franklin Sugar Honey Franklin Cinnamon and Sugar
Franklin Golden Syrup

and what is equally important—they make
money for you. Grocers sometimes make
more money on bulk than package goods;
coffee for example. But this isn't the case
with sugar. The saving of labor, overweight,
bags, twine and waste mean real sugar profits
for the grocer.

The Franklin Sugar Refining Company
PHILADELPHIA, PA.

"A Franklin Cane Sugar for every use"



ERVICE cannot be measured by modern store equipment alone. The REAL foundation of service with a wholesale firm is friendly customer interest and co-operation, and adequate merchandise stocks.

1922 has been a remarkably successful year for our organization, demonstrating appreciation of our constructive efforts to give the kind of service that means better business, more profit for our customers.

Our efforts to maintain the high merchandising standard that for 50 years has characterized this business will be zealously adhered to as in the past. The endeavors of our organization will be continued toward establishing a still stronger bond of friendship and confidence between the retailers and ourselves.

We are glad of this opportunity to express our thanks to the trade for their evidence of good will that made possible this successful year. We extend our holiday greetings with the hope that our many friends and customers will share bountifully in the prosperity that will mark the year of 1923—and the fruitful years to follow.



Established 1871

A. KROLÍK & CO.

Wholesale Dry Goods

RANDOLPH AND JEFFERSON
DETROIT, MICHIGAN