

CHRISTMAS

Though doubters doubt and scoffers scoff,
And peace on earth seems still far off;
Though learned doctors think they know
The gospel stories are not so;
Though greedy man is greedy still
And competition chokes good-will,
While rich men sigh and poor men fret;
Dear me! we can't spare Christmas yet!
Time may do better—maybe not;
Meanwhile let's keep the day we've got.

Come to us, Christmas, good, old day,
Soften us, cheer us, say your say
To hearts which thrift, too eager, keeps
In bonds, while fellow-feeling sleeps.
Good Christmas, whom our children love,
We love you, too! Lift us above
Our cares, our fears, our small desires!
Open our hands and stir the fires
Of helpful fellowship within us,
And back to love and kindness win us!

Edward Sanford Martin.

ARE you willing to stoop down and consider the needs and desires of little children; to remember the weakness and loneliness of people who are growing old; to stop asking how many of your friends love you, and ask yourself if you love them enough; to bear in mind the things that other people have to bear on their hearts; to try to understand what those who live in the same house with you really want, without waiting for them to tell you; to trim your lamp so that it will give more light and less smoke, and carry it in front so that your shadow will fall behind you; to make a grave for your ugly thoughts, and a garden for your kindly feelings, with the gate open—are you willing to do these things even for a day? Then you can keep Christmas.

Henry Van Dyke.

Money Savers—

The foundation of the going store is as low an overhead as is consistent with efficient service.

The little envelopes we supply you to wrap FLEISCHMANN'S YEAST are a real economy. They cut your wrapping expenses—lower your overhead—class you among the grocers who recognize the good will that accrues through service in little things.

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.

SOLD EVERYWHERE

RYZON

REG. U.S. PAT. OFF.

BAKING POWDER

Ryzon-raised cakes
keep fresh longer.
You use less

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

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

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



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"

The Name on the Sack is a Guarantee of its Contents

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

NEWAYGO PORTLAND CEMENT

on every sack.

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

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

Newaygo Portland Cement Co.

General Offices and Plant
Newaygo, Mich.

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

MICHIGAN TRADESMAN

Fortieth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 20, 1922

Number 2048

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.

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TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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CHRISTMAS.

The poet Masfield said that travelers, with few exceptions, had never seen anything wonderful. The exceptions were Herodotus, Marco Polo—and the Three Wise Men. What Herodotus and Polo saw is ashes beneath the fire of history, but what the Three Wise Men saw is newer to-day in the hearts of mankind than ever it has been since the star led to Bethlehem in Judea.

That which to-day stands for is so wonderful, so universal in Christendom, that it is difficult to realize that Christmas is not as old as the religion it breathes. One of the marvelous things about this shining manifestation of the spirit which the Magi felt is that it was three centuries coming into the world. It is marvelous too that the festival should have been built on the ruins of pagan things. The Roman saturnalia is something very distant and dead; the merrymaking of to-day is what killed it and took its place. The barbaric Yule feast of the German tribesmen is an antiquity; but the Yule log still burns on Christian hearths, every Christmas day morning. Wodin is forever in Valhalla, but his successor, the saint with the white beard, comes down the chimney.

So the spirit has progressed through the centuries, destroying evil to replace it with good. Under the influence of the Cross men have done mighty deeds of piety and valor, but in memory of the Manger they have particularly done acts of love and kindness. Only the recording angel knows in how many cases Christmas has accomplished something in which laws and logic, power and gold, have failed. No scientist can tell you why whole continents glow over the celebration of an event of nearly twenty centuries ago; it is wiser to seek the answer in a child's illumined face.

Christmas is no longer the sole property of the individual. Its essence is gradually permeating the governments. Little by little the gov-

ernments come closer to the tree where burn the candles of humanity's desire. There hang gifts for all if they will but reach out and take them in the spirit that now saturates the Christian world.

COTTON ESTIMATE LOW.

The official forecast of the 1922 cotton crop at 9,964,000 bales conformed very closely with the expectations of the trade. The figures indicate the smallest crop, with the exception of last year's, since 1901, and the only thing which has prevented a cotton famine has been the large carry-over from the crop of 13,439,000 bales in 1920. The prospective yield for this year is 25 per cent. greater than the actual crop of 1921, but one discouraging feature, from the viewpoint of possible increase in production hereafter, is the fact that the acreage this year is 30 per cent. greater than a year ago. This means a smaller yield per acre in spite of the fact that the growers have used more fertilizers than they did a year ago. The acreage this year is very close to that of 1919, when the crop amounted to 11,420,000 bales. It seems, then, that the unfavorable weather and the boll weevil are responsible for a loss of at least 1,500,000 bales.

One striking feature of the latest cotton crop estimate is the change in the relative importance of the States growing cotton. On the basis of the average yield for the five years 1916-20 inclusive, Texas came first, Georgia second, South Carolina third, and Arkansas fourth. This year, according to preliminary figures, Texas is still the greatest producer of cotton among the States, but Georgia has dropped from second to fifth place, and South Carolina from third place to seventh. Arkansas, which ranked fourth in 1916-20, has now moved up to second place, and Mississippi, which ranked fifth, has now advanced to third. For the period 1916-20 North Carolina held seventh place, but this year will rank fourth. Oklahoma's relative rank as sixth among the cotton States remains unchanged. The greatest changes are noted in Georgia and South Carolina. The average yield in Georgia for 1916-20 was 1,780,000 bales and in some years over 2,000,000 bales were produced, this year the indicated crop is only 725,000 bales. For South Carolina the average yield in 1916-20 was 1,357,000 bales, but for this year the crop is estimated at only 530,000 bales. The loss in these two states alone amounts to 1,800,000 bales, but this is offset to some extent by recent gains in production in the Northernmost States of the cotton belt, notably in North Carolina, Tennessee, and Missouri, where the weevil infestation is not so serious as it is further South. It appears that cotton, like other crops subject to

ravages of pests, may do best near the Northern limit of cultivation.

It is evident that such a curtailment in the output of a principal product as has occurred in South Carolina and Georgia must mean either widespread depression in the rural districts or else some sort of an industrial revolution. Attempts to estimate the damage in these two States in dollars on the basis of present cotton prices show a loss of approximately \$225,000,000 per year, but such a calculation is based on the erroneous assumption that present prices would prevail if the output were not so sharply cut down. Nevertheless, the loss has been great, and it has been only slightly offset by substitution of other crops. Yet with prices at their present level, the pecuniary loss is felt only in spots, and of these Georgia and South Carolina furnish the most conspicuous examples. On the other hand, the indicated yield in Alabama and Mississippi this year is slightly above the five-year average 1916-20. For this reason many growers in these States are inclined to regard the weevil as something in the nature of a blessing. They have produced their crop cheaply, and a price above 25 cents makes the future look rosy. The cotton belt as a whole is in much better financial condition than at any time within the past two years, but it has its areas where extreme depression still prevails.

The latest cotton statistics have a special interest for the manufacturer of cotton goods, for the reason that there is much doubt as to the willingness of consumers to buy freely when present prices of raw materials and costs of production are finally passed on into retail prices. The sharp rise in raw cotton during October and part of November caused some advance in prices of staple cotton goods, and this in turn gave rise to heavy speculative buying in anticipation of a further rise in textile prices. Naturally the mills did not wish to sell except at a price which would equal the cost of replacing their products. But such a price proved unattractive to buyers, and then speculators who had bought near the beginning of the rise found that they could sell below the mills' quotations at a profit. This has left many mills in a position where they can hardly afford to sell staple goods at present prices. Meanwhile, there is a report that the unions in the textile districts of New England are planning to present a demand for higher wages. This at present is not taken seriously, but it is evident that wages will remain at present levels for some time to come. In Southern mills, where wages are lower and labor is unorganized, there have recently been some sporadic advances in individual mills. The present situation of the textile industry is one that requires consider-

able readjustment in the way either of production costs or of prices.

DAUGHERTY WISER NOW.

The grocery trade is growing more interested in the proceedings against Attorney General Daugherty now that Congress has gotten out its muckrake and taken the warpath.

The grocers, much as they opposed Daugherty's loose accusations about "profiteers" and his record in the packer decree case, have little sympathy with the motives back of some of the movement against him—they see in it as much a display of cheap politics as some of his own misdeeds—and would hardly like to see him turned down for his failure to act on every matter which has been laid before him for action.

In other words, the grocers think that Daugherty is a lot wiser now than he was a few months ago respecting the clamor about business men and their alleged misdeeds and having prevailed in the packer consent decree matter they are now willing to let things rest rather than see a lot more muckraking indulged in to disturb the status quo and lug a lot of innocent business men into an unpleasant glare of unjust and misunderstood public clamor.

Many of the actions on accusations concerning Daugherty, however, apparently have to do with the grocery trade, and if he is to be blamed for failing to take up all the cudgels handed him by the Federal Trade Commission considerable interesting material may come out of the proceedings. In fact, some of the grocers may find themselves virtually lined up as friends of Daugherty rather than critics.

AND STILL ANOTHER BLOC.

According to press reports, the country may soon witness the creation of a "cities bloc," as well as of a farm bloc. If the aims of the newest bloc should be to combat the efforts of the other bloc to obtain legislation aimed exclusively for the benefit of one particular class and to stand for the square deal for all, its advent would prove a positive benefit. Such an ideal has been proposed from time to time, with a so-called "business men's bloc" to make it effective. It seems, however, that the "cities bloc" is something quite different. It is quite plainly designed to line up the masses of unthinking city voters behind some slogan with a class appeal and to promote the interests of a small clique of politicians. The country is already surfeited with that sort of thing, but it seems to be part of the price which must be paid for the blessings of democracy.

There are men who wouldn't dare to read the declaration of independence to their wives.

Colon Lillie Ousted From Cultured Coffee Co.

Detroit, Dec. 19—Our attention has been called to an article appearing in your issue of Dec. 6, in which you discuss the activity of Colon C. Lillie in selling stock in this company. It is unfortunate that you did not check up on the facts before printing an article which of necessity would damage the interests of this company in a serious way. Had you done so, you would have learned that, at the date of the issue at which this appeared, Mr. Lillie's connection with the company had been a closed incident for thirty-six days.

The Cultured Coffee Co. is owned and operated by reputable and responsible men who have made a success in their several respective businesses. It is a legitimate, going concern which has the co-operation of eighteen of the largest coffee roasters and wholesale grocers in the country. We feel that your use of language, which, without knowing whether the acts of Mr. Lillie were the acts of the company, constitutes an injustice which entitles us to ask that you correct the impression by an additional article. The action of Mr. Lillie was contrary to the desires or knowledge of the Cultured Coffee Co. and entirely at variance with its settled policy, as this company recognized the necessity of keeping the sale of its stock within dignified, conservative channels in keeping with the merits of the proposition in order not to injure its good will with its various licensees, and the trade in general.

But here are the facts: Instead of this company placing its issue for sale with a stock broker, it decided to sell its own stock through its own sales organization, so as to be sure that it could control at all times every feature of the sale and every detail of publicity, statements made by salesmen and so forth, so that nothing contrary to the policy of the company would be done, or if done could be

detected and checked immediately.

Mr. Lillie, who was not a director, but who was a minor stockholder, requested to be placed on its board so that he could sell the stock. This the Company did, not knowing of Mr. Lillie's connection with the enterprises you mention in your article. The company caused to be drafted by its advertising counsel, collaborating with its manager, a prospectus which was to be only printed matter used to give out to the public.

Mr. Lillie was placed on the board in the early part of October and was furnished with a supply of prospectuses, a copy of which we enclose so that you can see the conservative nature of same. On Oct. 31 the writer received knowledge that Mr. Lillie had been circularizing a large list with a prospectus of his own composition without knowledge or authority of the company and that he also had sent out a number of circular letters containing data which was never intended to be seen by the public, and which was taken from a confidential letter of our general manager to the twenty old stockholders of the company (the present company being a re-organized concern) and also from a confidential letter written to the company's manager of stock sales. The circulars sent out by Mr. Lillie were highly objectionable to the company because of their flamboyant nature. They contained Mr. Lillie's address in Grand Rapids as that of the company's Grand Rapids address, notwithstanding the fact that the company has no Grand Rapids office, and because the general tone of the letters were more suitable to floating a Texas Oil proposition than a dignified, legitimate proposition. The letters furthermore contained details of the company's business which were of no concern to the general public, and might tend to embarrass the operation of its licensees and create friction between the company and its licensees because of that fact.

The writer immediately called the members of the board of directors who could be reached, held a conference and sent Mr. Lillie the following wire Oct. 31: **Cease all coffee selling at once. This is imperative.** And confirmed it with a letter pointing out to him that his stock selling activities were objectionable to the company and contrary to its policy, and requested that he resign from the board. In response to the wire, Mr. Lillie ceased at once any further activity and resigned from the board of directors. You, perhaps, may be interested also to know that Mr. Lillie did not succeed in selling one dollar's worth of stock with all his efforts.

Cultured Coffee Co.

Should Settle Disputes in Their Own Way.

Detroit, Dec. 19—The other day the United States Railroad Board handed down one of their characteristic, as well as useless, decisions denying the maintenance of way men their request for time and one-half for work on Sundays and holidays and also for labor performed after eight hours of work.

They also made a ruling to the effect that time of employes must start and end at designated assembling points, and the foremen and bosses shall be placed on the same basis as regular employes.

Of course these decisions will not satisfy either employer or employee, and will consequently not be accepted by either. Hence the controversy is not ended and the effort involved has been wasted.

Ben W. Hooper, chairman of the board, thinks that in view of the sufferings and losses of farmers and producers who are innocent bystanders, the employes ought to subdue their unrest and devote their energies to the interests of the people who are paying for it.

Chairman Hooper certainly ought to know by this time that the poor, suffering farmer and other shippers do

not interest the employes of the railroads, even in a remote sense. They are selfish to the core and do not care a fig what happens to the people who support them, and it is now about time for the railroad operators to take these matters in their own hands and use the "big stick" in adjusting their insane demands.

Better that we have a complete cessation of railroad operations for a short time than to have the fear of railroad strikes and disorders hanging over our heads continuously.

President Harding wants to substitute for the inefficient Railroad Labor Board the equally incompetent Interstate Commerce Commission, who long ago ceased to function in any objective in which public interest was involved. The whole program of the Nation's executive is a stupendous joke, and would only result in long drawn out controversies with suffering to industries incalculable. Why not encourage the two opposing factions to strip for action and try out their physical capabilities? In other words "keep off the grass" and let railroads and railroaders settle their difficulties by might, and encourage them to make the contest "quick and snappy."

Plainly that situation would be just as fair to each as to have the Railroad Labor Board fool away their time to grind out decisions which will prove ineffective upon either party to the contest. Let the railroad companies have the unhampered alternation of fighting a strike through to a finish in the interest of low rates and low wages which would permit heavy traffic and attendant profits, rather than giving in to the employes and being compelled to increase rates to meet increased labor costs.

But the Government still has a few pet theories to work out and this labor problem is one of them. They have still to show results of any value to anyone.

It originally set up the Interstate Commerce Commission as an auto-



Barney Langelier has worked in this institution continuously for fifty years.

Barney says—

Last week the boss said Merry Christmas in his way. But, By Golly, this week the boys and I want to say Merry Christmas to our friends, our customers.

WORDEN GROCER COMPANY

GRAND RAPIDS

KALAMAZOO—LANSING—BATTLE CREEK

THE PROMPT SHIPPERS

cratic controller of rates, thereby removing from the railroads their freedom of action. They no longer have any choice, being unable to adjust their income to changes in wages, or have any voice in the matter of adjusting same. Then, to accentuate the difficulties of rail operation, they must set up another board to remove from employees the rational method of settling the wage problem with employers.

It looks as though the only logical settlement of the problem is to keep hands off from both employer and employee and they will henceforth settle their disputes in their own way and public suffering cannot more keenly be an outcome than it is now.

In any event the fittest will survive. A few railroads may go into the hands of receivers; others will reap a profit and quite likely the payers of freight will be just as well off as they are to-day, with less smell of powder.

Frank S. Verbeck.

They Didn't Show How.

The newly elected Senator from North Dakota, ex-Gov. Lynn J. Frazier, is a "dirt farmer," and his views on current economic problems may therefore be supposed to reflect rather accurately the sentiments of a majority of his agricultural constituents in the Northwest. According to press dispatches from Washington, he told the "open forum" of the conference of Progressives in Washington last week that a great calamity would befall the country unless the farmers obtained relief in the way of lower interest rates, lower freight rates, lower prices for manufactured goods, and higher prices for farm products. That seems at first sight to be a recommendation that the farmer should be pulled up by pulling other fellows down, but probably that is not exactly what the Senator-elect wished to say. He was trying to show that prices of farm products are still out of line with what the farmer has to pay when he gets services and commodities from others. The remedy which he proposed was that "prices should be stabilized by the Federal Government" and that the big profits of the middleman should be eliminated. Just how the Government was to stabilize prices or reduce profits of folk who are not farmers was not explained. It is worthy of note, however, that while the Senator-elect was urging reductions in freight rates he was speaking to a group in which labor representatives were present in full force, and failed to explain, for obvious reasons, that rates cannot be lowered without some reduction in wages. It was perhaps as well for the harmony of the meeting that the speakers who advocated this, that and the other reform did not have to show how the thing could be done.

"I am of the opinion," said a successful retail merchant, "that a man can do more work in sixty hours per week than in eighty and be in better physical and mental condition for the work. Lounging breaks discipline and kills any enthusiasm in sales. Keep in mind that it is not a question of how large your sales are, but what profit you make. You must have a goodly showing of profit bearing goods in your store and keep the sales end of your business from degenerating."

We Own and Offer a Small Block of

Robert W. Irwin Company

(Incorporated under the Laws of the State of Michigan)

7% Cumulative Preferred Stock

Exempt from Normal Federal Income Tax and Personal Tax in Michigan

Preferred as to assets and dividends. Par value \$10.00. Dividends payable semi-annually, February 1st and August 1st. Redeemable at the option of the Company on any dividend date at 102 and accrued dividend. All preferred stock shall be redeemable at par August 1st, 1941 (in accordance with Michigan Statute). Stock is transferable at the office of the Company.

This is the unsold portion of a \$100,000 block recently sold by one of the stockholders of this company.

CAPITALIZATION

	Authorized	Issued
7% Cumulative Stock	\$700,000	\$518,200
Common Stock	500,000	500,000

NO FUNDED DEBT

ORGANIZATION AND BUSINESS—This Company is a consolidation which was effected about January 1st, 1920, of two of the oldest and most successful furniture manufacturing concerns in Grand Rapids—The Royal Furniture Company and the Phoenix Furniture Company. The following are the Officers and Directors:

Robert W. Irwin, President
Earl S. Irwin, Vice President

Treasurer, J. F. Lyon
Secretary, J. Stuart Clingman

The Directors are the officers and R. P. Tietzort and J. L. Buchanan.

The Company owns and operates the two plants formerly operated by its predecessors. A portion of the Royal plant on Michigan and Bond Ave. is under lease, the balance is owned by the Company. The Phoenix plant occupies two city blocks comprising 8½ acres located within one-half mile of the center of the city. Adjacent to this plant are splendid shipping facilities. The aggregated floor space of the two plants is approximately 340,000 square feet.

ASSETS—The Company's balance sheet as of January 1st, 1922, shows net assets of \$1,599,072.67 after all liabilities have been deducted.

This is over three times the entire amount of the Preferred Stock outstanding. The current assets less liabilities were approximately \$1,000,000 or about twice the outstanding Preferred Stock. While we cannot give you the exact figures of their present condition, we are assured that the relation of current assets to liabilities is better today than it was on the first of January, 1922.

EARNINGS—During the last three years the earnings have averaged over \$200,000.00 per year before Federal Taxes. The annual dividend requirements of the outstanding Preferred Stock is \$36,274.00. Combined earnings for the past six years is equal to over three times the dividend requirements on this Preferred Stock. Approximately one-half of the Preferred Stock that is outstanding, was issued in 1911 and cash dividends have been paid without interruption since that time.

This offering of stock does not represent any new financing on the part of the company, but is the unsold portion of a block of stock purchased by us from an individual stockholder. This stockholder has recently purchased a large block of Common Stock of this company at twice the par value or \$20.00 per share.

The price \$9.85 per Share to net 7.15%.

STOCK DEPARTMENT

Howe, Snow & Bertles

(INCORPORATED)

INVESTMENT SECURITIES

Grand Rapids Savings Bldg.
Grand Rapids, Mich.

120 Broadway
New York City

310 Ford Building
Detroit, Mich.

MOVEMENT OF MERCHANTS.

Caro—John Retherford succeeds the Cummins Bros. Lumber Co. in business.

Charlotte—H. P. Kutche has sold his hardware stock to the Munger Hardware Co.

Detroit—The Myrtle Hardware & Supply Co. has opened a store at 2051-2057 Myrtle street.

Redford—The Redford Lumber Co. has increased its capital stock from \$75,000 to \$150,000.

Flint—William H. Rosenberg, shoe dealer, is reported to have filed a petition in bankruptcy.

Detroit—The S. S. Kresge Co. has increased its capital stock from \$25,000,000 to \$55,000,000.

Muskegon—The Square Clothing Co. has increased its capital stock from \$40,000 to \$60,000.

Flint—The Randall Lumber & Coal Co. has increased its capital stock from \$40,000 to \$200,000.

Stockbridge—Fire destroyed the interior of the Stockbridge State Bank, entailing a loss of about \$3,500.

Ferndale—The McCaul Lumber & Coal Co. has increased its capital stock from \$50,000 to \$135,000.

Kellogg—Peter Beigeren is erecting a new brick store building. He will occupy it with his general stock.

Milford—Thieves entered the cigar and tobacco store of Jacob Bentler and carried away his entire stock.

Birmingham—The Mellen Wright Moulthrop Co. has changed its name to the R. C. Moulthrop Lumber Co.

Wyandotte—The Wyandotte Transportation Co. has increased its capital stock from \$100,000 to \$1,000,000.

Marquette—The Sturgeon River Land & Iron Mining Co. has decreased its capital stock from \$50,000 to \$10,000.

Detroit—The Buhl Sons Co., wholesale hardware, has increased its capital stock from \$2,000,000 to \$2,800,000.

Chesaning—The Chesaning State Bank has moved into its modern new bank building and opened it to the public.

Midland—E. A. Bendall, Family Shoe Store, is reported to have offered to compromise with his creditors at 25 per cent.

Marine City—The Marine City Farmers' Co-Operative Elevator Co. has increased its capital stock from \$10,000 to \$20,000.

Detroit—The F. L. Lowrie Lumber & Finish Co., Dix and M. C. R. R., has increased its capital stock from \$150,000 to \$350,000.

Jonesville—Albert Talbott has purchased a store building which he has remodeled and is now occupying with his meat market.

Detroit—The Muzzy-Lyon Co., 11031 Shoemaker avenue, babbitt metals, has increased its capital stock from \$75,000 to \$150,000.

Harbor Beach—The Mhlethaler Co., Ltd., dealer in general merchandise, has increased its capital stock from \$60,000 to \$150,000.

Maple Rapids—Edgar Frisbie has purchased the Bement store building and is now occupying it with his meat market. He will add lines of fancy and staple groceries.

Royal Oak—The Erb-Kidder Co., dealer in hardware, fuel, lumber, builders' supplies, etc., has increased its capital stock from \$20,000 to \$150,000.

Olivet—Frank Herrick, who retired from the meat business some time ago and purchased a farm, has disposed of it and again engaged in the meat business.

Jackson—S. A. Schwartz, proprietor of the Ladies Style Shop, has removed his stock to larger quarters at 129 East Main street and changed the name to the Ladies Fashion Shop.

Napoleon—The Jackson County Oil & Gas Co. has been incorporated with an authorized capital stock of \$250,000, of which amount \$50,000 has been subscribed and paid in in property.

Detroit—Wm. Bailies & Co., 4624 Michigan avenue, boots and shoes, is reported to have filed a petition in bankruptcy and to have made an offer to settle with the creditors at 25 per cent.

Kalamazoo—Daniel Kronmeyer, groceries and meats, at the corner of Portage and Vine streets, is building an addition to his store building which will enable him to greatly increase his stock.

Mt. Clemens—The R. Carr Co-Operative Grocery, 67 Kibbie street, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and \$700 paid in in cash.

Detroit—The Service Sales, with business offices at 701-3 Majestic building, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

Paw Paw—The jewelry business formerly conducted by R. W. Hoogenstyn has been purchased by C. W. Rowe. Mr. Rowe comes to Paw Paw from Manchester, where he has been conducting a jewelry business.

Detroit—The John W. Ladd Co., Lafayette Blvd. and Vermont avenue, dairy supplies, has increased its capital stock from \$300,000 to \$2,000,000 and taken over the business of the Enterprise Dairy & Creamery Supply Co., of Columbus and Cincinnati, Ohio.

Lansing—Henry Dunnebacke has leased the lobby at the East side of the Prudden building entrance and will occupy it with a stock of cigars, tobacco and smokers' supplies as soon as the modern new fixtures which he has purchased, have been installed.

Muskegon—Padley & Hutchinson, Pine and Myrtle streets, have merged their automobile supplies, accessories, petroleum products, etc., into a stock company under the style of the P. & H. Auto Supply Co., with an authorized capital stock of \$20,000, of which amount \$12,000 has been subscribed and paid in, \$6,000 in cash and \$6,000 in property.

Kalamazoo—Cornelius Sagers, wholesale meat and provision dealer at 118 Sebring Court, has purchased the stock of the Kalamazoo Beef & Provision Co., 415 East Main street and will consolidate it with his own, doing a wholesale business exclusively.

St. Johns—Bruno Mazzolini, who has conducted a confectionery store at 32 Clinton avenue for the past ten years, has sold his stock and store

fixtures to George Glynn, of Ithaca, who has taken possession. Mr. Mazzolini will devote his entire attention to the grocery stock which he purchased several months ago of A. W. Morrison.

Milford—John Nelson Weaver, 78 years old, senior member of the firm of Weaver & Watkins, grain and produce jobbers and prominently identified at different times with the Michigan Wool Jobbers' Association and the Michigan Bean Jobbers' Association, died here last Sunday morning, after a short illness from pneumonia. Born at Genoa, Mich., April 4, 1844, he had, for nearly half a century, been a leader in public life here and had extensive financial interests.

Traverse City—Following an operation for appendicitis and an illness of several months, Jacob H. Steinberg, 55 years old, one of Northern Michigan's leading merchants, died at the General hospital here last Saturday. Mr. Steinberg was born in Russian Poland in 1867, and came to America with his immigrant parents when three years old. When a young man he was in business in St. Ignace, and has conducted a large dry goods store here since 1903. He was prominent in all community activities for many years. The body was taken to Detroit for burial.

Manufacturing Matters.

Kalamazoo—The Kalamazoo Corset Co. has changed its name to the Grace Corset Co.

Detroit—Parke, Davis & Co. has increased its capitalization from \$12,000,000 to \$25,000,000.

Muskegon—The Amazon Knitting Co. has increased its capital stock from \$500,000 to \$900,000.

Detroit—The Anchor Fireproofing Co. has increased its capital stock from \$25,000 to \$50,000.

Wyandotte—The Michigan Alkali Co. has increased its capital stock from \$2,500,000 to \$25,000,000.

Detroit—The Buhl Malleable Co., 3290 Wight street, has increased its capital stock from \$460,000 to \$690,000.

Detroit—The New England Pie Co., 2002 Fourth street, has increased its capital stock from \$100,000 to \$250,000.

Detroit—The Detroit Drug Co., 6500 Woodward avenue, has increased its capital stock from \$50,000 to \$150,000.

Eaton Rapids—The Eaton Rapids Woolen Mills, Inc., has increased its capital stock from \$250,000 to \$1,000,000.

Detroit—The Detroit Mantel & Tile Co., 1431 Farmer street, has increased its capital stock from \$50,000 to \$100,000.

Detroit—The Auto City Metal Spinning Co., 6454 Waterloo avenue, has increased its capital stock from \$5,000 to \$35,000.

Saginaw—The Strable Lumber & Salt Co., 1560 Holland avenue, has increased its capital stock from \$200,000 to \$600,000.

Flint—The W. F. Stewart Co., manufacturer of vehicle bodies, has increased its capital stock from \$350,000 to \$500,000.

Holland—The Holland Furniture Co., 146 North River avenue, has increased its capital stock from \$50,000 to \$300,000.

Detroit—Walker & Co., 88 Custer avenue, manufacturer of signs, has increased its capital stock from \$500,000 to \$750,000.

Dowagiac—James Heddon's Sons, manufacturer of fish bait and rods has increased its capital stock from \$150,000 to \$250,000.

Detroit—The American Auto Trimming Co., 3100 Meldrum avenue has increased its capital stock from \$150,000 to \$2,000,000.

Hartford—The William Traver Canning Co. plant has been sold to the Thomas-Daggett Canning Co., Inc., of Grand Rapids.

Detroit—The Briggs Manufacturing Co., auto tops, has increased its capital stock to \$1,000,000 and 500,000 shares no par value.

Detroit—The Michigan Copper & Brass Co., East Jefferson avenue, has increased its capital stock from \$1,200,000 to \$3,000,000.

Detroit—The American Electrical Heater Co., 6125 Woodward avenue, has increased its capital stock from \$115,000 to \$1,000,000.

Grand Rapids—The Corl-Knott Company, Commerce and Island streets, has increased its capital stock from \$125,000 to \$175,000.

Detroit—The Wood Hydraulic Hoist & Body Co., 7924 Riopelle street, has increased its capital stock from \$500,000 to \$1,000,000.

Detroit—The Detroit Copper & Brass Rolling Mills, 174 Clark avenue, South, has increased its capital stock from \$5,000,000 to \$6,000,000.

Detroit—The L. A. Young Industries, Inc., manufacturer of wire springs, has changed its capital stock from \$2,500,000 to \$2,000,000 and 250,000 shares no par value.

Jackson—The Riverside Machine Co., 919 Armour street, has increased its capital stock from \$100,000 to \$300,000 and changed its name to the Riverside Forge & Machine Co.

Kalamazoo—The Mackay Wire Works has been incorporated with an authorized capital stock of \$25,000 of which amount \$6,660 has been subscribed and paid in, \$1,000 in cash and \$5,660 in property.

Detroit—The Commerce Motor Truck Co., with business offices at 668 Penobscot building, has been incorporated with an authorized capital stock of \$200,000, of which amount \$4,000 has been subscribed and \$1,000 paid in in cash.

Money Maker

In a rich farming town of 400, ten miles from Battle Creek. Grocery and general. Established six months, doing a \$25,000 cash business. Ice cream and confectionery, \$5,000 per year. Man and wife can handle without help if they are not afraid of work. No limit to possibilities for a hustler, as business is young and growing by leaps and bounds. Owner going South. \$5,000 will buy stock and building. Enquire at 694 Maple street, Battle Creek, Mich.

Essential Features of the Grocery Staples.

Sugar—Raw market dull and easier. Buyers are holding off, expecting lower prices. There are now twenty-eight centrals at work grinding new crop. Demand for refined is very light. All refiners are now on 7.10c basis, except Federal, who are still withdrawn. Owing to small supplies of raw sugars, refiners are only operating in a limited manner. Several have closed down entirely. Local jobbers ask 7 3/4c for cane granulated and 7.65c for beet granulated.

Tea—The demand during the week has been steady and fair, some business being reported every day. There is no disposition, however, to buy ahead of immediate wants, in spite of the firm conditions of practically all grades. Spot teas are very firm, especially Ceylons, Indias and Javas.

Coffee—The week's market has been slightly firmer on account of firm news from Brazil. Even in green coffee, however, quotations are not materially changed, either for Rio or Santos grades. The jobbing market for roasted coffee remains unchanged, with a fair demand. Milds remain without change for the week, moderately active.

Canned Fruits—Jobbers are clamoring for sliced, broken sliced, grated and crushed pineapple. They not only want to cover their passing wants, but they are convinced there will be no relief from the present shortage during the current season and they are buying ahead. The market here and on the Coast favors the seller. Peaches are steady on the Coast and not quite so strong here as on the Coast. This is due to offerings of stocks in a resale way below the Coast levels. Jobbing interest is not keen, as the market is sensitive. The main offerings are of the lower grades and of standards. Apricots are dull. Pears are steady to firm. Apples are not active, but are firmer in the country.

Canned Vegetables—The tomato market is devoid of action outside of infrequent sales of carload lots and a movement in smaller quantities. Buying ahead has been sufficient to create a large enough jobbing supply to tide dealers over until after Jan. 1. Fancy tomatoes are very firmly held. Canners think that the price trend will be upward after Jan. 1 and they are holding. Buying in California for forward shipment has declined. Sufficient stocks are here and on the water to take care of trade wants, but canners are holding at unchanged prices. Corn is steady on standards. As there is no surplus of fancy corn that line is holding up in price and is wanted. A feeling out of the attitude of buyers as regards 1923 peas has been the feature of the Wisconsin situation during the past week. The canner seems to be more anxious to establish a market than the jobber, who lacks interest in the offerings because he thinks it is too early to consider the spring pack. Neither is he a buyer to any extent of stocks in the country. His main interest is in selling his present holdings to the retail trade. Asparagus is firm, scarce and active in a jobbing way.

Canned Fish—The entire line is only in nominal demand. Salmon is steady

on the spot and firm on the Coast. Pinks have held at \$1.25 Coast and efforts to put the general market at \$1.35 have failed. Some traders think that the strength is more on paper than on actual trading and they are reluctant to buy for their spring wants. It is the same with reds. There has been very little call for mediums, with an unsatisfied demand for chums. Chinnooks are almost off of the market. Maine sardines are being taken in jobbing lots for immediate use, but seldom for the future, even though all advices from the source are to the effect that the market will be higher after January 1. Also postings confirm the earlier statements as to light holdings of all grades. California sardines are in good demand for the season. Future buying of imported fish is not important. Lobster, crab meat and tuna fish are all in light supply and to be had mainly from second hands. Shrimp is also in moderate supply here and at primary points.

Dried Fruits—Without exception all commodities show softness. While the weakness is generally regarded as but temporary, the disposition is to play a conservative game in restocking either on the spot or on the Coast. Prunes are stronger on the Coast than they are on the spot. This is accounted for by the attitude of packers, where in California independents who have high priced stock are naturally standing together to bridge over the naturally dull period of the holidays. The larger factors here are using the same tactics, but small dealers are the disturbing element. All lines are easy on the spot. Buying for January shipment is light. Raisins are relatively weaker than prunes. They are not as statistically well placed and have not the favorable outlook for the early part of 1923. Export outlets are being developed and a widening in the domestic markets is being energetically sought, especially by the largest packer. Thompsons are the weakest line. Package raisins are steadier in tone. Currants are quiet, as the holiday pinch has passed. Figs are in buyers' favor. Increased arrivals, some of which are of off condition, have made buyers conservative. No change has occurred in peaches and apricots.

Rice—Domestic grades are firm, but inactive on the spot, strengthened by the situation in the South rather than by the current movement. Rice is a cheap food and one entitled to more jobbing attention, but due to the seasonal handicaps to the movement, distributors here are more neglectful of their later wants than they are in some of the smaller jobbing centers. Southern markets are strong, with a good domestic and foreign demand. Foreign rice is quiet. The market is not overstocked in supplies which are well controlled.

Nuts—The jobbing demand is not up to expectations. While it is true that distributors are busy in a mild way they buy conservatively, basing their orders upon their actual needs. The tendency is to utilize their own stocks rather than to acquire additional blocks to carry over into the new year. There has also been trouble in getting foreign nuts delivered on scheduled time by the steamship companies. The better

grades of foreign and California walnuts are in fair demand. Almonds are steady. The greatest pinch is in large washed Brazil nuts. Other grades are plentiful enough for passing requirements.

Syrup and Molasses—Compound syrup is in fair demand, about up to the standard of the season, and prices steady. Sugar syrup is quiet for domestic trade, but fairly active for export. Prices about unchanged. Molasses firm, with a fair demand.

Beans and Peas—Beans are firm, but quiet, and there will be little or no activity until after the turn of the year. Marrows are very scarce and firm, with prices tending upward. Red kidneys are also firmer. Limas also firm, most holders asking a premium. Green and Scotch peas quiet and unchanged.

Cheese—The market is steady at unchanged prices, with a light consumptive demand. The make is reported to be light and the stocks in storage are about the same as they were a year ago. We do not look for much change from the present conditions in cheese.

Provisions—Everything in the smoked meat line is steady at unchanged prices, with a light consumptive demand. Pure lard is unchanged, with a normal demand. Lard substitutes are quiet at prices ranging about the same as last week. Dried beef, canned meats and barreled pork are all unchanged.

Salt Fish—No change has occurred in mackerel during the week. The demand is quiet on account of the fact that buyers are still working on past stocks. Prices are inclined to be a little weak. There has been no real decline for the week.

Review of the Produce Market.

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

Bananas—8 1/2c per lb.

Beets—\$1 per bu.

Butter—The consumptive demand of all grades has been very good. Prices are ranging about 2c lower than a week ago. The make of fresh butter is showing some slight increase and stocks of storage butter are being rapidly reduced. The increased supply is likely to keep the market from advancing any further at the moment and is even likely to have a depressing effect. We may have a further temporary decline. Local jobber hold extra at 51c in 63 lb. tubs, fancy in 30 lb. tubs, 53c; prints, 53c. They pay 23c for packing stock.

Cabbage—60c per bu.; red 75c per bu.

Carrots—\$1 per bu.

Cauliflower—\$3.50 per dozen heads.

Celery—40c per bunch; extra jumbo, 60c.

Cocoanuts—\$6.50 per sack of 100.

Cranberries—Late Howes are \$8 per 1/2 bbl. (50 lbs.)

Cucumbers—Illinois hot house, \$3.50 per doz.

Egg Plant—\$2 per doz.

Eggs—The consumptive demand is absorbing the supply of fresh eggs as fast as they arrive. We look for a continued increase in the production of fresh eggs in the near future unless

we have some very severe weather. Storage eggs remain unchanged, with a good consumptive demand at prices ranging about the same as a week ago. Stocks in storage are reported to be considerable in excess of what they were last year and if we do have any change in price in the near future, it is likely to be a slight decline. Local jobbers pay 44c for fresh candled, cases included. Cold storage operators are feeding out their supplies as follows:

Firsts ----- 33c
Seconds ----- 28c
Checks ----- 26c

Grapes—Calif. Emperors, \$4.50 per 30 lb. keg; Spanish Malagas, \$9.50 for 40 lb. keg.

Green Onions—Chalotts, 75c per doz. bunches.

Honey—32c for comb; 25c for strained.

Honey Dey Melons—\$2.25 per crate of 6 to 8.

Lettuce—Hot house leaf, 20c per lb.; Iceberg from California, \$6 per case.

Onions—Home grown, \$2.50 per 100 lb. sack.

Lemons—The market has lowered \$1 per box, present quotations being as follows:

300 size, per box ----- \$10.00
360 size, per box ----- 10.00
270 size, per box ----- 10.00
240 size, per box ----- 9.50

Oranges—Fancy Sunkist Navals are lower. They are now sold on the following basis:

100 ----- \$4.75
126 ----- 5.25
150, 176 and 200 ----- 5.50
216 ----- 5.50
252 ----- 5.50
288 ----- 5.50
324 ----- 5.50

Choice, 50c per box less.

Floridas are selling as follows:

126 ----- \$6.00
150 ----- 6.00
176 ----- 5.00
200 ----- 5.00
216 ----- 5.00

Parsley—75c per doz. bunches.

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

Potatoes—Home grown, 50c 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 ----- 18c

Paying prices for dressed are as follows:

Turkeys ----- 33c
Ducks ----- 22c
Geese ----- 22c

Radishes—90c per doz. bunches.

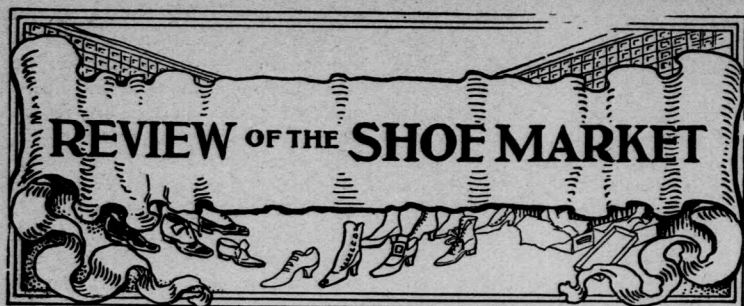
Squash—\$1 per bu. for Hubbard.

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

Tomatoes—6 lb. basket of California, \$1.70.

Turnips—75c per bu.

Buchanan—The Clark-Celfor Tool Corporation has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.



"Slush" Needed To Move Rubber Goods.

While the small town dealer in the farming communities is waiting for heavy snow to move rubber and storm boots, his city brother is making some excellent displays of the various types of over-gaiters for the fair sex.

Rubber shoe manufacturers and retailers of footwear in the larger towns and cities have made extensive plans for the trade in over-gaiters, and, with the advent of snow and slushy streets, this class of footwear will start moving.

In sections where these weather conditions have prevailed, the trade in the cuff over-gaiter in the various styles and in a wide range of materials has been up to expectations. While many of these overshoes carry the astrakan cuff, the standby of recent years, the four-buckle jersey cloth arctic has also been selling.

In the cities, at least, the low shoe is sure to be popular again this winter. On dry sidewalks it will be worn with woolen hosiery.

When the snow or rain comes, on will go the over-gaiter. Practically every rubber footwear company has placed on the market something new in the line of an overshoe. Some are all rubber with a cuff. Others have a rubber vamp and jersey cloth top with astrakan cuff. These are pulled on over the shoe like a rubber boot and in some patterns are adjustable at the top.

Other models carry one or two buckles with rubber vamps and quarters, and, of course, rubber soles, with cloth tops. With the arrival of real winter weather the cities will witness some real style in over-gaiters. Retailers in cities have them in stock and only need the proper weather to move them. In most sections this trade has been delayed because of the late and pleasant fall. But signs of winter are at hand and the snow and slush may be expected any day.

A feature of this type of storm footwear for women, one which is sure to attract the trade, is the reasonable prices at which this merchandise may be sold, the popular retail price being between \$4 and \$5.

The retail trade in rubbers has also increased during the past week, although as in the case of other storm footwear, rubbers have also been late in starting to sell.

Many of the rubber footwear manufacturers have placed athletic shoes with retailers, especially in the Middle West.

Indoor sports have increased with leaps and bounds during the past few years. Rubber shoes used in the thousands of gyms throughout the country have been bought largely by

athletes from the sporting goods houses.

Here is a field many shoe retailers have neglected and it was only recently that several of the large rubber footwear manufacturers broke the ice and convinced many retailers to carry such lines of footwear, pointing out the demand and the increasing popularity of indoor sports.

Shoe Merchants Building Up Hosiery Trade.

Latest estimates in retail shoe circles indicate that for every pair of shoes sold in a women's department there should be two pairs of stockings, and in the case of men about one pair should be the average. Men are going into high shoes to a great extent, and this has strengthened the lisle and silk business, which runs into volume quicker than where the dealers are selling wool hosiery to wearers of low heels.

A great many chiffon stockings are being sold to women in New York, the hosiery dealers report, somewhat in contrast to information from the West to the effect that the women vary their possessions more and wear heavier hosiery on cold days. Men in from the road after Western trips also report that the men's woolen hosiery business is better in the West than in New York City and parts adjacent.

Analysis of the advance spring business placed in silk hosiery of the better kind is said to show a marked increase in the number of orders for this merchandise being received from retail shoe stores. Not only are retailers who have been handling hosiery going in for the business on a more elaborate scale, but in many cases they are planning to put in hosiery for the first time. While much of the business received from the latter sources, owing to the experimental character of the business, is small in the aggregate it shows considerable business diverted to the shoe merchants from the dry goods stores.

Some large department store buyers in New York are trading at this season in more or less distress merchandise, in which phase of their operations they differ materially from the shoe men who buy from their sources of replenishment as their needs develop, placing more business in advance and less when they encounter a manufacturer who is so drastically in need of money that he sells at the lowest possible margin of profit. The bargain hunters will continue to hound the department store field for the reasons that job lots rotate in the natural course of events to buyers who can use large quantities.

Shoe dealers have a logical advan-

tage in building up this business inasmuch as people associate shoes with stockings, and hosiery is one of the most absorbing phases of the footwear business at the present time.

Mr. Altman says he found a great many well-dressed Englishmen wearing black lisle stockings with knickerbockers, a significant fact in itself. In the matter of sports hose of all sorts, the English customs set the ultimate pace for New York and, subsequently, for the rest of the country. A season is said to elapse between the spread of an idea in England and its adoption on this side of the Atlantic.

Those well informed on men's attire seem to be of the opinion that the knicker suit has ceased to be a novelty, and that this style of attire as well as its accessories will sooner or later

strike a steady pace, just as most of the clothing that men wear becomes staple sooner or later.

Soles That Last.

The Government Bureau of Standards has found out how to make shoes wear longer. The method adopted is rather curious.

The entire surface of the shoe soles is covered with stitches which are looped and locked near the center of the sole. Thread of wood fiber thoroughly saturated with wax is used for the purpose.

Thorough tests have proved that shoe soles thus treated wear 25 per cent. longer than ordinary soles, the gain in wear-resistance being in proportion to the amount of fiber material added to the leather.

Michigan Shoe Merchants

Listen in on this

An Eleventh hour opportunity to Stock Satin Bedroom Slippers is yours. Don't delay. They come in Baby Blue, Black, Old Rose, American Beauty and Royal Blue. \$1.00 only.

Send in your sizes NOW on all other Felt Goods and avoid "Sorry I am out of your size."

HIRTH-KRAUSE CO.

Shoe Mnfg., Tanners

Grand Rapids, Mich.

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

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.

REAL MESSAGE OF LIFE.

Quiet Home Joys Found Before the Open Fire.

(For many years no anniversary edition of the Tradesman has appeared without a special personal message on some phase of human life from Hon. Charles W. Garfield. Such a treat was booked for the Tradesman readers again this year, but about the time the anniversary edition appeared Mr. Garfield was so ill with laryngitis that he was confined to his bed. As soon as he was able to sit up, he realized the disappointment Tradesman readers would experience when they turned over the eighty pages of the anniversary edition and found no message from their favorite contributor and immediately devoted himself to the work of depicting the enjoyable features incident to convalescence. The Tradesman has had the pleasure of printing many remarkable articles from the pen of Mr. Garfield, but nothing he has ever written has excelled this year's contribution in beauty of diction and accurate description of ideal home life and delightful home surroundings—Editor Tradesman).

Bolstered up with pillows deftly arranged by my "Dove of Comfort," who gave them a touch here and a pat there so as to fit into a tired back, neck and shoulders, with the comment: "There, you look fine and are going to be better now. Just look out over the meadow and see how the still is glorifying everything. I'll throw this shawl over your shoulders and fling open the casement for a moment. Take a long breath of the fresh air. It is full of ozone this morning and you will be glad you are living in this beautiful world."

Here I am, mindful of the wonderful impress a well equipped and well managed home makes upon the life and service of a dependent human unit in this matter of fact world.

"You'll have a bit of breakfast now; just think of something that will taste good and we'll have it in a jiffy, suggests "Dove of Comfort."

"I am not hungry. Nothing will taste good. No, I don't want anything to eat."

"But the doctor instructs us to keep up the tabernacle and maintain the physical strength while you are convalescing. Never mind thinking about it. You know good health has sometimes to wait patiently on good appetite and we'll try and tickle the appetite into a smile of recognized duty."

In a twinkling the adjustable table is put before me. What a marvelous piece of furniture it is! It fits in anywhere most perfectly. I put my arms over it and rest them for a minute, when an immaculate cloth is spread upon it and a napkin tucked lovingly under my chin and smoothed over the clothing as a protection. Then comes the tray with its dainty dishes, arranged so cleverly as to command the admiration of even a sick man. How much these accompaniments of the meal have to do with an awakening desire to taste the food! The deli-

cate cup and saucer in which is served the coffee and the artistic and serviceable form of the tea spoon—all this you take time to enjoy, because you have all the time there is and you do not seem wasteful in using up a lot of it. You sip a spoonful of the coffee. The aroma attracts you. You take a draft from the cup. You do not swallow, but hold it in the recesses of your mouth, allowing it to percolate about your tonsils and palate, getting the full benefit of its aromatic quality. You like it and begin to make a survey of the other contents of the tray. There is a tiny bowl of delicate texture containing a small amount of well cooked oatmeal porridge hot from the range. A small jug of creamy milk is within reach. You would turn away from a filled bowl of porridge and a big jug of cream, but these morsels attract you and you use a teaspoon as a carrier. A table or dessert spoon would seem repulsive. You take the least bit in your mouth. It has a good taste. You enjoy it and then your eye rests upon the plate of toast. Not some slices direct from the loaf—thick and coarse—but eight tiny squares cut from two thin slices, browned but not charred and served with the butter scarcely visible, but permeating the interstices and flavoring the squares. You take one with delight. There are but two bites of it and before you know it you are reaching for another piece. Then your eye is fixed upon another delicate bit of china on which reposes perhaps a tablespoonful of apple sauce. It strikes you at once as a fitting factor in the group. A sauce dish filled to the overflow would have been repulsive, but the small portion appeals to you and you test its adaptability to the other elements. It is smooth, fine grained and has the rich and striking flavor of the Northern Spy. I do not wonder at the difficulty of popularizing our king of Northern fruits because so few cooks know how to select the variety best adapted for cooking and fewer know how to properly evolve from the raw material a perfect dish of apple sauce. No sane cook would attempt the culinary impossibility of transforming a Ben Davis, a Jonathan, a Red Canada or a Spitzenburg into apple sauce. The varieties just suited for this purpose at this season are few and cannot be chosen from a fruitier's display by appearances only. The Northern Spy, Rhode Island and Wagener are in a group by themselves for this purpose. The scientist has not explained why the fine texture and distinguishing flavor of the Jonathan seem to lose out in the cooking process, while the qualities that distinguish the Northern Spy are retained, but the connoisseur knows and appreciates the fact.

A delegate to the meeting of the State fruit growers thoughtfully dropped in on the invalid and deplored the fact, as a result of a survey he made, that while the great convention was placing itself upon record as strongly in favor of popularizing the use of apples in restaurants, hotels and private houses, they all have grape fruit or oranges as a breakfast appetizer, rather than the fruit they were com-

mending and advertising. This, however, did not seem strange to me, first, because the citrus fruit was a change and a novelty to most of them and, second, our people have not yet learned the art of placing our own fruit attractively before the ultimate customer. Another friend dropped in for a few minutes' chat who was a delegate to the convention and said the discouraging thing about popularizing the use of our apples was the absence of culinary skill in our hotels and restaurants in developing appetizing dishes in the use of the fruit. He said he had gone to four restaurants in the city and called for a dish of apple sauce and in each case there was none prepared. At the last place the gracious host said, "If you can wait a few moments, we will cook you a nice helping of hot apple sauce." He waited. When served its only virtue was its heat. No wonder he went back to the convention and advocated a campaign of education and publicity on the uses of the apple, rather than dissertations on how to grow more apples.

What a luxury to the convalescent is the open fire place! In summer, with vigor of body and alertness of mind, the garden is my place of diversion. No enjoyment is so exquisite as tickling the soil and watching it respond in bud, leaf, branch, blossom and fruit. But in winter or during a period of invalidism there is a charm in the open fire found nowhere else. The twigs so carefully garnered in bunches during the summer make such a crackling burst of flame. It is fun to watch the comparative behavior of the birch log, the slabs of beech and maple, the round white oak and the limbs of apple and soft maple worked into billets from the summer prunings. There are such wonderful pictures in the smoke flame, brilliant coals and charred remains. My keenest joy is to sit with "Dove of Comfort" before the stimulating blaze and recall the faces of friends and experiences of travel and review the friends and acquaintances formed by browsing through the choicest literature. In my school days I read Ike Marvel's "Reveries of a Bachelor," worked out before an open fire and then declared I would take this lesson to heart and throughout my life would take advantage of meditations before the open fire. But life has been so filled with activity that there has been a miscarriage and this joy has been indulged very sparingly.

But now, as I sit before the fire with this pad on my knee, I again determine that the open fire shall lure me from trying to do too many things and I will get the joy from reverie under the stimulating and seductive influence of the blazing fagots. I will not be driven from this vantage ground of quiet, restful, peace-giving thought into the seething whirlpool of ambitious activities which refuse to give the repose essential to the growth of the soul.

The dominance of commercialism has made grave inroads upon the placidity of home life. It has led to the neglect of family obligations, joys and devotions. It has so permeated

our social life that we are not satisfied with quiet diversions. It has insinuated its influence upon the web of our educational methods so that the fabric is losing its comeliness of structure and its general adaptation to cultured progress. It has created in American life a feverish condition that refuses to be satisfied with anything less than maximum excitement. Even our diversions must be filled with thrills of an exhausting nature to make them attractive. We revel in big head lines, loud sporting pages, brilliantly illustrated supplements and sizzling editorials. We are not willing in any stage of the game to creep, walk or even run. We must fly. Anyway I am grateful for my quiet home, my genial neighbors, my choice books, my friends who remember me with kindly missives, my open fire and a desire for quiet home joys and a peaceful world.

Many times I have said to the editor of the Tradesman that I did not care to write for its columns unless I had a real message for its readers and here I have been running on and on with a string of words attached only to the commonplaces of a simple and uneventful life. Still there may be value and possibly virtue in the presentation of the everyday blessings of our work-a-day lives and our obligations to those who minister to us so faithfully, without thought of requitement, and to recall the solicitous and thoughtful attentions tendered us with constancy by the dear ones who watch over us and to determine anew to express through the ordinary amenities of life our appreciation of the creature comforts which add so materially to not only our happiness but our ability to render service.

As we sit before the open fire and arrange the palms of our hands to absorb the genial warmth radiated by the ignited fuel and our hearts are warmed by the sweet memories of kindness rendered us by friends, neighbors and dear ones in the household, how can we help seeking a method of expression for the gratitude that wells up in our hearts? At such times why should we forget the "Sweetheart Traveler" whose words of encouragement and thoughtful ministrations have aroused the best impulses of our being to generous activity and why should we restrain ourselves from acknowledging the imminence of the Divine Presence, recognizing that we cannot be alone anywhere in God's universe and that He who built the ocean also fashioned the raindrop and the power that developed the majestic elm did not neglect to tint the violet? In the field of intelligent service we are the junior partners with the source of all righteousness.

Charles W. Garfield.

The Tradesman reluctantly warns its readers to go slow in dealing with the Patrons' Mutual Fire Insurance Co., of Lansing, because that company employs stock company methods in the settlement of its losses. So many cases of inadequate settlements have been brought to the attention of the Tradesman that it does not consider the Patrons Co. a safe institution to do business with.

MENACE OF THE MONSTER.

Clemenceau has come and gone.

Was he successful in his mission to enlist the favor of the United States in the affairs nearest to the heart of France? It seems hardly possible. This country cannot change its determination to keep hands off European affairs, and yet, with all the criticism of French methods, there is the immortal fact that France is right, eternally right in her contention for a rigid enforcement of the reparations matter connected with Germany.

Roll back time fifty years and see where France stood, with a German army on her soil, dictating terms of peace in the French capital, and you will discover the reason for the strictness of the French demands while her arch enemy is down and out.

There are a great many things to be taken into consideration when we look over the conditions animating Europe at the present time.

France is peculiarly situated. Her long-time enemy has seemed to collapse and feel humbled in the dust. Is this true or only a bit of camouflage for the purpose of throwing dust in the eyes of the other nations of the world?

Across the Rhine are seventy millions of warlike people, ready at the tap of the drum to fall again upon France, whose forty millions labor under the handicap of one to two in numbers. Besides the tremendous power inherent in the Teuton nation, there stands Russia, whose troops are to-day being drilled and officered by expert military men of Hunland.

It is not supposable that German officers are drilling Russians for any peaceful purpose. Since the fall of the Czar, murdered in cold blood by the Bolsheviks forces of the Muscovite, there has grown up an entente cordiale between the beastlike Russians and their brutal German neighbors that will surely have to be reckoned with in the no distant future.

Clemenceau understands all this. Frenchmen have good cause to demand the pound of flesh in their dealings with a sullen and angry foe. The Rhine should constitute the boundary between France and Germany. This can be defended, but to permit any territory west of the Rhine to live under the German flag will be a menace which ought not to be tolerated.

In her desire for peace at the present time England seems willing to compromise her honor and leave her former ally in the lurch. This will not do. The future is full of dreadful portent. Shadows of another impending conflict stare the world in the face.

Millions of men are drilling every day preparatory for the next world's conflict. Russia, with inexhaustible resources in men at least, is taking lessons from military Germany for no other purpose than to lay waste France at the first convenient opportunity. Germany was not conquered. That was the one great mistake of the world conflict. Unconquered Germany is awake to her opportunities and she means to improve them.

Numerous American statesmen believe it the duty of this country to

enter into relations with European countries with a view to smoothing out the wrinkles and securing to the world permanent peace.

That would be the millenium surely. But America has had enough of Europe for one generation at least, so far as the tug of war is concerned. In the arts of peace we will aid them so far as in us lies, but it would be the height of imbecility for us to put in an oar to influence France to forego her rights in the premises, while at the same time we conciliated the Germans.

Although France is absolutely right in her contentions with regard to the reparations and German question, it could do no good for Uncle Sam to put a foot in the mess expecting to win the gratitude of France. This attempting to come between two hostile peoples with a stick of taffy would fetch only ill upon ourselves without in the least aiding the nation we sought to benefit.

It is up to Great Britain to do the right thing and to not compromise one hair's breadth with the beaten world enemy beyond the Rhine.

Whatever our British cousins may do in the premises, there will be no warding off of future wars. Germany is nothing if not militaristic. The virus is in the brutal Teuton blood and brooks no compromise save for the time being. After all is said and done; after compromise after compromise is made with the central empire—for the time being a republic—there'll come the call to arms, and poor France is sure to suffer.

Not only France but Britain may count herself fortunate if the hordes beyond the Rhine do not again aim to cross the channel and assail proud Albion on her native soil. There is no escape from it, so why should Britain trim sails, cut corners and bend the knee to the demands of the nation she imagines she at one time conquered.

Russia and England are old-time enemies.

It is as certain as the sun shines in heaven that these two powers, Russia and Germany, are plotting the overthrow of both England and France at no distant day. Britain will conserve her own safety by standing now with her gallant ally of the world war.

The only argument that the arrogant and brutal Germans understand is that of brute force. Timidity and faltering now on Britain's part is the part of utmost folly. The English should stand with France for the exacting of every demand made at Versailles. To do otherwise spells disaster to both France and England.

Lloyd George is wavering. Lloyd George is out of power, however, and it will be the part of wisdom if the government of Great Britain stands squarely by her treaty obligations with both France and Germany.

GREAT MAN GONE.

John Wanamaker's career was made peculiarly American—so we like to think—by the elements of idealism and service that inextricably mingled with it from beginning to end, in the

manner of the career of that other great Philadelphian, George W. Childs. His philanthropic labors were not set apart from his business activities, like those of such predecessors as Stephen Girard and John Jacob Astor. Before he entered business at all he had made his mark in altruistic endeavors. He became secretary of the National Y. M. C. A. at a time when the institution had just been transplanted from England, and in the Civil War he helped to organize the Christian Commission. When he became for Philadelphia the same potentate of the dry goods world that A. T. Stewart had become for New York and Marshall Field was becoming for Chicago he never allowed his generous instincts to be dulled by his pursuit of the dollar. Of his hotel for his employees, and of his system of profit sharing, he was proud long before he invaded the New York field.

As a merchant Wanamaker achieved one of the most conspicuous of the nineteenth century successes in dry goods. He had no such advantages as the phenomenal growth of Chicago and the Middle West gave to Field or the position of New York as a National metropolis to Stewart, Altman, Macy and Stern. But he did gain an initial impetus by commencing his business in the year of the Centennial Exposition. That within a decade it was turning over \$25,000,000 a year was a tribute to his energy and to a shrewdness that fixed upon certain neglected principles. Immutable prices that did away with all haggling was one; the decoration of the establishment to make shopping an aesthetic pleasure was another; the provision of such attractions as concerts and art displays a third. In New York Mr. Wanamaker had the shrewdness, in taking over the defunct Hilton-Libbey enterprise, to discard all the prejudices which that firm had assiduously gathered about itself, and revive all the advantages which still clustered about the name of A. T. Stewart.

In accepting the Postmaster Generalship under Harrison Mr. Wanamaker added something to a record of which Philadelphia business already had reason to be proud. A Philadelphia merchant, Morris, took charge of the Nation's finances at their most distressed period, when raising money was "like preaching to the dead," and impoverished himself by his generosity. Another Philadelphia merchant, Girard, supported the National finances in the War of 1812 when everybody else despaired of them. Mr. Wanamaker had already refused to be a candidate for Congress and the Mayoralty. Of service in the Federal Government by leaders in mercantile business we have few instances. A. T. Stewart's appointment to the Secretaryship of the Treasury by President Grant had been balked by a forgotten law excluding all importers from that office. In an Administration that was not successful Mr. Wanamaker made an excellent record. It was a commendable chapter in a career that was conspicuously one of public usefulness from beginning to end.

Better a dozen thorns on the bush than one in the finger.

TREND OF TRADE IMPROVED.

All who have occasion or need to look ahead in business are watching tendencies nowadays. Practically all in every line of activity are convinced that the outlook is toward improvement in conditions. This is not, however, because of the advancement in prices, which has been rather marked of late. As a matter of fact, many would rather wish this otherwise, because it is felt that, sooner or later, a recession must come. But, while adjustment of values is still a matter of the future, there is apparent at the present more of a stability than was the case for some time. And this is certainly an aid in enabling merchants to steer a safe course. They are free from the apprehension of any slump in the near future, at all events, and have only to guard against the psychology of buyers who may rebel at rising prices and curtail their purchases. This is a matter that will have to be dealt with as, and if, it arises. Meanwhile, the notion that it is among the possibilities promises to act as a deterrent on attempts at undue exploitation of the consumer. The higher wage scales and the increase in the prices of farm products will lessen somewhat the resistance to higher levels for manufactured articles, the tendency being to regard the latter as a natural result of the other two. These are, however, still matters for the future. At the present the business skies seem clear.

As is usual at this time of year, the primary markets continue to drift along. Only for emergency or filling-in purposes is there any buying. Nearly every one is waiting for the new year to begin, when a new start will be taken in view of the conditions then prevailing. A careful check is being kept on collections, which have been, on the whole, rather gratifying. But the records of business failures are not as reassuring as they might be, the number of cases continuing large. In November, for instance, there were 1,377 failures, which was the greatest for any month since July. It is to be noted, however, that a large percentage of the failures was of concerns with small capital. With rising levels of value there should be fewer of such mishaps and of those due to incompetence or lack of experience. In the retail field, for the time being, everything is centering on gift and holiday purchases. The volume of these seems to be larger the further one gets away from the Atlantic seaboard with the single exception of the Middle Northwest. Household things seem to go about as well as articles of mere luxury, as is instanced in the case of rugs, which seem in exceptional demand. Nor is frugality always considered in this holiday buying. High-priced articles are not neglected for the sake of cheaper ones, perhaps because experience has shown that the latter fail, in many instances, to be satisfactory. The children appear to be faring well, if the large sales of toys be taken as a standard.

Remember always that a chip on the shoulder is too heavy a piece of baggage to carry with you in the business world.

That Ton of Coal

The cost of it need not worry your customers if they will cut out expensive foods that have no food value.

Shredded Wheat Biscuit

is a real food, containing all the strength-giving elements of the whole wheat grain prepared in a digestible form. Being ready-cooked and ready-to-eat it saves fuel, saves time, saves money. We create the demand for it through extensive national advertising. You distribute it and make a good profit.

MADE ONLY BY

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



*Our greatest asset is the good will of our customers and we sincerely value the business you have given us. May your Christmas be Merry and the New Year better and more prosperous than ever before. * * * * **

Right Prices
Quick Service

Putnam Factory,
GRAND RAPIDS, MICHIGAN

MCCRAY

REFRIGERATORS

for ALL PURPOSES

Send for Catalogue

No. 95 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 72 for Grocery Stores
No. 61 for Meat Markets
No. 75 for Florist Shops

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2244 Lake St., Kendallville, Ind.

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

Who Establishes The Price?

We, the manufacturers of K C Baking Powder establish the price by showing it on the label and in the advertising.

Selling such merchandise **protects your profits.**

It is not necessary for you to sell K C for less and take a loss.

Where the price is not shown on the package or in the advertising the consumer does not know the right price and **you** are burdened with establishing it.

Save your time and insure your profits in offering your customers

K C

BAKING POWDER

Same price for over 30 years

25 ounces for **25¢**

The government bought
millions of pounds

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

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

IN THE REALM OF RASCALITY.

Cheats and Swindlers Merchants Should Carefully Avoid.

While in Chicago last week the editor of the Tradesman made a detailed investigation of the various redemption concerns which are selling tickets to merchants at an average price of \$4 per 1,000 to be given to their customers to stimulate cash trade, the tickets to be exchanged for silverware on being sent in to the headquarters of the company issuing same. There are more than a dozen such concerns doing business in Chicago. Perhaps some of them are honest, but most of them are as crooked as a rail fence. In the first place, there is a profit of from 100 to 150 per cent. in the sale of the tickets, which can be produced in large quantities at from \$1 to \$2 per thousand. In the second place, experience shows that only about 40 per cent. of the tickets ever turn up for redemption. In the third place the spoons, which are guaranteed to be Rogers make, are purchased from the International Silver Co. for \$18 per gross—12½ cents apiece. For 100 tickets, which cost the merchant 40 cents, the customer ultimately receives a spoon worth 12½ cents at wholesale. As only 40 per cent. of the tickets are ever redeemed, the Chicago middleman gets the equivalent of \$1 for a 12½ cent spoon he furnishes, besides the profit on the tickets, making altogether approximately 1000 per cent. profit. Even while doing business on this enormous ratio of profit, some of the concerns are not content to play fair and do as they agree. They destroy a certain portion of the tickets as they come in for redemption every day and, when importuned to send on the silverware, insist they never received the tickets. Utter irresponsibility of most of the men engaged in this nefarious business in Chicago naturally leads to the belief that the sooner merchants generally refuse to listen to the entreaties of the gentry and wash their hands of these swindling schemes, the better it will be for all concerned. As a matter of fact, 95 per cent. of the orders secured from merchants are obtained by fraud. The merchant is told that the management of the Wm. Rogers factory has decided to discard other forms of advertising and give away pieces of silverware outright in the belief that the women who secure these small items through the merchant will later on decide to complete her set and will then buy enough to do this of the regular dealer in silverware. Of course, this statement is rank nonsense and any one who listens to such twaddle and places any confidence with the crooked agent on that basis will later eat the bread of bitterness.

There is no valid reason why any merchant should pay such a penalty for dealing with the crafty Jewish gentlemen who conduct these dubious concerns. All he need do is to buy a gross of spoons of the International Silver Co. himself, get his own tickets printed and distribute them and furnish a spoon with every 50 tickets which are returned to him. Of course, he must keep the spoons in a case by themselves, remote from all sulphuric matches or anything containing sul-

phur, in order to avoid the silverware tarnishing. This done, there is no reason why any merchant should not conduct his own premium plan in his own way and thus save the 1000 per cent. or more profit the cheap kuykes obtain by conducting the business for him second handed. The Tradesman will cheerfully furnish any merchant full instructions as to how he can proceed along these lines if desired.

Beware of W. G. Graham.

Wooster, Ohio, Dec. 16—We are advised by the Indian Palmetto Brush Co., 12th street and Stanley avenue, Detroit, that on or about Dec. 8 a man giving his name as W. G. Graham called on them and prevailed on them to loan him a few dollars. This man represented himself as a traveling salesman of our company. No sales-

man of our company was in Detroit on that date.

The man is briefly described as follows: Height, about 5 feet, 8 inches; age, about 35 years; medium complexion; dressed in dark suit and raincoat, both good quality.

It perhaps would be well for you to publish these facts in the next issue of your paper in order to prevent other people from being taken over by this man.

In borrowing the money the man made the statement that he would like to have a few dollars to get him to Toledo and would send it back at once. If you receive any information about this man who is representing himself as a salesman of the Wooster Brush Co. we will be glad to hear from you. Wooster Brush Co.

Within the past few years several million dollars have been wasted by the people of this State in bad invest-

ments. Southern and Southwestern oil companies have been worst offenders.

While many schemes have been discovered to separate the people from their money, the Tradesman recently came upon one used in Lenawee county, with the result that farmers of that section invested about \$8,000 in so-called hog units in hog ranches in the South and West, and are now advised that the enterprise has not been successful.

An agent of the American Guaranty Co., incorporated under the laws of Delaware, with offices at 408 Gas and Electric Building, Denver, Colo., solicited subscriptions to the hog unit enterprise. Each unit was sold at \$500, which gave the purchaser title to one brood sow. At least \$100 was

Have You Invested Yet?

A NECESSARY, permanent public utility company, well organized and well managed, is a very safe company in which to invest your money. The United Light and Railways Company is that kind of a company. Recognition of that fact is causing thousands of men and women to invest their savings in our 7% Prior Preferred Stock, secure in the knowledge that their money will be safely and profitably invested.

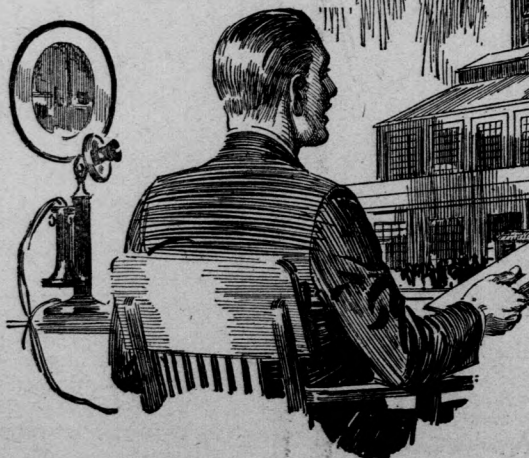
Monthly Dividends

The huge properties of this company, valued at many millions of dollars, constantly protect every dollar you invest.

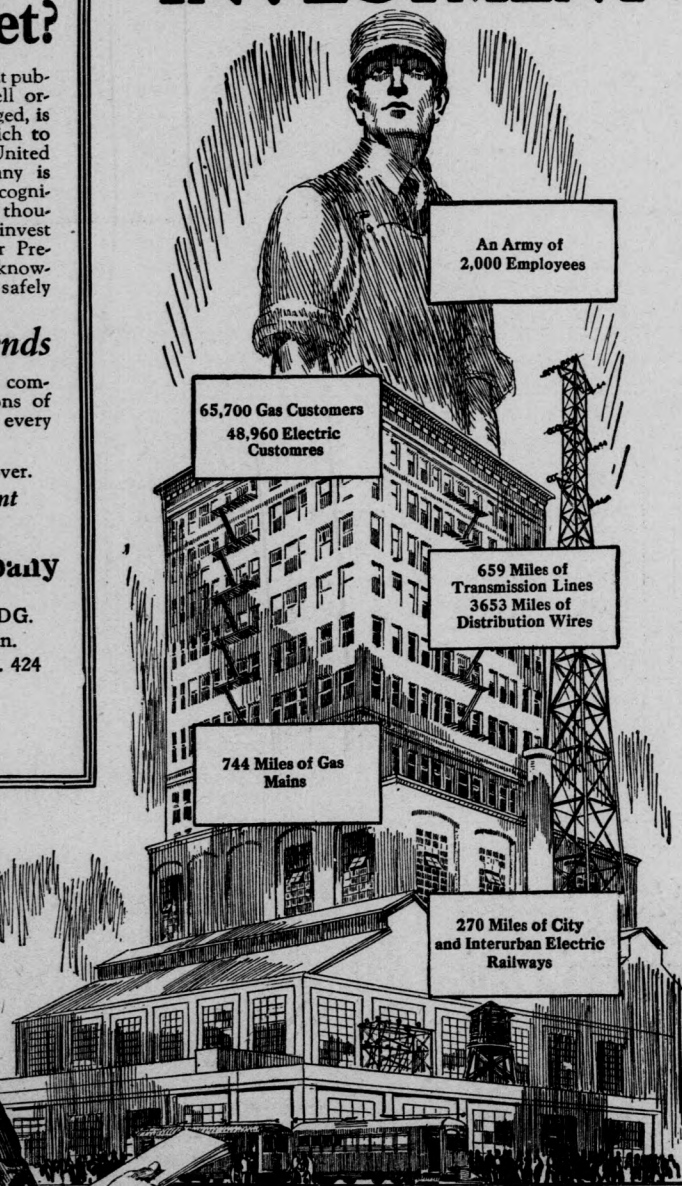
Come in and let's talk it over.

Securities Department
**United Light
& Railways Company**

701 MICH. TRUST BLDG.
Grand Rapids, Michigan.
Citz. 4367 Bell M. 424



BEHIND YOUR INVESTMENT



An Army of
2,000 Employees

65,700 Gas Customers
48,960 Electric Customers

659 Miles of
Transmission Lines
3653 Miles of
Distribution Wires

744 Miles of Gas
Mains

270 Miles of City
and Interurban Electric
Railways

**Cash or Monthly
Payments**

to be paid in cash, and the remainder at the rate of \$10 per month.

When \$100 was paid a bill of sale was given to the purchaser for the sow, and under the contract the company was to keep this sow on one of its hog ranches and take care of her and her pigs, selling such pigs as the company thought should be sold and giving the purchaser one-half of the gross profit. In case the purchaser did not realize \$1,000 in profit within three and one-half years, the contract would be extended until such times as his profits amounted to that sum. Literature was furnished the prospective purchaser showing large hog ranches in Colorado and Louisiana, and figures were given to show that the profits would be enormous.

Those sales were made in 1920, and it was not until within the past few weeks that complaint was made to the Blue Sky department following receipt of a letter from the company to the effect that an epidemic of pneumonia had decimated the ranks of the hog army, and suggesting that in order to protect their investment they should transfer their hog unit for stock in a company financing a motion picture machine device and pay in an additional sum.

The address of the film company is the same as that of the American Guaranty Company.

It is characteristic of a company which has sold all the stock or units it can sell in an attempt to bleed the public, to offer some other scheme under the argument that something of the kind is necessary to protect the former investment. The Blue Sky department had advised the purchasers of these units to make no further payments, and has warned them against transferring their units for stock in the new company.

The prospective purchaser of any securities should demand that the salesman show his permit to sell such stock under the Blue Sky law, and if he does not have such permit the person solicited should immediately notify the prosecuting attorney of his county and the Blue Sky auditor's office.

Proceedings of St. Joseph Bankruptcy Court.

St. Joseph, Dec. 9.—In the matter of William M. Traver, bankrupt, the trustee filed his report, showing sale of the canning plant property to the Thomas-Daggett Canning Co., of Grand Rapids, for \$25,000, with request that the sale be confirmed by the referee. An order was entered by Referee Banyon calling a special meeting of creditors at his office Friday, Dec. 22, for the purpose of passing upon the offer made. Creditors were directed to show cause why the same should not be accepted and why a first dividend should not be paid. While Referee Banyon has not indicated what he will do it is generally understood that he will confirm the sale unless a very substantial increase of bid is received from some other party. The plant, it is reported, cost something like \$68,000 and was considered one of the finest canning plants in Southwestern Michigan. Two years ago at an expense of nearly \$20,000 the bankrupt installed a pre-cooling system.

Dec. 11. In the matter of George H. Titus, bankrupt, of Otsego, an order was entered by the referee closing the estate and recommending the discharge of the bankrupt. The record books and files were returned to the clerk of the court.

In the matter of George W. Merriman and Hartford Exchange Bank, bankrupt, the referee directed the trustee to file his third report and account preparatory to determining the advisability to declaring a third dividend of 10 per cent. at the adjourned first meeting of creditors, to be held at the referee's office on Wednesday, Dec. 22. If the dividend is declared, creditors will have received dividends of 50 per cent. during the past year.

Dec. 12. In the matter of the Cornelius

Brown Co., a corporation, of Hopkins, bankrupt, the trustee, William Watkins, filed his report of the sale of certain of the assets for \$664.30. The first meeting of creditors was adjourned to Dec. 30 at the referee's office.

Dec. 13. In the matter of Ned Danbys, of Wayland, bankrupt, no cause to the contrary having been shown, an order was made by the referee closing the estate and recommending the discharge of the bankrupt. The record book and files were returned to the clerk's office.

In the matter of Vernon R. McFee, bankrupt, of Kalamazoo, the trustee filed his supplemental final report, showing the distribution of all funds and requesting that the estate be closed and he be discharged as trustee. The matter was considered and an order entered by the referee as requested by the trustee. The referee made a certificate recommending the discharge of the bankrupt.

Dec. 14. Stanley B. Howe, a laborer, of Kalamazoo, filed a voluntary petition and the matter was referred to Referee Banyon. The schedules disclose no assets over and above the bankrupts statutory exemptions and the following are listed as creditors:

Niffeneger Auto Co., South Haven	\$341.00
Gazette, Kalamazoo	5.60
Schamelborn & Sutton, Bloomingdale	38.50
W. T. Witte, Kalamazoo	39.00
M. D. Waddell, Kalamazoo	62.87
Lee & Cady, Kalamazoo	1.35
WHL Steimeke, Kalamazoo	110.00
Glen Shipman, Kalamazoo	200.00
T. J. Cavanaugh, Paw Paw	115.00
First National Bank, Kalamazoo	55.00
Wales & Company, Kalamazoo	150.00
	\$1,118.32

Deposit for costs has been requested and upon receipt of the same the first meeting of creditors will be called.

Dec. 15. In the matter of Charles Gross, bankrupt, of St. Joseph, the first meeting of creditors was held at the referee's office. No creditors were present or represented. No claims were proved or allowed. The bankrupt was sworn and examined by the referee without a reporter and, there appearing no assets to administer, orders were made allowing the bankrupt his exemptions as claimed and that no trustee be appointed. The first meeting was then adjourned without day.

In the matter of Lewis P. Walker, bankrupt, of Hartford, the trustee filed his supplemental final report, showing the distribution of all funds, with request that the estate be closed and he be discharged as trustee. The referee entered orders in compliance with the trustee's request, and also made a certificate recommending the discharge of the bankrupt. The files were returned to the clerk's office.

Dec. 16. In the matter of the Earl Electric Co., bankrupt, of Benton Harbor, the adjourned first meeting of creditors was held at the referee's office and the trustee's first report and account considered, approved and allowed. Claims to the amount of \$1,258.42 were allowed, whereupon the meeting was further adjourned for two weeks, at which time the first dividend will be declared and ordered paid.

In the matter of Charles Gross, bankrupt, an order was entered by the referee closing the estate and recommending the discharge of the bankrupt. The record book and files were returned to the clerk's office.

Corporations Wound Up.

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

Auto Manufacturers Service Co., Detroit.
Thomas Wilson, Inc., Marlette.
Marvel Distributing Co., Detroit.
Achilles Guards Co., Grand Rapids.
Pontiac Community Market, Pontiac.
Troy Sand & Gravel Co., Highland Park.
Service Pattern and Mfg. Co., Detroit.
Babcock Crate & Box Factory, Detroit.
Boyd-Haynes Corp., Detroit.
Union Co., Detroit.
Jones Farm Co., Luther-Toledo, Ohio.
Michigan Steel Sales Co., Detroit.
Elmhurst Co., Detroit.
Paul Van Deuse Co., Greenville.
Alpena Marble & Granite Co., Alpena.
Art Window Fixture Mfg. Co., Belding.
J. M. Neal Amusement Co., Lansing.
Hartman-Sims Co., Detroit.
Gibson Corporation, Detroit.

When a man makes an ostentatious display of his wealth he advertises himself as an easy mark.

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

An Order In 3 Minutes By Long Distance



Sell by telephone.

Place a good salesman at the telephone, preferably a road man acquainted with customers and prospects, and have him call the list.

We co-operate closely with the sales executive. Give us a list today of calls you wish to make tomorrow. Calls will be completed in the order specified.

Three minutes' conversation by Long Distance may land an order that otherwise might take several days of a salesman's time.

A Long Distance call always implies important business and puts the buyer in an attentive, favorable frame of mind. It is promptly answered. No time is wasted.

Here is a proved business-getter. Use it. Increase your business. Reduce sales expense.

MICHIGAN STATE



TELEPHONE CO.



Relation of the Bank and Its Stockholders.

During the campaign which preceded his election President Harding said that "Government is, after all, a simple thing." Experience soon taught the worthy President that Government is a very complex, a very, very difficult thing. Unheeding the error of the President, I am going to paraphrase his statement and hazard the remark that banking is, after all a very simple thing. But I am going to qualify that statement with the two words, rightly conducted; which you see does considerably change the meaning. Banking rightly conducted is a very simple thing. It is only when the principles of sound banking are departed from that banking ceases to be simple.

No one can violate the law without somehow, somewhere, sometime, paying the penalty therefor. The doctor will tell you that if you violate the laws of health your body must pay the penalty; the priest will tell you that if you violate the moral code you will atone therefor either in this world or in the world to come; the lawyer will tell you that you must pay the penalty for your violation of the law of the land either at the bar of justice or in a lowering of your moral fiber; and so in banking, if you depart from the sound laws of banking you must pay the penalty in loss of assets or loss of confidence.

A bank, in my opinion, has three duties—three functions to perform. Its first duty is to its depositors; the second to the community in which it exists; the third to the stockholders. Primarily, it must safeguard the money of the depositors; secondarily, it must use its resources and power for the best interests of the whole community; and thirdly, it should be so managed as to pay a fair rate of interest on the investment. And these three are so interwoven and interrelated that one cannot be neglected unless the others suffer, and none can prosper without showering that prosperity upon the others. I have said in another forum that some day we shall come to realize that the bank (and this statement applies to every other line of business) does not belong solely to the stockholders, and least of all to the directors; but that every employe, every depositor and every borrower is a part owner. Each one of these helps in the upbuilding of the bank and is entitled to his share in the management and profits of the bank (in the proportion in which he contributes) just as truly as is any stockholder. Call that Socialism if you will, but

*Paper read at recent meeting of stockholders of Ewart State Bank by Judson E. Richardson.

it is the socialism of Jesus Christ as he proclaimed it in the Sermon on the Mount, the greatest pronouncement ever conceived by the mind of man. Some day, just as surely as the Christian religion continues to exist, the theory I have just given you will become the vital principle of every form of business.

It is only as we approximate that ideal that the bank can permanently prosper. The directors of this bank cannot continue to pay decent dividends to its stockholders unless they recognize and act in some degree upon this principle. They cannot succeed upon the sordid basis of making a profit on the investment. It takes a man of vision and sincerity of purpose to properly fulfill the duties of a bank director. We know from bitter experience that when we depart from sound banking methods, when banking officials are looking more for profits to themselves than of benefit to the community, that the community suffers and the bank pays the penalty.

Henry Ford recently made some observations upon the business of banking that I am going to incorporate in my remarks. He said:

"Banking, a profession capable of the highest honor and usefulness, should live by the service it is fitted to render in lubricating the processes of life and its glory should be its success in keeping the community's affairs moving harmoniously and prosperously. It is fitted to do this and it would do this if it regarded itself as a part of the circle, instead of just another snatcher sitting beside the wheel raking off what it can.

"The fact that is being driven home to us is that we can't sit by the side of the wheel, or even wrongly think that we are sitting there, and rake off all we can get, without wrecking the whole process and ourselves suffering in the wreckage, for the process itself is circular and interference with it is ruinous. The business community is a living body. Interference with circulation is death. And that is just what we do whenever we take out more than we put in, whenever our relation with the business process consists in selfish withdrawal more than in service contribution. The system is exceedingly sensitive and these practices break it down.

"Maybe it is too early for the grab-it-all type to see it, but it is none the less true that there can be no merely private increase of wealth. No one is rich in Russia not even the man with the countless billions. Why? Because there is no community wealth. No one grows wealthy unless the community grows wealthy. The poverty of the poor takes value out of

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every dollar of the rich man's hoard. But the prosperity of the people makes riches real and potent. When you corner wealth it is like tying up arteries—you are on the way to strangulation of life. Circulation is life.

"If we knew this, honesty in business would not be an exotic virtue lugged into it; it would be the logical necessity of human principle."

When we have learned this lesson, we shall know that the interests of the entire community are indissolubly connected with the interests of the bank; we shall know that the bank director is the trustee not only of the money of the stockholder and the depositor, but the trustee of the prosperity of the community at large. Then we shall realize that no director should ever vote or act with a view to his own personal interest; than no bank officer has any right to use his position to put a single cent of profit into his own pocket. Then we shall know that a bank official has no right to engage in any other business; his interests must be sing'ed upon the one thing. To do otherwise is poor business, poor banking; it is downright dishonesty.

This, then, is the message that I bring from the stockholders. We want dividends; but we have a broader vision. We are not afraid that we will lack for dividends if the directors will catch the spirit of the coming age; if they will stand upon the mountain-top, face the East, and with the sunlight of human kindness shining full upon them, catch the vision of the new day, when justice and equity and honesty shall be enthroned the triumvirate of business.

An Index of Purchasing Power.

How to define and measure the buying power of a community is a problem that has been receiving much attention from business statisticians. With the purpose of developing methods and material which can be employed for measuring this purchasing power more accurately than has hitherto been possible the J. Walter Thompson Company of New York City has offered three prizes of \$1,500, \$800 and \$500 for the best work on a "statistical index of the purchasing power of consumers in the United States." The contest is open to all who wish to participate, and the papers must be submitted by September 30, 1923. It is the desire of the donor that the work be limited to buying power of the ultimate consumer, and it is suggested that more satisfactory results may be obtained if the study is limited to some definite and well defined area rather than the entire country.

The law resembles the ocean. Its greatest trouble is caused by breakers.

Rivalry Between Federal and Joint Stock Land Banks.

Members of the farm bloc are whetting their knives and planning to "go after" the Joint Stock Land Banks. The Federal farm loan act made provision for two types of banks for facilitating rural credits. One type is the Federal Land Bank. These institutions are under the supervision of the Federal Farm Loan Board and are of the co-operative type, with the borrowers from the bank as stockholders, and with the initial working capital obtained by a sale of tax-exempt bonds. They do not lend directly to individuals, but to groups of ten or more farmers who become jointly responsible one for the other. The loans are well secured by real estate mortgages, and are limited to \$10,000 for each borrower. The rate of interest which the banks may charge may not exceed a fixed margin above the rate that is paid on the land bank's bonds. The Joint Stock Land Banks, on the other hand, are controlled by private stockholders and they receive something akin to a subsidy by the provision of the law exempting the income from these bonds from taxation. They may also make larger loans to individuals than are obtainable from Federal Land Banks.

It now appears that the Joint Stock Land Banks under private management have been much more prosperous than the Federal Land Banks under joint co-operative and Government control. Some of the older banks of the former type have earned as much as 12 per cent. for their stockholders, and in some of the states of the Far West their numbers have been rapidly increasing. There they have become keen competitors of the Federal Land Banks, and have been drawing away some of the experienced officers of the latter by offers of higher salaries. It seems to have aroused the wrath of some members of the farm bloc that banks organized to aid the downtrodden farmer should be able to pay salaries of from \$10,000 to \$20,000 to their presidents. The assumption that farmers are not entitled to the services of as skilled bankers as are merchants and manufacturers is difficult for persons who do not belong to the bloc to understand. But that is only a minor item in the situation. It is evident that feeling on the part of officials of the Federal Land Banks against the joint stock concerns has grown rather strong. The "joint stocks" are frequently referred to as "subsidized money-making corporations," and the charge is made that they have not always been as cautious as they should have been in placing their loans. The tax-exemption feature for these institutions is open to the same objections that have been set forth by President Harding and Secre-

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ABOUT making a Will, you will belong to the ninety-five per cent who die before they get to it. Your family is entitled to the protection of a Will.

Some men will strive, struggle, save and sometimes steal to protect their families, but they seem to think that death terminates their responsibilities. A man's family remains his family until they are all dead.

Your Will is not so complex! We will be glad to work it out with you. If you will call or write for our "Instruction Form" for making a Will, and fill that out, you will have made a long step in the right direction.

Why not do it today?

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tary Mellon against this principle for bond issues of every character. But if it is eliminated from the Joint Stock Banks' bonds there is no reason why it should not also be struck from the bonds of the Federal Loan Banks.

Senator Borah has prepared a bill which limits the profits of the joint stock banks to 6 per cent. and requires all net earnings in excess of that amount to be turned into the public Treasury. To prevent diversion of excess earnings into other channels, the bill provides that all expenditures of the banks shall be subject to review and regulation by the Federal Farm Loan Board. The 6 per cent. dividend for the stockholders, however, is cumulative. Of the surplus that goes into the Treasury, one-half is to be held as a guarantee fund for the payment of bonds of any joint stock land banks that may go into liquidation and the remainder may be employed to augment the gold reserve fund held against outstanding United States notes (greenbacks) or, to the reduction of the National debt. It is argued in favor of the restriction of profits to 6 per cent. that a similar limitation already applies to dividends of the Federal Reserve Banks and, under the transportation act, to the earnings of the railroads. It is further maintained that such a restriction of profits would merely be a fair return for the subsidy secured by the exemption of the bonds of these banks from taxation. The situation that has developed between the two types of rural credit institutions is of especial interest just at present when the whole field of rural credits legislation is again up for consideration by Congress.

William O. Scroggs.

Some Things Worth Knowing About Fire Insurance.

My experience in traveling through the various states auditing policies discloses the fact that the average business man, as a rule, does not understand insurance. Very often he is not familiar with the important details in his contract and therefore, through lack of such understanding, together with the negligence of a great many agents, he is not in position to protect his insurance rights and use to the fullest extent the insurance service made available by these companies.

Many questions arise in the minds of the assured when a serious fire occurs that should have been settled when the policy was written; hence, a thorough understanding of contract provisions of the various clauses enables the assured to know definitely what protection they have bought.

The assured should see to it that all his policies are written alike; that all permits necessary are attached thereto. In Ohio, under the Anti-Discriminatory Law, Form No. 96 is designated for stocks of hardware. In this form other insurance is permitted, lightning and electrical exemption or dynamo clauses are attached. On buildings the Uniform Standard Ohio Mercantile Building Form No. 122 is used. This form has the required permits that give concurrent insurance, and when either of these forms is used on one policy, all the policies on your premises

should have exactly the same attached.

If, however, the assured has a special form for his own particular use, gone over carefully by a competent insurance agent or an attorney, then all policies should have these forms alike. In other words, a part of the policies on stock of hardware should not contain Form No. 96 and a part of them be written out by the assured, and what applies on stock necessarily applies to buildings. The same forms used in Ohio are not applicable in many of the other states. Recently I audited the insurance of a friend of mine in New Hampshire, and a part of his policies had the New Hampshire forms and a part had written forms. These policies should all have had the New Hampshire forms.

If the 80 per cent. clause is attached to your policies, see that you understand the contract you have made with the insurance company. The same thing applies to the three-fourths value clause. You should be careful to follow the rules regarding the use of this clause in the different States. From the number of questions I have been asked by letter and in person, it seems that the 80 per cent. co-insurance clause is less understood than any other provision attached to insurance policies. This clause is as follows:

"In consideration of the rate at (and) or form under which this policy is written, it is expressly stipulated and made a condition of this contract, that this company shall be held liable for no greater proportion of loss than amount hereby insured bears to 80 per cent. of the actual cash value of the property described herein at the time when such loss shall happen; but if the total insurance upon such property exceeds 80 per cent. at the time of such loss, then this company shall only be liable for the proportion which the sum hereby insured bears to such total insurance, not exceeding the actual amount of loss to the property insured. If this policy be divided into two or more items the foregoing conditions shall apply to each item separately."

You will observe that this clause has no effect until both the insurance and loss fall below the 80 per cent. of the value. Take the value of your stock whether it be \$20,000, \$30,000 or \$40,000 and divide 80 per cent. of the amount of stock into the loss, whatever it may be, and multiply by the insurance carried by the insurance companies, and the result will be what the company will pay and the balance what the assured will pay. The principle underlying co-insurance is the equalization of rates so that the assured pays premiums in proportion to the indemnity realized in case of loss. Following is an illustration:

The value is \$20,000, amount of insurance required \$16,000, loss \$15,000. The insurance company pays \$15,000. If the loss is \$16,000 they pay \$16,000. If the loss is \$17,000 the insurance company pays \$16,000. It has no effect in this case because the required amount of insurance is being carried. However, on the other hand, suppose the value is \$20,000 and the amount of insurance required \$16,000, but the as-

sured fails to carry but \$8,000. Should he sustain a loss of \$4,000, the insurance company would pay \$2,000, as 80 per cent. of the \$20,000 is \$16,000 the amount that should have been carried, divided into the loss of \$4,000, gives \$250. The amount of insurance carried being \$8,000, the insurance company would pay eight times \$250, or \$2,000. If the value was \$20,000 and the insurance carried was \$8,000 and the loss \$10,000, the insurance company would pay one-half, or \$5,000.

The three-fourths value clause operates in an opposite manner to the 80 per cent. co-insurance clause. The three-fourths value clause is as follows:

"It is a part of the consideration for which this policy is issued, and the basis upon which the rate of premium is fixed, that in event of loss this company shall not be held liable for an amount greater than three-fourths of the actual cash value of the property described herein at the time of such loss; and in case there is other insurance on the property, whether concurrent or not, that this company shall only be liable for its pro-rata share of such three-fourths value."

An example of the three-fourths value clause follows:

Take for instance, the value of the

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Merry Christmas

F. A. SAWALL COMPANY

property is \$20,000 and the amount of insurance is \$20,000. If the loss totaled \$18,000 the insurance company would pay \$15,000, being not to exceed three-fourths of the value of the property.

See that all your policies give permission to carry other concurrent insurance.

Keep your policies in some fire-proof construction.

If the 80 per cent. or the 90 per cent. clause is attached, you should be familiar with the contract you have made with the insurance company. This will also apply with the three-fourths value clause.

When the 80 per cent. clause is attached, the assured is entitled to a minimum reduction of 10 per cent. on building and 10 per cent. on stock, and when the 90 per cent. clause is attached the assured is entitled to a minimum reduction of 15 per cent. on stock and 15 per cent. on buildings. This is governed by the class of building and class of towns in Ohio.

If the building is on leased ground this must be mentioned in the policy.

Fire insurance does not insure bills, evidence of debt, money, notes or records, securities, etc., and unless liability is specifically insured for loss to awnings, curiosities, drawings, jewels, manuscripts, medals, pictures. See lines 38-44 New York Standard Policy Form.

All removals and changes should be reported to the insurance company at once.

Any insurance company may cancel a policy by giving the assured five days' notice. If the policy protects the interest of the mortgagee, ten days' notice must be given him.

The assured may cancel his policy at any time. If the company cancel a policy, the return premium is figured pro rata.

The assured should make as careful examination of his insurance policies as he would make on a deed for property or a lease for building.

Read lines 67-91 of the New York Standard Policy forms and find out what to do when a fire occurs. The requirements in case of a loss for the assured are first—to give immediate notice in writing to the company of any loss or damage, protect the property from further damage, forthwith separate the damaged and undamaged

property, put it in the best possible order, etc.

Insurance companies do not cover on fireworks, greek fire, phosphorous, explosives, benzine, gasoline, naphtha or any other petroleum product of greater inflammability than kerosene oil, not to exceed 5 barrels and gun powder not to exceed 25 pounds, etc., unless permits are attached. If permits are not attached, policies are void.

If you sell oil stoves or keep any kind of explosives, secure permits. Your should not use rubber hose attached to gas stoves. Manufacturers of stoves should absolutely refuse to sell any dealer a stove having on it a connection of rubber hose. Connections should be made with a screw at each end, one end fitting the pipe and the other end the stove.

The assured should welcome inspections which at times point out fire hazards, such as oily waste, steam pipes, the contact with wood, rubbish, electric light cords suspended from nails. Sawdust should not be used in an oil room. Use sand instead.

Gasoline in any quantity on the premises not properly taken care of is more dangerous than dynamite. When gasoline is used on the premises a gasoline permit must be attached.

In Ohio and other states the law specifies how dynamite must be handled. Don't handle in any other way excepting as provided for by the laws on your state.

Remember the policy furnishes the only way by which its terms can be waived.

Insure your property for full value if possible; never for less than 75 per cent.

The proper time to adjust a loss by fire is when the policy is taken out. The assured should have full knowledge of what his policies cover. Companies should be prompt in making endorsements or any changes requested, or furnish information, and should make suggestions or means of reducing hazards. They should look after policies at all times. The company should assist the assured in the make-up of rates and point out how reductions may be obtained.

Geo. M. Gray.

There is a lot of hope for the man who says about a new idea that is proposed to him, "I don't believe it;" and then goes home and tries it out.

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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.

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IN LOVE WITH HIS WORK.

Faithful Service Rendered the Canning Industry.*

Michigan is a splendid State a fine canning State, and the products of her canneries have, in my opinion brought to her more renown and more friends than even her great automobile industry, for I have noticed that her automobiles are identified with the names of the makers or trade marks, rather than with the name of the state in which they are produced. Whereas, her fine canned foods are labeled with the name of the state as well as the maker, and the high quality of her canned foods has made Michigan famous.

One reason for this is that your canners have displayed good judgment by diversifying their output. They have very sensibly refused to confine their production to two or three great competitive staples in canned foods, thereby not placing their output in severe standardized competition with other canning localities.

The variety of climate you have in the Southern Peninsula where about all the canning is done, serves you well. You can pack fine tomatoes and corn in the Southern part of the State, fine peas in the Northern part of the State and Central part, and other fine vegetables and fruits anywhere in the State and it is done.

The canning industry in this State is going to grow enormously. You have started it right by canning a fine variety of foods, corn, peas, tomatoes, green and white beans, pork and beans, kraut, apples, cherries, peaches, plums, pears and all kinds of berries, and you have based your production upon quality, packing the very best canned foods you knew how to produce and by asking and getting the

price for them that would yield you a fair profit.

As a broker I take more pleasure and satisfaction in selling Michigan canned foods than those of most any other state because I know that my customers will be pleased with the quality.

There is a philosophy or theory called the Malthusian after its advocate and promoter, an English philosopher. It has for its main theory, the contention that people multiply too fast in the world and that wars and pestilence and famine are necessary in order to prevent the world from becoming too densely populated. Because the production of food cannot keep pace with the increase of population.

I believe the Malthusian theory to be a philosophic lie and a slander upon the Creator of all things and His omniscience and mercy.

No one can make me believe that God would place here upon earth, people, children, men and women too numerous for the capacity of the earth to sustain, and for whom a sufficient food supply could not be provided.

There is no such lack of wisdom, no such wastage in God's plan. Man was created in the image of God and though condemned for his disobedience to labor and earn his bread by the sweat of his brow, God in his mercy and magnanimity teaches us how to labor and to produce and to preserve the fruits and abundance of the earth in order that his people may be fed.

He has also taught us the great scientific secret of hermetically sealing foods and preserving them by heat or cooking in order to prevent the wicked waste of the world's food supply.

I congratulate you, Mr. President, on the fine Michigan Canners Association over which you so acceptably preside, and I congratulate the Asso-

ciation upon its selection of officers who so appropriately and ably handle its affairs and promote its possibilities of usefulness.

I was manager of Canned Foods Week in 1914 and we did good work at small expense and the results were excellent.

The work was not resumed until this year, 1922, March 1-8 and I was made chairman of the great central district, consisting of thirteen states of which Michigan is one.

Roy F. Clark, of Beaver Dam, Wis., a splendid business man and canner is the general chairman of the committee and movement. He had intended to be here but could not come.

I believe that the work we did last March converted the distressed canned foods market which then existed from a buyers' market to a sellers' market, and has brought canned foods out of the Slough of Despond into the fine position they now occupy.

The committee concluded to continue the work in 1923 and I was again put into the supervision of the great central district and the date was fixed for March 3-10, 1923.

A. R. Todd, the splendid Secretary of the Michigan Canners Association is chairman of Canned Foods Week for your State and a better one could not have been selected.

Frank Shook, who addressed you yesterday, is a practical canner of Ohio, and assistant secretary of the National Canners Association and has been loaned to us by that Association and is in charge of Canned Foods Week promotion at the Washington, D. C., office. Those who heard him speak yesterday will appreciate that he is splendidly versed in the details as well as the broader vision of effort.

We are much better organized for Canned Foods Week March 3-10, 1923, than ever before or at either of the previous efforts.

The committee of which I am a

member has in charge the collection of funds from the canning machinery and supply people and from the canners to pay for the posters and printing and their distribution and we are asking each canner to contribute only \$10 per machinery line to that fund. It is a small sum but will be sufficient because every one is working for the cause without pay, except several stenographers and clerks.

The National Food Brokers Association has at their request, been given charge of the securing of the co-operation of the wholesale grocers, brokers and retail grocers, indirectly and through their association. They finance their own part of the work with the assistance of the grocers. The money contributed by the canner goes to pay only for the display literature.

The brokers do not confine their co-operation to the members of their association, about 750, but they are going to secure the co-operation of about 3000 other brokers who are not members of their association. When you turn that big bunch of brokers loose with the bridle off in this country, they are going to start something and keep it rolling.

The National Wholesale Grocers Association, 2000 members, and the American Wholesale Grocers Association, 2,400 members, and the National Association of Retail Grocers, 40,000 members, and the National Association of Grocery Chain Stores with 60,000 retail stores, have all endorsed the movement and promised hearty co-operation and support and all the State Associations of Canners, Wholesale Grocers and retail grocers have done the same thing. The great force of 350,000 retail grocers of the United States will be lined up to co-operate by the 50,000 wholesale grocers salesmen.

Now, gentlemen, all that canners are asked to do is to furnish the money to buy the display literature. The

*Paper read before annual convention Michigan Canners Association by John A. Lee, of Chicago.

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Buenos Aires, A. R.
Capetown, S. A.
Sydney, N. S. W.
Shanghai, China

MAIN OFFICES AND FACTORIES: ST. LOUIS, MISSOURI

work of making the event a great success will be done by the distributors of your product.

I wonder if you have all signed and sent in the pledge cards that Dr. A. R. Todd, your Secretary, mailed you, or have sent in checks for your contributions? I have had no report from Washington about it yet but hope you have done so. We cannot tell how far we can go, gentlemen, until we know how much money we can spend, as we won't spend a cent more than we have in hand or have pledged at the time of buying the display matter.

There will be a beautiful red, white and blue window streamer like this in my hand, and plenty of them will be furnished, printed on paper for window and store insides. There will be a large number of them printed on muslin to be put outside on loaded cars of cans and canned foods and on delivery wagons and trucks. If we have funds enough, there will be large numbers of smaller streamers for automobile and truck windows and side window decoration.

There will be lectures and there will be demonstrations and displays during that week in show windows of other than grocery stores and on Pullman car menus, hotel and restaurant menus and every conceivable and obtainable form of publicity.

If I were a canner I would esteem it a privilege to contribute the small amount asked as my portion and I believe you will do so.

Co-operation in such work and in your associations is vital. No one can, acting alone, defend the industry from ignorant misrepresentations which are so frequent and damaging.

The lone wolf of the prairie follows the pack at a distance and when the pack has made a kill he stands apart in his loneliness on a hill while the pack feeds and he howls! and howls! and howls! until the satisfied pack leaves the rest and sleep, then the lone wolf steals down and gnaws the dry bones.

The beautiful little chimney swallow, God's swift little monoplane, when the great hawk hovers over the barnyard, calls its fellows together and attacks the hawk with such courage and fierceness that the hawk is glad to escape with unimpaired eyesight, while the chickens, which have no organization, scatter, squawk and hide. Some men who are asked to contribute to the funds of an association sometimes say that they are always being hounded for money, money, money. They remind me of a negro who applied to a judge for divorce. The judge said, "Sam, what grounds have you for a divorce? What has your wife done?" Sam replied: "Judge, that woman makes me miserable. She nags me night and day for money, money, money—25 cents now, then 50 cents, then a dollar. She gives me no rest nagging me for money." The judge said: "Sam, what does she do with all the money she nags you for?" Sam replied, "The Lawd knows, Judge I don't, because I never have give her none yet."

And so you will find it to be the case with the man who declines to support his association. As a general thing he never has "give her none yet."

Our trade and commercial papers are going to help loyally. You have one which is published here. The Michigan Tradesman, one of the ablest edited and most influential in the United States, and the Canner, of Chicago, has its representative on the platform.

I am going to work hard with the brokers and am going to contribute my part in money.

Mr. President, I have been working for the progress and promotion of the Canning industry now for forty-two

years, beginning as buyer for a St. Louis wholesale house in 1880.

Some one asked me once why I continued to work for the progress of the canning industry when I could live without such work and be happy and free from bother. I replied that I would rather wear out than to rust out and that my heart was in the work; that I believed that the canning industry was a great beneficence to mankind and a blessing to humanity. It puts the June garden into the January pantry and pours the contents of the cornucopia of plenty into the ragged lap of hunger and destitution and in working for its progress I believed I was doing God's work.

The population of the world is growing faster than the production of food. God has mercifully given us the knowledge of this great economical, scientific method of saving and preserving the perishable foods which formerly were sinfully wasted.

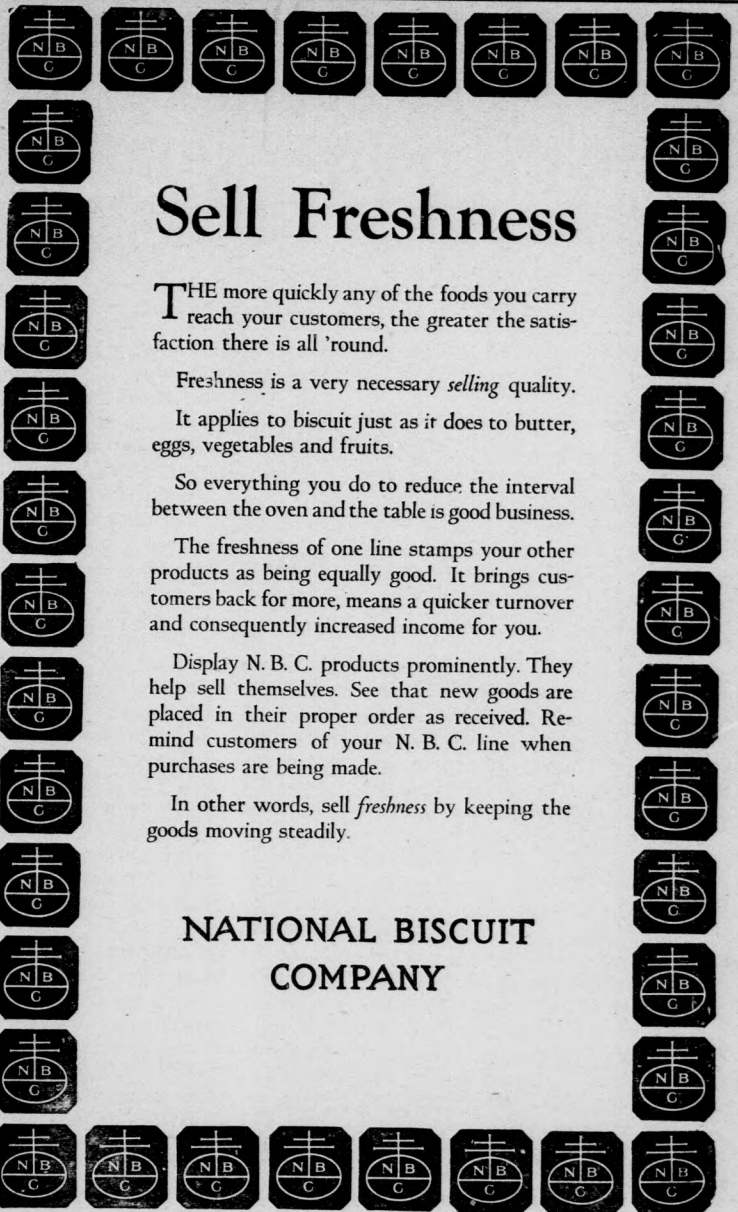
There are millions of hungry men and starving women and dying children in the world to-day who could be made happy and allowed to live if the canning industry was great enough and productive enough to relieve them.

Any man engaged in the canning of food to-day can be proud of that fact for it is a philanthropic work and one that is blessed by God. It is a work of mercy. "Blessed are the merciful for they shall obtain mercy."

I am conscientious in the work because I believe that it is for an industry that is in every way approved by my Creator and I want to work "while it is yet day for when the night comes no man can work," and when I depart on the great voyage to the lands of our dreams, at the end of the rainbow, I want to be able to say with Paul, "I have fought a good fight, I have kept the faith; henceforth there is laid for me a crown of righteousness which the Lord the righteous Judge shall give to me on that day, and not to me only but to all those who love his appearing."

Migration of Colored Labor.

The Southern States are again worrying over the Northern migration of negro labor, and in some districts it is feared that the planting of the Spring crops will be seriously interfered with if the movement keeps up at the present rate. The situation is somewhat similar to that of 1916-1917. At that time the war created a shortage of labor in the industrial districts of the North just at a time when the demand for goods in this country by the belligerent nations of Europe was keen. Now the restrictions on immigration are again producing a labor shortage in industrial districts at a time when business activity is steadily increasing. In both cases the migration from the rural districts of the South has been of the "assisted" variety—that is, labor agents have made personal solicitation, promising good jobs at attractive wages, and in many cases even supplying the laborer with his railway ticket. Many of these agents are themselves colored men who operate "on the quiet." To prevent such clandestine activities many States have laws requiring labor agents to take out a license and to pay a heavy fee for the privilege of carrying on their operations. Such regulations, however, have proved wholly ineffective, and the migration may be expected to continue so long as the manufacturing centers need this sort of labor and are ready to pay more than the average farm laborer can earn.



Sell Freshness

THE more quickly any of the foods you carry reach your customers, the greater the satisfaction there is all 'round.

Freshness is a very necessary *selling* quality.

It applies to biscuit just as it does to butter, eggs, vegetables and fruits.

So everything you do to reduce the interval between the oven and the table is good business.

The freshness of one line stamps your other products as being equally good. It brings customers back for more, means a quicker turnover and consequently increased income for you.

Display N. B. C. products prominently. They help sell themselves. See that new goods are placed in their proper order as received. Remind customers of your N. B. C. line when purchases are being made.

In other words, sell *freshness* by keeping the goods moving steadily.

NATIONAL BISCUIT COMPANY

**"A MOTOR CAR
is only as good
as the house
THAT SELLS IT."**

We consider our Service
organization second to none in
Michigan.

Consider this when you buy your
NEXT CAR.

WE SELL

**Pierce-Arrow
Marmon
Oldsmobile**

F. W. Kramer Motor Co.
Grand Rapids, - Michigan

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

Sand Lime Brick

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

Brick is Everlasting

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



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.

Data on Cotton and Cotton Goods.

Two things affecting the statistical position of cotton were in evidence during the week just ended. The first of these was the official estimate of approximately 10,000,000 bales for the year's crop, the other the Census Bureau figures of cotton consumption in domestic mills during November. As to the first of these, it had been discounted by the trade and it showed little variance from the September estimate. The cotton consumption figures showed that about 50,000 more bales were used last month than in October. It led to the prediction by some that the total for the cotton year would reach 6,500,000 bales. This is, of course, mere guesswork, because based on only four months' experience. The export figures for November showed improvement, the shipments for the month having been 858,337 bales as against 798,664 in October. But the exports for the year are still below those of last year. The outlook for next years crop would seem to brighten, judging by the amount of attention now being given to measures for exterminating the boll weevil. National and State authorities are working with the makers of insecticides toward this end. Besides this, talk of restricting acreage seems to have subsided. The goods market presents no especially outstanding features. Fabric prices remain high in keeping with the firmness in those of the raw material, but transactions are neither numerous nor notable. What demand there is for filling in purposes. Knit underwear for next Fall has been going well. Production of such goods by mills has been showing an increase for some months. Hosiery continues in good demand.

Items on Wool and Woolens.

A curious circumstance concerning wool is that prices at the London auctions during the past week were higher than those at Melbourne, Australia. Fine wools are not quite holding their own, while the coarser ones are tending to rise in price because of the more extensive demand from different countries. No material change has occurred in the domestic markets. Some time ago E. T. Pickard, chief of the textile division of the Department of Commerce, issued a statement calling attention to a supposed radical change in the character of wool imports since the passage of the Emergency tariff act. Exception to this is taken by W. J. Meadows of Boston, who shows

that the definitions of two of the classes of wool—clothing and combing—when that classification was adopted, have been obsolete for half a century. Customs' practice has put into the combing class all wools, except carpet, shipped from Great Britain, and into the clothing class all wools except carpet shipped from the rest of the world, including wools just as long and just as coarse as any so-called combing wools which came from Great Britain. When the Emergency tariff act became effective, wool importers were requested to furnish with each importation a statement as to whether the wool was carding or combing, washed or unwashed, skirted or unskirted. The wool trade responded by saying it would apply the terms in accordance with trade usage without regard to former arbitrary customs classifications. This makes it impossible to compare grades of imports with those of previous years. An interesting exhibition is shortly to be given in New York for testing the wearing qualities of woolen fabrics. A machine invented and used by the Bureau of Standards measures abrasion of such cloths. Tests will be made of those composed of virgin wool and of part virgin and part re-worked wool. This ought to be an aid to the consumer, no matter how it turns out, whether for or against the partisans of each class of fabrics. In the goods market the feature of the week was the opening of blankets by the American Woolen Company. They show an advance in price, but no greater than was anticipated in view of the added expense of the raw material. On a round basis the increase represents less than a 40 cent rise.

Put It in Writing.

"Wouldn't it be a wonderful thing," writes a business man, "if everyone carried out this idea?"

Here it is:

Put all business agreements in writing.

Many misunderstandings arise from the loose manner in which business matters are talked over. Each party naturally puts his own construction on the conversation. The matter is dismissed with the words, "all right." Frequently it turns out all wrong and becomes a question for the courts to decide.

A large proportion of the business litigation of the country would be avoided if all agreements were put in black and white.

The way to run a one-price store is to sell to all customers at the same price. The customer favored with a cut rate will think you may be favoring others still more.

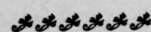
A Merry Christmas To All

is the wish of

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

Greetings

*We extend to all our customers a
Very Merry Christmas*



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.

Duro Belle

HUMAN HAIR NETS

MORE PROFIT TO YOU!

An unbeatable combination—a nationally advertised human hair net of unsurpassed quality at \$10.80 per gross. Other quality hair nets cost \$12.00 per gross—so in the sale of DURO BELLE your profit is greater by \$1.20.

NATIONAL TRADING COMPANY
 630 SO. WABASH AVE. CHICAGO, ILL.

Trend of the Times in the Wrong Direction.

Grandville, Dec. 19.—It does not seem to be an easy matter to bring about contentment in the farming and business world.

The farm bloc looms large at Washington; the insurgents are forming, passing big resolutions, pointing out ways and means for a general overhauling of everything governmental. In fact, the ordinary citizen is puzzled to know what it all means.

The President is strong for the ship subsidy bill. Others are equally strong in opposition. Our new senator, Mr. Couzens, hasn't fully decided what he thinks on the question. It isn't to be wondered at that common folks get balled up when discussing political matters when even the wisest of our modern day statesmen confess their inability to tell where they stand.

The LaFollett contingent is making considerable of a stir. The record of this master mind of the insurgents isn't favorable toward the accomplishment of any lasting good in legislation. His war record was bad with a big B, and even that master of demagoggy, Gompers, is coming to the front among the hypocritical better-than-thou reformers.

It is stated that there is something wrong with the matter of farmers borrowing what money they need to carry on.

Well, in the old days, the farmer who had a good ranch, well stocked and was out of debt, had no trouble in borrowing money to meet his needs. High finance, however, has taken on a new slant in these late days of sin and we are informed that where now the farmer can borrow but \$10,000, it is proposed to fix things in such a comfortable way that he may be able to run this figure up to \$25,000.

Can this be done without sufficient collateral? The idea seems to be to borrow money on crops while holding them for a higher price. This might work and then again it might not. Why any especial favors should be shown by our Government to one class of citizens over another is beyond the ken of the common man.

We know that in a general way all the assistance the Government has rendered the classes has been detrimental to the masses. The Government handling of railroads, coal mines, strikes and the like has been detrimental than otherwise.

Anti-profiteering was the slogan when Michigan put a hand on the marketing of coal, the people's fuel, the one biggest bill in all domestic expenses. That hand has somehow sent the price of coal sky high.

Nobody hears of a profiteer being brought to the bar of justice for robbing the consumer. One is led to ask why so much promise with so little fulfillment?

Coal prices average higher than at any time during the war period. For this there is not one scintilla of excuse. Coal that sold one year ago for \$9.50 per ton, this year fetches \$12.50. If that is not profiteering, what should we call it? Who is to blame—the retailer, the mine owner, the transportation companies or the coal speculator?

Since none of the wise ones who have been chosen by the vote of the people to represent them at Washington can elucidate or explain, what is the common man going to do about it?

The farmers are not the only ones who are in the suds by any manner of means. They complain of the low price of wheat. Very good, but what would baked goods prices be if flour was any higher. The common loaf is selling for 12c, which before the war sold for 5c. There is certainly a screw loose somewhere which these reformers had better get at and turn up if they want to retain the respect of the people.

If anybody on earth can show conclusively why bituminous coal should sell to the consumer for more than \$8 per ton, let him get to the front

and tell about it. Of course, there have been those who tried to explain some of the inconsistencies of prices, but as yet this has been mere waste of wind. It is not explanations and guess again solutions we want, but cold, hard facts.

The public, robbed going and coming, is getting its fill of theories, statements of facts which are not true, and all this blowing over the ills of this class and that, with schemes to pilfer certain sums from the National treasury to benefit one class as against the whole.

Even legislation which everybody knows should be pushed through is held up by lawmakers who, having pet theories of their own to advance, set up that unrighteous nuisance in legislation known as the filibuster in order to get through their own private bills, the most of them being against the best interest of the general public.

The last election brought into public life a new set of men, primed to exact different legislation than any which has gone before. Holding, as these men do, the balance of power they hope to accomplish something along certain lines which may benefit the whole people? No, not that, but to exploit certain blocs which claim certain immunities from the burden-bearing incident upon public expenses.

Let these reformers get to work on the coal bin. That is the most important question before the country to-day. If the men who manipulate coal rates can hold up and rob citizens with impunity, why should they not cancel the law of supply and demand and go the whole hog in mistreating and robbing their fellow citizens? There seems to be no end to schemes which up to date have had no more influence for good than the filing off of a cow's teeth against a famine.

Old Timer.

An Economic Survey.

Detroit, Dec. 19.—I have for the last few years read and written numerous discussions upon the labor situation, the social unrest and industrial strife. The whole situation is, in my opinion, easily defined, but beyond any possible hope to combat. As I see it, strife and unrest will continue and increase. War and pestilence will and must come to curb the onrushing tide of worldly indiscreet populace whose selfish aims and depraved principles know no bounds. No one can predict what the future has in store. Time flies so fast that men of constructive genius cannot give much time or thought to the propaganda of radicals. Times may have changed, but the sound principles of business and the ethics of morality which endure cannot yield to sophisticated doctrines.

When wages were low, rents, living cost and fuel were low. There is no salvation for the man who refuses to live within his means.

The United States Treasury cannot give every couple a home, a Victrola and a flivver, but Uncle Sam is giving all of us a free chance to earn the actual necessity of decent living if we are not too lazy to work for them.

D. C. Kauffman.

American Legion Scheme Wrong in Principle.

The Washington Retailers' Association is opposed to the American Legion discount plan and says in its bulletin: "Through this scheme the American Legion is initiating class privileges, which, from both the merchants' and consumers' standpoint, is bad business. It is not only wrong in principle, but unsound economics, for it reduces profit, thus increasing overhead, and this added expense must be met by the retailer and his customers."

Life is a one-sided fight for the man who is his own worst enemy.

Our Net Cash Ten Day Sale Will Continue During the Remainder of December Until We Have Sold the Following Merchandise:

We are very much pleased to report that our sale has been very successful and merchants not only in Michigan territory, but all over the United States are buying because of the bargain values that they are getting at this sale.

If you have not yet visited us or ordered some of this merchandise you have missed a big opportunity and we suggest that you act quickly.

Now is the time to buy for your January sales and if you buy the merchandise now you will not have to inventory or pay for it until after inventory on Dec. 31st.

Many items have already cleaned up and we are listing below the larger items which are particularly good values.

QUANTITIES OF MERCHANDISE TO BE SOLD BEFORE END OF DECEMBER

FIRST FLOOR

- | | |
|-------------------------------------|--------------------------------------|
| 2 cases Lonsdale | 3 cases Auto Bleached |
| 5 cases Big Injun | 2 cases Diamond Hill Cambric |
| 2 cases Diamond Hill Nainsook | 2 cases Old Glory Cambric |
| 1 case Old Glory Nainsook | 1 case Knights Nainsook |
| 7 cases Cheese Cloth, various Nos. | 10 cases Wide Sheetings |
| 2 cases 36 in. Reindeer Wht. Shak. | 1 case 36 in. Merrick Wh. Shaker |
| 2 cases 150-25 in. White Shaker | 4 cases 200-27 in. White Shaker |
| 6 cases 36 in. Light Outings | 10 cases 27 in. Franklin Lt. Outings |
| 3 cases 27 in. Franklin Dk. Outings | 200 pcs. 18 in. Diaper Cloth, 2nds |
| 200 pcs. 20 in. Diaper Cloth, 2nds | 100 pcs. CC & DD Blea. Toweling |
| 100 pcs. Durata Blea. Toweling | 40 pcs. Durata Bro. Toweling |
| 80 pcs. Silk Stripe Shirting | 120 pcs. Underwear Crepes |
| 150 pr. Wool Blankets | 60 Only Bath Robe Blankets |
| 50 doz. 72x90 Parkville Sheets | |

SECOND FLOOR

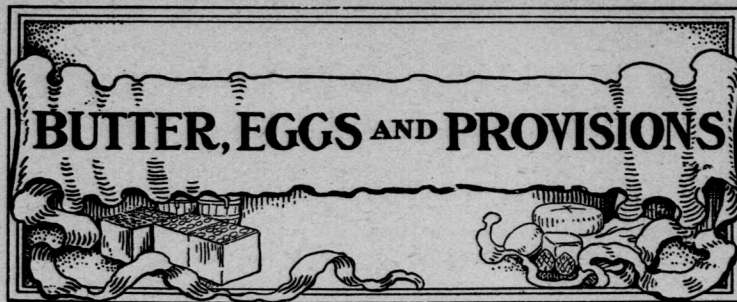
- | | |
|---|--|
| 50 doz. 101 Middy | 150 doz. Children's Dresses |
| 50 doz. 103 Middy | 75 doz. 102 Middy |
| 20 doz. 6X Middy | 30 doz. 104 Middy |
| 12 doz. 104A Lds. House Dress | 30 doz. 50X Lds. Outing Gowns |
| 12 doz. 106A Lds. House Dress | 15 doz. 105A Lds. House Dress |
| 50 doz. No. 1 Men's Dress Shirt | 30 doz. No. 3 Lds. Apron |
| 25 doz. No. 4 Men's Dress Shirt | 65 doz. Men's No. 2 Dress Shirt |
| 25 doz. 68B Men's Dress Shirt | 50 doz. Stiff Cuff Dress Shirts |
| 600 doz. Brassieres Asst. pat. | Men's Cut Neck Ties Hol. Bxd. 150 doz. |
| 20 doz. 306 Boys' Flannel Shirts | 20 doz. 304 Boys' Flannel Shirts |
| 25 doz. 360 Boys' Flannel Shirts | 50 doz. 309 Boys' Flannel Shirts |
| 15 doz. 305 Men's Flannel Shirts | 25 doz. 361 Boys' Flannel Shirts |
| 35 doz. 314 Men's Flannel Shirts | 30 doz. 302 Men's Flannel Shirts |
| 30 doz. 370 Men's Flannel Shirts | 45 doz. 310 Men's Flannel Shirts |
| 7 doz. 307 Work Pants | 15 doz. 316 Men's Flannel Shirts |
| 25 doz. 7.5 Work Pants | 30 doz. 375 Men's Flannel Shirts |
| 15 doz. 612 Work Pants | 9 doz. 720 Work Pants |
| 15 doz. 613 Work Pants | 7 doz. 719 Work Pants |
| 10 doz. 610 Work Pants | 10 doz. 704 Work Pants |
| 12 doz. 735 Work Pants | 12 doz. 734 Work Pants |
| 45 doz. 622 Work Pants | 12 doz. 736 Work Pants |
| 50 doz. 625 Men's Work Pants | 40 doz. 623 Work Pants |
| 25 doz. 721 Boys' Knee Pants | 50 doz. 251 Blk. Duck Shirt |
| 15 doz. 252 Caps | 15 doz. 713 Boys' Knee Pants |
| 6 doz. 255 Cap | 20 doz. 720 Boys' Knee Pants |
| 12 doz. 327 Cap | 20 doz. 253 Cap |
| 50 doz. 411 Men's Shirts | 15 doz. 256 Cap |
| 30 doz. Red Label Men's Shirts | 9 doz. 904 Cap |
| 45 doz. Army & Navy Shirts & Drawers No. 1226 | 15 doz. 411 Men's Drawers |
| 25 doz. Black Label Men's Shirts | 25 doz. 7001 Men's U. Suits |
| 20 doz. M J Men's U. Suits | 50 doz. 8-1-2 Men's Shirts & Drs. |
| 12 doz. 2701 Men's U. Suits | 35 doz. 5675 Men's U. Suits |
| 15 doz. G-57 Men's U. Suits | 25 doz. M3 Men's U. Suits |
| 263 doz. Army & Navy Shirts & Drawers | 25 doz. 2500 Men's U. Suits |
| 180 doz. 427 Men's Wool Sox | 16 doz. G-77 Men's U. Suits |
| 150 doz. 422 Men's Wool Sox | 150 doz. 428 Men's Wool Sox |
| 75 doz. 75 Boy's U. Suits | 150 doz. 421 Men's Wool Sox |
| 10 doz. 1399 Men's U. Suit | 100 doz. 426 Men's Wool Sox |
| 20 doz. 1995 Men's U. Suits | 150 doz. 9670 Boys' U. Suits |
| 40 doz. 3850 Lds. U. Suits | 17 doz. 1994 Men's U. Suits |
| 15 doz. 9148 Lds. U. Suits | 40 doz. 722 Lds. Vests & Pants |
| 10 doz. 500X Lds. U. Suits | 73 doz. 4001 J. Men's U. Suits |
| 75 doz. 357 Men's Hose | 9048 Lds. U. Suit, 20 doz. |
| 50 doz. 9019 Lds. Silk Hose | 60 doz. 459 Lds. Hose |
| 80 doz. 5234x Lds. Hose Bro. & Blk. | 100 doz. 440 Men's Hose |
| 60 doz. 140 Lds. Fleeced Hose | 50 doz. 210 Lds. Heather Hose |
| 15 doz. 104 Men's Sweaters | 50 doz. 409 Lds. Silk Hose, Gr. & N. |
| 10 doz. 554 Men's Sweater | 20 doz. SS-1 Men's Sweaters |
| 15 doz. 1119 Men's Sweater | 10 doz. 107 Men's Sweaters |
| | 30 doz. 510 Men's Sweaters |
| | 15 doz. 458 Men's Sweaters |

THIRD FLOOR

- | | |
|----------------------------|------------------------------|
| 6 doz. 817 Mitt | 75 Bx. 3628-41 Rick Rack |
| 7 doz. 820 Mitt | 65 Bx. 45 Rick Rack |
| 30 doz. 779 Mitt | 10 Gro. 100-¾ Elastic Black |
| 40 doz. 780 Mitt | 8 Gro. ¾ Elastic Black |
| 35 Cab. No. 36 Tinsel Cord | 1000 doz. 50 Yd. Silk Thread |
| 40 Cab. 39 Tinsel Cord | 60 doz. 10c Hdkf. |
| 9 Bx. 401 Stationery | 200 doz. 1425 Hdkf. |

There are many other items in addition to the above, all of which are listed on our circular. We will be glad to mail one on request.

GRAND RAPIDS DRY GOODS CO.
Wholesale Only.



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.

Shark Business Is Booming in British Columbia.

Catching sharks in the mud between two islands in the gulf of Georgia, about twenty miles distant from the city of Vancouver, British Columbia, is the employment of a new company, and a week's catch recently totaled eighty sharks of an average of one and one-quarter tons.

J. J. Kerr of Victoria, the capital of British Columbia, talked to the New York Post's correspondent interestingly about the industry, pointing out that the possibilities in the shark catching and shark products industries are tremendous on the North Pacific coast. Nelson MacDonald of Vancouver island is of the opinion that if the industry were well organized and financed there would be enough money in it within a very short time to pay the whole debt of the province of British Columbia.

"There are millions of sharks in these North Pacific waters," says Mr. MacDonald, "and there will never be a shortage of them. The farther North you go the more sharks you find, and from Vancouver to Alaska are their feeding grounds. Taking them from the bottom of the sea is automatic. Norway has hundreds of such industries; in fact, the only real hook for catching them works on a swivel and comes from Norway, as does also the so-called 'cod liver oil' which invades the markets of the world and is really shark liver oil, manufactured in Norway."

In the shark plant, when the huge fish is being turned into so many substances and articles, there is absolutely no waste.

Business men from Vancouver, Victoria, Seattle and other North Pacific seaport cities sat around a table in Victoria, Vancouver island, recently, where a firm from Seattle showed the various processes through which sharks passed and the results attained in glue, leather, fertilizer and other marketable and needful products.

At this meeting a Seattle company showed a large number of shark hides in every stage of tanning. Many of the men assembled were "leather men," and they fingered the product carefully and satisfied themselves that the leather business was entering the initial stage of making up goods of which heretofore they had had no conception.

Shark hides run from an inch in

thickness in the older fish to the consistency of paper in the baby shark. Soles of boots, leather for the finest suede shoes, a black pigmented product that would make club bags of most lasting quality, uncrackable lengths of leather that outstripped any patent leather ever made, and which the leather shoemen said was the finest they had ever seen were among the exhibits, and the thought of all this material right at hand was a revelation to men who had known that there were sharks, but thought of them only as a menace to swimmers and destroyers of marketable fish.

In Seattle hip boots from shark hides are being made and one Vancouver bootmaker has been using shark leather for other boots. Finer grades of the tanned leather are used for upholstering; colored and stamped it is everwearing and rich to look upon.

The outer skin of "shagrin" must come off in the first place and a process has been successfully developed which takes this away. It has the exact properties of sandpaper of the rough variety. For very fine work on wood polishing the "shagrin" of the baby shark cannot be excelled. Underneath, a section torn off reveals one of the greatest properties of the shark hide. This texture is woven and interlaced as if by a machine, and its by any leather.

extraordinary durability is not equaled

It takes fifteen days of specialized process to turn out shark leather, and six months or more treatment to prepare sole leather.

Some of the thinnest hidest puzzled the business men, they were so transparent looking and yet so strong that nothing like them had ever been inspected in the experience of these experts. These skins were made from the stomachs of sharks and, being soft and pliable, can be worked up into beautiful cloths.

Nelson MacDonald looks forward to a time in the not distant future when British Columbia will have as many shark-catching and manufacturing plants as Norway.

"Here they are right at our door waiting to be made use of, and the industry is going to develop into one of great magnitude and many dollars," he said.

The head of the shark is full of a highly valuable quality of glue.

The bodies make a fine fish meal. As a fertilizer, including the bones, it is superior to dogfish because in the shark carcasses there is only 2 per cent. oil, while in the dogfish oil is so plentiful that it takes an expensive chemical process to separate it.

The fins are prized by the Chinese

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

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.

Grand Rapids Store Fixture Co.

CORDIALLY EXTENDS

THE SEASON'S GREETINGS AND BEST WISHES
FOR CHRISTMAS AND THE NEW YEAR

7 Ionia Ave N. W.

Grand Rapids, Michigan

as a food delicacy, and orientals pay as much as \$3 per pound for it.

The liver contents run from 60 to 70 per cent. of finest oil, of which about 10 per cent. is glycerin.

The teeth are in great demand and fetch a high price for the making of ornaments.

The hide makes splendid shoes, purses, bags, etc., and is the part of greatest interest to manufacturers.

Michigan's Canned Products Take Front Rank.

The canning industry of Michigan is well-established and the quality and reputation for excellence of her canning products is equal to that of any other state and better than that of most states.

The principles upon which her canners have founded the fine reputation of Michigan canned fruits and vegetables is that of honest quality and carefully selected quality.

The variety of her productions in canned foods is great and her canners pack in fruits, apples, peaches, plums of several varieties, pears, both Bartlett and Kiefer varieties, as well as Duchess pears, red, black, and Columbia raspberries, strawberries, whortleberries, gooseberries and cherries.

In vegetables the canners of Michigan pack peas, corn, tomatoes, green and white beans, pork and beans, kraut, kidney beans, pumpkin, squash and possibly some other articles.

There was a time many years ago when Michigan canners thought that price was more to be considered than quality, but that lasted only a few years and they soon found that consumers wanted quality and were willing to pay the price for it. Now the rule in that State is "not how cheap but how good," as applied to the production of canned foods.

Michigan is rather too far North for peaches and her crop of that fruit is not altogether dependable, but when she has a crop of peaches there is a natural freshness of flavor which goes into the cans that many consumers prefer to the output of any other locality.

The Lower Peninsula of Michigan, where all the canning is done, is located between Lake Michigan on the West and Lake Huron on the East, and the cool breezes and abundant rain, with which that locality is favored, is of great advantage to the perfection of canning crops, both in fruit and vegetables, and peas, green and white beans, pears, plums and all kinds of berries, are grown to perfection of flavor and excellence.

Michigan is a great producing State for dried white and red beans, and her canners have an advantage over other localities in the production of canned pork and beans, in the saving of a part of the freight.

Michigan has a splendid State Association of canners with an able Secretary, A. R. Todd, of Grand Rapids, and her canners are kept abreast of the times and informed up to the hour on all matters pertaining to canned foods.

Many of her canneries are located convenient to lake transportation and can get low rates of freight on all supplies and output. John A. Lee.

Changing Relations in Prices.

When one speaks of prices as being out of line or the relationship between commodity groups as unbalanced, it is not to be inferred that there is a fixed relation between prices of different groups that is to be regarded as normal. The relation between prices of food and of clothing, for example, is constantly changing, and it is only when it is suddenly distorted that the prices of these two groups may be said to be unbalanced or out of line. To-day the index for food prices is about 40 per cent. above the 1913 level, while that for prices of cloths and clothing, according to the Bureau of Labor Statistics, is 88 per cent. above that level. Here it is evident that the relationship has been badly distorted, but the return to normal does not mean that both these indices must go back to the pre-war figure, or that even the pre-war relationship will be restored. It is probable that clothing prices may remain further above the pre-war level than food prices for many years to come. This principle is well illustrated in the Monthly Review of the Federal Reserve Bank of Boston for December. A chart, illustrating the trend of prices since 1896 shows that farm products are now much higher above the level of 1896 than any other group. That is because in 1896 farm prices were abnormally low as compared with other commodities, and their rise after that year represents their tendency to get back into line. Another chart with 1913 as the starting point tells a wholly different story, because the relationship between the commodity groups was quite different in 1913 from what it was in 1896.

The Professional Comeback.

Mr. Bailey stamped into Lawyer Burke's office and demanded advice.

"If someone's dog gets into my chicken coop and kills my chickens the law says I can collect from the owner in full, does it not?"

"It certainly does," replied Burke.

"That's just what I wanted to know. Your terrier just killed several of my prize leghorns, and it will cost you \$10 damages."

He paid.

The first of the following month Mr. Bailey received a bill from his lawyer "For Professional Services Rendered, \$10."

**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**

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

**In the re-adjustments
that the year has visited upon industry
your business has been
a steady, comforting thing
and has helped us to give to others
the grateful support you have given us
We are offering our earnest appreciation
and all Good Wishes for Christmas**



JUDSON GROCER CO.
GRAND RAPIDS, MICHIGAN

Moseley Brothers

GRAND RAPIDS, MICH

Jobbers of Farm Produce.

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

A. B. KNOWLSON CO.
Grand Rapids Michigan

We wish all our friends

**A Merry Christmas and
A Prosperous New Year**



The Vinkemulder Company

**For a quarter century Western Michigan's
Leading Fruit and Produce Distributors.**



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.

What To Do After the Christmas Holiday?

Written for the Tradesman.

In a few days the Christmas rush will be over, leaving big holes in the stock. There will be, however, quite a lot of articles left over which, if not disposed of during the next two or three weeks will be dead stock for a year, besides suffering considerable depreciation in the interval.

Prompt and energetic efforts will quite often reduce these hold overs to a minimum. Thus, one year a small town hardware dealer launched a Mid-holiday Sale immediately after the Christmas holiday. During the week between Christmas and New Years, practically every left-over article in the special Christmas stock was disposed of. A discount of 10 per cent. or, in some instances, more, was offered to move the goods. The day after Christmas a circular was distributed to every house in town announcing the sale; and by the time the purchasers commenced to arrive the stock had been thoroughly overhauled and the clerks coached as to the articles to be pushed. What would otherwise have been a dull week was converted into a season of activity; and while profits were sacrificed, both merchants and customers benefited by the sale.

There is a certain limited field for a sale of this sort; and while it will not always clean up the left-overs, it will as a rule produce fair results, provided it is launched promptly after the holiday. There are very few people who do not receive unexpected gifts from friends and relatives they have not remembered, and who would not be willing to reciprocate even if a few days late. Then, too, many people plan family gatherings and entertainments for New Year's Day, and all of these call for an extra supply of table ware, cutlery, food choppers and similar articles for table and kitchen use. Quite often people, particularly housewives, refrain from purchasing needed articles in the expectation of receiving them as Christmas gifts, and are disappointed—and will buy these articles at once if a worth-while reduction is offered.

So a hurried, quickly improvised, roughly-staged clean up sale of the holiday stock during holiday week is not an absolutely impossible stunt. The tendency is, however, to sidestep the opportunity. After the

Christmas rush the stock is in disorder, and the clerks are willing to let things slide. The merchant is likely to feel rather out of sorts, and customers will normally be few and far between. Unless something is done to liven things up the week passes and a new year comes in before the staff becomes efficient again. It is well, therefore, to make a final effort during the last week of the year to top off and increase the holiday trade with the results of a clean-up sale.

Such a sale is also valuable in the preparations for the annual inventory which should be taken as early as possible in January.

During the year that has gone many plans for the improvement of the store system have been evolved by the merchant, and some of these have been laid aside to be put into force at the beginning of the new year. Adopt them now and if a preliminary trial indicates that their use will enable the work of the store to be more efficiently carried on, insist upon them in the new year.

No store system is perfect and if thought has not yet been given to plans for making the details of the store run more smoothly, now is as good a time as any to seriously consider any possible improvements.

Experience may have shown that a remodeling of the store is advisable, that additional space is necessary for the storage of goods, the display of paints, or some other lines of stock. A new store front may be necessary or the establishment of a special stove display room above the store. Now is the time to give thought to these things and though the work may not be gone on with at once, plans should be worked out before the rush of spring business compels you to give all your attention to the sale of seasonable goods.

The new year offers an opportunity for the renewal of friendships or the making of new friends. If you and your competitor have not been on speaking terms because of some real or fancied sharp practice in the past, the New Year gives you a good pretext for making up and shaking hands. Hardware retailers can help one another materially by getting together and getting acquainted.

A curious instance of this sort came to my attention some years ago, when dog muzzling was all the rage as a result of a hydrophobia scare. A village hardware dealer who was pretty handy at the work bench found it difficult to secure enough muzzles at short notice, so he set to work and made up a supply. Then he telephoned to hardware dealers in nearby towns. They were short of stock and couldn't

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.

Foster, Stevens & Co.

Wholesale Hardware

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

Grand Rapids, Mich.

get their orders filled; so he arranged to make up several dozens for each. For a month he did a profitable business in dog muzzles—largely through being on friendly terms with the nearby dealers.

The annual inventory will of course be the big item in January. Coincident with the inventory, there is normally a considerable slackening in trade. Extra efforts are necessary to bring out business. This slack period, of course, facilitates the taking of the inventory, and gives the hardware dealer all the more time to shape his plans for the coming year. But at the same time it is desirable to use every effort to stimulate the reluctant buyer and to keep a certain amount of trade moving.

Demonstrations are an excellent means of arousing interest. There are a great many hardware articles that can be successfully and advantageously demonstrated. It is not necessary to secure an expert demonstrator from out of town; use these dull mid-winter days to coach your regular salespeople in the work, and then use their new-developed talent at demonstration to attract buyers to your store.

If you have the space to spare, it might be a good stunt to establish a demonstration department. Put the goods to work and keep the door open. Have the various lines from washing machines to potato peelers set up so that they can be instantly demonstrated to any prospective customer. Moreover, it is a good stunt to advertise demonstrations of various articles from time to time; and to send out formal invitations to a selected prospect list. One firm in connection with its mid-winter sale (in February) puts on a series of six demonstrations to attract customers. These are liberally advertised, invitations sent out, regular customers reached by telephone—the whole thing is done on a big scale, with good results.

A small town dealer who features bicycles and bicycle repairs, plays up his "hospital for sick and injured wheels" during the winter, and urges his customers to have their repair work done now, when their bicycles are little in use. He advertises something like this:

"Sick wheels repaired quickly and cheaply. Do you need any work done to your wheel—re-enameled, cleaned or fitted with coaster brake or spring seat post, which makes cycling like riding on a Pullman car?"

"Now is the time. You can get a much better job done now than when the rush is on. If you have any work you wish done on your wheel, please leave word with me and I will call and get the wheel and guarantee a good job."

The wide awake dealer will be on the alert for opportunities to develop winter business.

Victor Lauriston.

The harder your competitors work for business, the harder you should work. The harder you should work anyway.

It sometimes happens that the parson who gets a \$10 marriage fee profits by the mistakes of others.

FATHER MARTIN.

He Saw His Savior Without Knowing Him.

Not long ago there lived in the city of Marseilles an old shoemaker, loved and honored by all his neighbors, who called him "Father Martin." One Christmas Eve, Father Martin, who had been reading the story of the three Wise Men who brought their gifts to the Infant Jesus, said to himself:

"If only to-morrow were the first Christmas Day and the Saviour were coming to this world to-night! how I would serve and adore Him! I know very well what I would give Him."

He arose and took from a shelf two little shoes. "Here is what I would give Him; my finest work! How pleased His mother would be! But what am I thinking of," he continued, smiling, "does the Saviour need my poor shop and my shoes?"

But that night Father Martin had a dream. He thought that the voice of Jesus, Himself, said to him, "Martin, you have wished to see Me. Watch the street to-morrow from morning until evening, for I shall pass your window. But you must try your best to recognize Me, for I shall not make Myself known to you."

When he awoke the next morning, Father Martin, convinced that what he had dreamed would surely take place, hastened to put his shop in order, lighted his fire, drank his coffee, and then seated himself at the window to watch the passerby. He had often seen the picture of Jesus in the churches, so he felt sure he would know Him when He went by.

The first person was a poor street sweeper who was trying to warm himself, for it was bitter cold.

"Poor man!" said Martin to himself, "He must be very cold. Suppose I offer him a cup of coffee."

He tapped on the window and called to the man, who did not have to be urged to accept the steaming coffee.

After watching in vain for an hour Martin saw a young woman, miserably clothed, carrying a baby. She was so pale and thin that the heart of the poor cobbler was touched, and he called to her. "You don't look very well," he said.

"I am going to the hospital," replied the woman. "I hope they will take me in with my child. My husband is at sea and I've been expecting him home for three months. I am sick and haven't a cent."

"Poor thing!" said the old man. "You must eat some bread while you are getting warm. No? Well, take a cup of milk for the little one. Come, warm yourself and let me take the baby. Why? You haven't put his shoes on."

"He hasn't any," sighed the poor woman.

"Wait a minute. I have a pair that will just suit."

And the old man brought the shoes which he had looked at the evening before and put them on the child's feet. They fitted perfectly. The young woman went away full of gratitude and Father Martin went back to his post.

Hour after hour went by, and although many people passed the window, the Master did not come. When it grew dark, the man sadly began to prepare his humble supper. "It was a dream," he murmured. "Well, I did hope. But He has not come." After supper he fell asleep in his chair. Suddenly the room seemed full of people whom he had aided during the day and each one asked of him in turn, "Have you not seen Me?"

"But Who are You?" cried the shoemaker to all these visions.

Then the little Child pointed to the Bible on the table and His rosy finger showed the old man this passage:

"Whosoever shall receive one of these little ones receiveth Me." "I was hungered and ye gave Me meat; I was thirsty and ye gave Me drink; I was a Stranger and ye took Me in. Verily I say unto you, inasmuch as ye have done it unto one of the least of these my brethren ye have done unto me."

Anything For Harmony.

The other day a teacher asked one of her pupils to construct a sentence beginning with I.

"I is—" began Tommy.

"No, Tommy," corrected the teacher, "that is wrong—that is wrong. You should say 'I am.'"

Tommy accepted the reproof and began once more.

"I am the ninth letter of the alphabet."

A lean Sunday and a keen Monday.

Fieglers

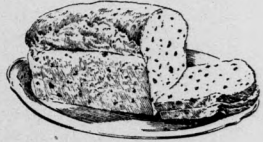
Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

THE SIGN OF QUALITY
For Your PROTECTION

Lily White

"The Flour the Best Cooks Use"



For Christmas Baking

Lily White Flour can be recommended for Christmas baking because with it the home baker is so positive of producing satisfactory results. And there must be no Christmas failures. But Lily White isn't merely a holiday flour. On the contrary, it is the best flour for general baking you can buy. It is really "the flour the best cooks use" and they endorse Lily White because they are the best cooks—and know.

Why You Should Use Lily White

REASON No. 17
Makes Children Strong and Healthy.

One of the reasons for Lily White's popularity is the flavor of the bread it produces. This flavor is in the wheat from which Lily White is milled. It is the finest grown in America. Only the choicest portion of the wheat berry enters the flour. It is milled to a uniform granulation, is clean and wholesome. Do your Christmas baking with the flour the best cooks use.

Our Guarantee

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

VALLEY CITY MILLING COMPANY

GRAND RAPIDS, MICHIGAN
"Millers for Sixty Years"

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



Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 19—Walter Gray and the two McIntyres, who are members of the Grand Rapids Council, were heavy losers from the fire in the Rood building which destroyed the X Cigar Co. factory.

Wm. T. Ward, representing the Mergenthaler Linotype Co., of Chicago, was a guest at the U. C. T. Club in the Pantlind Hotel Saturday.

R. J. Ellwanger is back home from Blodgett Hospital where he recently underwent a surgical operation. He is feeling robust and cheerful and will welcome those of his friends who wish to call and see him.

Those egglets furnished by E. G. Hamel at the smoker and luncheon last Saturday night were quite the berries. Thanks, Elmer. Come again.

From half a dozen different sources we heard it said last Saturday night "That Harry Behrman is a whole show all by himself." So say we all.

Most of us are in the position of the absent-minded man who went out to water his garden and, accidentally stepped on the hose, shutting off the water supply. We are pinching our supply by stepping on the mental hose through which success and plenty would come to us. We are stopping the flow of good things by our doubts, our unbelief; by visualizing poverty, thinking poverty and failure, acting as if we never expected to have anything, to accomplish anything, or to be anything.

Prosperity will flow only through channels that are wide open to receive it. It cannot flow through channels pinched by discouragement, doubt, or a strangling, narrow-visioned policy. A magnificent faith is the source of the all-supply, the conviction that good things will come to you, that prosperity is your by divine birthright—this is the mental attitude that keeps your supply pipes open and brings you an abundant flow.

A Spanish proverb says, "Every time a sheep bleats it loses a mouthful of hay." Every time you indulge in a fit of the blues, every time you succumb to despondency, to discouragement, you are like the bleating sheep; you are losing something valuable. A great many of us strangle our happiness and blight the source of our joy, by dwelling upon our miseries, our misfortunes.

The man who sows unhappy thoughts, failure thoughts, poverty thoughts, can no more reap a harvest of happiness, of success and prosperity than a farmer can get a wheat crop from sowing thistles.

Nine-tenths of the people in the world who complain of being poor and failures are headed in the wrong direction, headed right away from the condition or thing they long for. They are in the position of a man who wants to travel South, but who takes a train

going North. What they need is to be turned about mentally so that they will face their goal instead of turning their backs on it by their destructive thinking, and going in the other direction.

When a man gets lost in the woods he cannot tell the direction in which he is facing, because he has lost the points of the compass. Unless he can see the sun and recover his bearings, he will walk around in a circle, believing he is going in a straight line in a certain direction. He makes no advance because he isn't facing toward his goal. He doesn't know this, but after a while when he finds he is not getting toward any opening and doesn't know how long he may wander about in a circle, he gets discouraged.

Millions of people are lost in the dense woods of wrong thought. They are not traveling toward the goal of prosperity. They see no light, no way out of the woods, and they lose courage. They are turned about mentally, and don't know it.

If the people in the great failure army to-day could only be given prosperity treatments, success treatments, and shown that they are in their present predicament because of their wrong mental attitude, because they have been working for one thing and expecting something else; if they could only be turned squarely about so that they would face the goal of their ambition instead of turning their backs upon it mentally, they might even yet make a splendid success of their lives. That is all that millions of people who are comparative failures in life, as well as the complete "down and outs," need—is just to be turned about mentally so that they would face life in the right direction.

Go among the poor and you will find them always talking poverty, bewailing their fate, their hard luck, the cruelty and injustice of society. They will tell you how they are ground down by the upper classes, kept down by their greedy employers, or by an unjust order of things which they can't change.

Now the Creator never made man to live a degraded poverty-stricken life. There is nothing in his constitution which fits drudgery and poverty. Man was made for prosperity, for happiness and success. He was not made to suffer in hopeless poverty any more than he was made to be insane or to be a criminal.

The time is coming when the State instead of trying to apply palliatives to the festering sore of poverty, will apply scientific methods and wipe it out altogether. It will have trained specialists, experts in the law of mental science, who will give prosperity treatments, success treatments, to the discouraged men and women in the great failure army.

NEW MERTENS FIRE PROOF
One half block East of the Union Station
GRAND RAPIDS MICH

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, refurbished and redecorated throughout.
Cafe and Cafeteria in connection where the best of food is obtained at moderate prices.
Rooms with running water \$1.50, with private toilet \$1.75 and \$2.00, with private bath \$2.50 and \$3.00.
J. T. TOWNSEND, Manager.

CODY HOTEL

GRAND RAPIDS
RATES \$1.50 up without bath
\$2.50 up with bath
CAFETERIA IN CONNECTION

HANNAFORDS NEW CAFETERIA

9-11 Commerce Ave., or
45 Monroe Ave.
For The Past 10 Years
Prop. of Cody Hotel Cafeteria

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

Greetings of the Season:

The Citizens' Mutual Automobile Insurance Company is now finishing its eighth successful season. The company has paid out to its members in the settlement of fire, theft, liability and collision claims, to November 1, \$1,236,169.87 and the total assets on November 1 were \$230,593.48. It has saved its members, in comparison with stock rates, an estimate of over \$5,000,000.00. With the increased traffic upon the highways of Michigan with the large trucks and auto busses, the hazard increases each year.

It is a feeling of security to our members to know that we are finishing the year with an increased surplus and that our rates are so low that every farmer and business man cannot afford to go without a policy in this large company.

The company wishes all of its friends and members

A Happy New Year

WM. E. ROBB, Secretary.

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.

Muskegon Michigan

Learn More—Earn More!

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

FALL TERM SEPTEMBER 5

McLachlan Business University

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

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

Henry Smith
FLORIST
139-141 Monroe St.
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GRAND RAPIDS, MICH

CALENDARS! CALENDARS!

The Calendar Publishing Co.

G. J. HAAN, President and Manager.

1229 Madison Ave.

Grand Rapids, Mich.

WE ARE LOCATED ON THE SQUARE

But any intelligent person can apply the law and treat himself for prosperity. There is only one way to get away from poverty, and that is to resolve to turn your back upon it mentally by putting the poverty fear out of your mind.

Remember, thought is the greatest creative force that molds your conditions. If your thoughts build you only a hovel, if you continually hold the hovel vision in your mind, you will never live in a palace.

At 2:30 Saturday afternoon, Dec. 16, a Bagman meeting was held in the Pantlind Hotel. Fred Pantlind very generously had the red room opened up for the Bagmen to hold this meeting, at which time it was decided to pull off an initiatory service, either in January or February. As soon as this decision is made postal cards will be mailed to all Bagmen and due publicity given in the columns of this paper.

Mr. and Mrs. Jess L. Martin and son, Bobby, arrived in Grand Rapids Sunday evening from their home in Detroit to spend the holiday season at the home of Mr. and Mrs. John B. Martin, Henry avenue. Jess will remain in Grand Rapids until after the January furniture season is over; then, with his little family, will return to their home in Detroit, which is his headquarters as the representative of the John B. Martin Furniture Co.

The You-See-Tee luncheon Saturday, Dec. 16, wound up the luncheons for 1922. The next one will be Saturday, Jan. 6. There was a good crowd and a very interesting talk was given by our good friend, John B. Olney, along the line of selling merchandise from photographs. In the limited time given Mr. Olney he used different photographs to illustrate how much easier it is to sell merchandise from a photograph in the different colors of the merchandise than just simply a dead black picture. John could have given many more illustrations had he been given more time to do it, but he certainly said a whole lot with very convincing demonstrations on the art of photographing merchandise. The music was the best ever furnished at any of the You-See-Tee luncheons. Instead of having two musicians, there were four and Miss Marion Lypps, daughter of Mr. and Mrs. Walter Lypps, gave three beautiful vocal selections as only Marion can give them. Before breaking up there was a general expression of a Merry Christmas to all. The opening luncheon in January will be the close of the year and new officers will be elected and new committees appointed and it is hoped that there will be so many turn out at this luncheon in January that it will be necessary to have extra tables put in the Rotary room.

Virginia Wainwright Placed on Probation.

Lansing, Dec. 19—Virginia Wainwright, who victimized Michigan merchants to the tune of several thousand dollars by forgery, is now temporarily located at Lansing. On the expiration of her second term in the Detroit House of Correction, she was brought back to Judge Collingwood's court in Lansing. She had pleaded guilty on ten counts in July, 1921. She has served one sentence of twelve months and a second sentence of six months. Judge Collingwood placed her on probation for a period of two years; requiring her to bring her children to Lansing and reside here within the jurisdiction of his court. It may be she is not a desirable addition to the citizenship of Lansing; but we hope that our probation officer will know where she is and how she is conducting herself for the next two years.

Many a man who wouldn't sell his vote has found a \$2 bill that was lost by the wise candidate.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 19—Howard Rudd, who for the past eight years has been engaged in the bakery business at Cedarville, will open a new bakery at 806 South Ashmun street here this week. Mr. Rudd is an expert baker who comes to the Soo highly recommended, and the location being ideal for the business it should be a success.

It is just thirteen years since the schooner Rouse Simmons set sail from the North shore of Lake Michigan in the Sturgeon Bay territory, bound for Chicago with a load of Christmas trees. It was caught in the teeth of a terrible gale and nothing was learned of the fate of any on board. The widow and daughter of the lost captain of the vessel kept up, however, the tree supplying house of Chicago. It is said that each Christmas they keep the gallant skipper's memory green with wreaths of holly scattered upon the waters of the lake.

The Central Savings Bank of this city is celebrating its twentieth anniversary this Christmas and bringing joy to its many patrons. They are giving away \$500 in cash to their depositors. In the 500 birthday cakes which will be given out coins will be placed ranging in denomination from 10 cents to gold pieces.

Canadian boot-leggers are strong for the proposition to deport alien rivals in the business.

The candy stores of the city are trying to outdo one another in their Christmas window displays, and the artistic work so well features the Christmas spirit that it is little wonder the public pauses when passing.

L. M. Richardson, head of the Richardson-Avery Lumber Co., at Raco, is a real Santa Claus in his home town. When Frank Monkman, of the rural school, was figuring how to entertain his students at Christmas, along comes Mr. Santa Claus with a gift of 100 boxes of chocolates and a check of \$50. Mr. Richardson also offered the necessary lumber and workmen to erect a stage in the school house. His generosity was greatly appreciated by the school authorities and students.

Radio amateurs are beating all records, including phonograph records.

Joe Cummings, the well-known merchant at Barbeau, will open up a stage service connecting Barbeau, Thorice and McCarron with the Soo. It will be a comfortable stage, which will operate tri-weekly and will be drawn by a pair of speeders. Mr. Cummings assures his patrons of good service during the winter. The necessity for a stage started by the removal of the mail route direct to Barbeau. The stage will leave Barbeau at 8 o'clock in the morning of Tuesday, Thursday and Saturday and will return at 3 o'clock in the afternoon of the same day. The headquarters while here will be at the Belvidere Hotel.

"A pessimist is never surprised when he is disappointed."

At the annual banquet given by the employes and stockholders of the Soo Co-operative and Mercantile Association, Charles G. Clarke, retiring cashier, was presented with a beautiful masonic ring as a token of esteem from his many friends. Thomas M. Ross, president of the Association, officiated as toastmaster. The affair was followed by a dance which was attended by about 100 couples.

County Clerk Sam Taylor received 2,500 new auto license plates last week. He reports no particular Christmas rush for them as yet, and that it is very probable he will have enough to start the automobile season with. F. M. Hewitt, of Manistique, was a business visitor last week in the interest of the Hewitt Bell Coal Co.

Cap. Marshall Duddleson, of the steamer Fayette Brown, a former Sooite, passed through on the last trip

of the season last Friday. Cap. Duddleson says he experienced the most severe storm he has ever known in the last week. He had given up hope of ever seeing his relatives and friends again. In telling of his experience he states he went 400 miles out of his way trying to keep the boat righted in the blinding storm and ice, trying to dodge breakers. At one time he almost collided with another steamer which he passed, and which he states cleared the breaker by only twenty-five feet. As the other boat listed they could look into its smoke stack. For three days the captain did not leave the pilot house and before the basket containing his lunch could be brought to him it was frozen en route. He cleared through Saturday for Cleveland, which place they expect to reach in safety.

John A. Madigan, the well-known local tailor, is moving his shop to 122 East Portage avenue, which is a better location and where he will be equipped to do more business.

George Demitropoulos has opened his new brick block at 120 East Portage avenue. George is one of the successful merchants of this city, whose old stand has been replaced by a modern brick building equipped with the latest fixtures. He has a stock of Christmas goods which would be hard to beat. Much credit is due to the enterprising proprietor.

Wishing all a Merry Christmas.

William G. Tapert.

Valid Reasons Why Freight Trucks Should Pay.

Detroit, Dec. 19—Taxpayers all over the country are becoming aware of the fact that the costly improved highways so necessary to the continued development of the country are being worn out by a very small percentage of the traffic using them and for private gain. In other words, truck freighting is wearing out the highways without any provision for the renewal of same.

The macadam road was the first effort towards a stable road improvement, and if the traffic on same had been limited to team transportation of products would still be in existence.

I am not inveighing against the use of the highway for freight transportation purpose and am not interested in the arguments advanced by the railroads and interurban transportation lines who are so much agitated over the fear that the public are to suffer on account of the destruction of the highways, but I do feel that some sensible provision should be made for future maintenance of these roads and that individuals or corporations who are using same to their own selfish ends should be made to contribute such an amount from their earnings as will reimburse the road builders for the wear and tear which they cause.

No road bed has yet been invented which will withstand the hard usage given it by trucks of heavy tonnage and, while we acquiesce in the expenditure of public moneys for the building of highways which cost as high as \$50,000 per mile, paid for by 95 per cent. of the taxpayers to be used at a profit by 5 per cent. of them, we feel that the expense of upkeep at least should be borne more equitably, to the end that operators of highway transportation lines be made to pay their just share of such cost.

A gasoline tax, which is not greatly objected to, has been suggested, but such a tax would come nowhere near meeting expense of upkeep, hence in addition to such a tax we must unearth some further method to make up the deficiency, as it will develop.

A charge, based on ton mileage, seems to be the only solution. It is perfectly fair to all, but the chief difficulty would appear to be in the administration features of such a collection. Additional bureaus and commissions are not desirable. We already have too many of them and such as we have shoot wide of the target. To a large

degree the arriving at an equitable method of charge levying is a research job. It must be taken up and some method promptly applied. The claim that the highway is a public possession for the benefit of the public is all fair enough, but the taxpayers cannot much longer continue the program of building new highways if the repairs on those already established are beyond their means and in all fairness the upkeep should be provided for by compulsory payment by heavy users of same. In fact, it is up to those users of public roads to make a study of this problem, so that when this question finally comes up for settlement before the Legislature, as it ultimately must, they will be in a position to meet the issue squarely.

The possibilities of a considerable revenue from a gasoline tax are encouraging, but such an income will not by any means equal the outgo. Neither is it altogether fair, but it will help some.

A license fee based on tonnage capacity would also be a forward move, but as in the case of the railroads, the ton mileage, if it can be collected, is fair to everyone.

The railroads furnish their own roadbeds and are called upon to pay taxes on the basis of earnings. With more reason should motor transportation without any investment in roadbed, pay taxes or license fees equivalent at least to what we exact from the major transportation institutions.

It is a proper subject for agitation and careful consideration.

Frank S. Verbeck.

Resolutions of Respect Adopted by Lansing Merchants.

Whereas—The members of the Retail Merchants' section of the Chamber of Commerce, Lansing, have learned with regret of the death of John Wanamaker, world-famous merchant and former Postmaster-General of the United States, whose demise occurred at his home in Philadelphia on Tuesday, Dec. 12, at the age of 84 years; and

Whereas—The late Mr. Wanamaker rendered invaluable services to his country during peace and war periods, built up a National mercantile institution of great magnitude, observed the best traditions of American business methods, initiated many aggressive and sterling policies that will be a monument to his career, was an energetic worker on behalf of the Y. M. C. A. and one of its most liberal patrons; and

Whereas—The late Mr. Wanamaker introduced the policy of "one price to all" and founded business ethics of paramount importance that have been extremely beneficial to the trade in general, working to the advantage of the public as well as the retailing profession; and

Whereas—This noted merchant prince, financier and philanthropist, whose loss is universally mourned, devoted vigorous energy to the affairs of state commerce, religious matters and public as well as private charities; now therefore be it

Resolved—That the Retail Merchants' section of the Chamber of Commerce, Lansing, desires to place itself on record as commending his notable services to the country we love so well, his outstanding business career and exemplary life, besides expressing sincere regret on his death and tendering heartfelt condolence to his family and business associates in the hour of their bereavement.

J. W. Knapp.

F. E. Mills.

F. N. Arbaugh.

A. T. Vandervoort.

Keep your eyes open and learn as you go. Confess at times that you don't know anything, but are willing to learn. If one has this gift of humanity, all the others shall be added unto him.

Salient Features of Some Southern Michigan Hotels.

Detroit, Dec. 20—Several weeks ago I asked for suggestions as to the model country hotel of Michigan and to date have received over 200 responses—214 to be exact.

Inasmuch as these were sent in by travelers from various sections of the State such suggestions were in no wise unanimous as to any particular hotel, consequently I am visiting such as I possibly can in passing and when any particular one is mentioned in these columns it is not indicative that it is going to be to the exclusion of other meritorious institutions.

Sometime during the present winter I hope to call upon the most of those mentioned in the list which will appear here shortly.

The Hotel Harvey, at Constantine, is owned and successfully conducted by R. D. Hassenger. It contains thirty rooms, all of which are steam heated and are provided with running water. Several have baths and the rates charged vary from \$1.25 to \$1.75. Mr. Hassenger makes a rate on the American plan of \$3.50 and \$4 per day and makes a charge of 75 cents each for individual meals. These meals are high grade and the Hotel Harvey is certainly enjoying a very good commercial patronage, deservedly. In the summer time a beautiful bower in the rear of the hotel, immediately on the banks of the St. Joe river is enjoyed by patrons.

The Hotel Elliott, at Sturgis, is very satisfactorily conducted by D. J. Gerow, who established a record in Wisconsin by conducting a most excellent hotel at Grand Rapids. The rooms are clean and comfortable, while the meals are wholesome. The only possible criticism one could make of the Elliott is that it enjoys the distinction of being about the only hotel in Southern Michigan which still retains the objectionable words, "Choice of" on their menus.

Among the various testimonials which I have had from traveling men pertaining to hotels were many concerning the Hotel Keefer, at Hillsdale. The proprietor is John Ehrman, who obtained his hotel training at the Columbia Hotel, at Kalamazoo, where he assisted his father, Adam Ehrman, and his brother, Frank, for some years. I believe I am safe in saying that the Keefer is one of the most satisfactorily conducted country hotels in the State. In fact, it is really a metropolitan institution in the country. The Keefer has thirty-four rooms, but Mr. Ehrman also conducts the Smith, with forty-seven rooms, which is used as an annex to the Keefer. The former is run exclusively on the American plan, but the latter is conducted on both American and European plans, according to the pleasure of its patrons.

The American plan rate is \$3.50 and \$4. All rooms have running water and the higher priced are provided with bath as well. Meals are served table d'hote, 50 cents for breakfast and 75 cents each for dinner and supper. As I consider the Keefer one of the ideal hotels of Michigan, I am giving you sample menus:

Breakfast.

Grape Fruit Stewed Prunes
Grape Nuts, Rolled Oats, Puffed Rice
Corn Flakes, Shredded Wheat Biscuits
Armour's Star Ham
Country Sausage Breakfast Bacon
Eggs—any style
Fried Potatoes

Wheat Cakes Doughnuts
Toast as ordered
Beverages

Dinner.

Vegetable Soup
Sweet Relish, Crisp Celery, Queen Olives
Roast Chicken with stuffing
Roast Sirloin of Beef—au jus
Boiled Beef Heart—horse radish
Escalloped Oysters
Cabbage Salad
Macaroni and Cheese
Apple Fritters with Maple Syrup
Steamed Potatoes Mashed Potatoes
Creamed Corn, Red Kidney Beans
Vanilla Ice Cream
Chocolate Pie Apple Pie

American Cream Cheese
After-dinner Mints
Beverages
Supper.
Macaroni Soup Queen Olives
Head Lettuce Select Oyster Cocktail
Sweet Relish
Shredded Wheat Biscuit, Corn Flakes
Broiled Tenderloin Steak
Fried Calves Liver and Bacon
Fried Pork Chops—horse radish
Cold Roast Beef, Pickled Pigs' Feet
Eggs—any style
Chicken Salad
French Fried Potatoes
Muffins Toast as ordered
Strawberry Ice Cream and Cake
Beverages

During the evening I noted the renewal of a very pleasing custom, that of dispensing of juicy red apples among the patrons and leaving the residue easily accessible.

Birney Bros., well known in the Michigan hotel game, have assumed the management of the former Gregg House, at Adrian, changing its name to the New Lenawee and are making vast improvements on the property. When this work is completed the New Lenawee will be equipped with thirty-three rooms with private bath and an equal number with running water and private toilet, the rates ranging from \$1.50 to \$2.50. A modern coffee shop will be installed and ample and commodious sample rooms will be provided; also rapid passenger elevator service.

A short time ago the Hotel Schoolcraft, at Adrian, was completely rehabilitated, so that it is now one of the most comfortable hotels in Southern Michigan. Running water and baths were installed, new furniture provided, including box spring mattresses. In fact, I do not know of any place in Michigan where one will find more comfortable quarters, especially at the rates charged, \$1.25 to \$2. The a la carte cafe service is also pleasing. J. H. Lamberson, formerly with Cleveland and Dayton hotels, recently acquired this property and will, without doubt conduct it successfully.

In casually looking over many of the attractive shops and emporiums in Adrian I was struck by the enterprising appearance of a very popular cafeteria conducted by F. A. Gussenbauer, who is the official caterer for the City Club. Adrian's recognized social organization, which has in connection a very attractive tea room. Everything from cashier's desk to a wonderfully wholesome kitchen evidences service of a high order, away beyond anything I ever saw in a city of that size. Mr. Gussenbauer, in addition to his very extensive luncheon service provides many large banquets of a high order. His enterprising ideas certainly appealed to me.

A few months ago J. W. Thurman purchased the old Barrett House, at Tecumseh, and has converted it into a modern institution of great merit. He calls it the Paramount and conducts it on the European plan, with table d'hote service in his dining room. Club breakfasts, and dinner and supper at 60 cents each constitute his epicurean offerings. Mr. Thurman does not stop with all this. Every one of his sixty rooms have running water at \$1 to \$1.50, and baths at \$1.75. His rooms are all nicely furnished and newly decorated in a highly artistic manner. Keep your eye on this gentleman. He will convert his patrons into living boosters.

On my return from my Floridian trip, Charles W. Norton, seconded by his trio of affable sons, induced me to partake of the hospitality of the famous Hotel Norton, at Detroit, and I have not a single regretful incident to mention while within their jurisdiction.

Charles W. Norton is one of the old time hosts we read of and one of the very few now left in captivity. I doubt if there is an old time traveler in this or any adjoining state who does not possess his friendship and prides himself in this possession. In the language of the poet, or W.

Shakespeare, or any other old paragrapher I could safely say: "Hospitality! Thy name is Norton." This notable family operates one of the most complete and attractive caravan-series in the State, do a 100 per cent. business most of the time and it would require a State gazetteer to enumerate their list of patrons. Ray Norton, who represents their interests in the Michigan State Hotel Association, and is misguided in a way, in that he is not strongly in favor of a return to the once popular American plan, as advanced by Verne Calkins and myself, behaves beautifully at home, especially when prevented from coming in contact with Klare, of the Statler, and Frymire, of the Fort Shelby. I might say I have a distinct fondness for the Norton clan.

I almost precipitated a riot when I called upon John R. Wood at the publishing house of Michigan's only simon pure, blown-in-the-bottle railroad guide and asked him if my time-piece, running on Eastern time, was correct. He is said to favor the use of Central time in Michigan, but nothing appearing in his very practical publication would ever indicate it. However, every hotel man and traveling salesman recognizes his guide as the very last word in reliable information, and he may eventually have the last word in the time controversy.

Dr. T. H. Turner, of Northville, one of my summer victims, caught up with me at the Hotel Norton, spirited me away to his own home town and introduced me to one of the famed chicken dinners as served at the Ambler House, a comfortable tavern situated in this delightful suburb. My only criticism of Doctor Turner has no bearing on the brand of hospitality which he extended to me while in Northville, but rather to the fact that he claims he gained seventeen pounds in nineteen days at my expense, and glories over this gastronomic feat.

The many friends of Mr. and Mrs. Roy Hinckley, who daily demonstrate at their wonderful hotel, the Hartford House, at Hartford, that it is possible to radiate hospitality to the public without any mercenary taint will be glad to know they have in contemplation a trip to Honolulu, beginning with the holiday week. Mrs. Hinckley's son, Harold R. Hewitt, who completed a law course at the University of Michigan, after graduating from the Hartford high school, is now Deputy Attorney General for Hawaii, where he has been practicing his profession since graduation. They will visit California en route and will be absent several months.

The Ypsilanti Hotel Co. on New Year's day will open the Hotel Huron a brand new edifice, for the consideration and patronage of a discriminating public. This strictly fire-proof enterprise represents an investment of \$225,000. It was designed by H. L.

Stevens & Co., Chicago, contains sixty-four rooms, forty of which have baths and represents the last word in hotel construction. Naturally every room is provided with running water, telephones, etc., and, in addition thereto, furnished in the most artistic and substantial manner. Berkey & Gay supplied the furniture, while the Chicago Hotel Equipment Co. completed the equipment of the institution. The Huron will fill a long-felt want in Ypsilanti, and in addition to being the finest and best equipped "small city" hotel in the State, will be run in a fashion commensurate with its grandeur. Its restaurant service will consist of a coffee shop, with a seating capacity of 100, two private dining rooms and a large assembly room for banquets and other public gatherings. Conducted on the European plan, its rates will range from \$1.50 to \$2.50, and its restaurant charges will be ex-



VAN DAM

MANUFACTURED BY
TUNIS JOHNSON CIGAR CO.
GRAND RAPIDS, MICHIGAN



We Wish You
A Merry Christmas

CITIZENS
TELEPHONE COMPANY

Long Distance Service to 300,000
telephones in Michigan; also connection with points outside.

ceedingly moderate, considering the service contemplated. The management of the hotel will be in the hands of C. R. Pullan, who has for many years conducted a successful cafe in Ypsilanti, assisted by George H. Swanson, formerly of the Penn-Alto Hotel, of Altona, Pennsylvania, one of the leading hostleries of that State. Traveling salesmen and tourists will find a hospitable welcome and a comfortable resting place at the Huron, and it is bound to prove a success from the very day of its opening, which is slated for New Years.

Frank S. Verbeck.

Is More Money Needed?

Some time ago the head of one of the strongest farm organizations in the country declared that the farmers were making a great blunder by their failure to distinguish between capital and credit. They were clamoring for more credit and cheaper credit, when one source of their troubles was that many of them had too much credit already. This is sound doctrine, but it appears to be misinterpreted by some of the farmers' self-constituted leaders. They agree that the farmer has had too much credit, and in place of advocating more credit for him they now say that he must have more money. If by this they mean that he should receive more for his crops, while prices of other goods are at their present levels, they have a good case. But some of those who make loudest lament over low prices of farm products have strenuously fought against the long-run interests of this country's foreign trade. Secretary Wallace the other day stated that the farmers had produced a superabundance of food. This is true so far as this country is concerned, and that is why prices are low. But there is a scarcity of food in other parts of the world, and people are unable to buy it unless we are willing to take their goods in exchange. The farmers'

leaders, however, have allied themselves with selfish manufacturers to restrict our foreign trade and with selfish labor leaders to restrict our labor supply. The result is low prices for farm products and high wages, and the last state of agriculture, if not worse, is at least no better than the first.

There is reason to believe that some of the protectors of the farmers' interests have in mind a great deal more than price readjustment when they say that the farmer does not need more credit but more money. They mean that more money must be put into circulation so that farmers can have additional cash, get higher prices for their products, and more easily pay off their debts. This is nothing more than the old greenback and free silver ideas in a little different form. Of course, if the Government resorts to issues of fiat currency, prices of farm products will rise, but so will the prices of things which the farmer must buy. Moreover, wages will likewise increase, and it has been shown that under such conditions the prices of finished products, in which the labor content is a large factor, rise more rapidly than prices of raw materials. In that event the rise in prices will be greater for things which the farmer must buy than it will be for the goods which he has to sell. Neither currency inflation nor artificially cheap credits can take the place of capital.

Exactly Suited.

"Jim," she said, as he settled down for a comfortable smoke, "I've got a lot of things I want to talk to you about."

"Good," said her husband. "I'm glad to hear it. Usually you want to talk to me about a lot of things you haven't got."

WHOLESALE DRUG PRICE CURRENT

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

Acids		Almonds, Sweet,		Tinctures	
Boric (Powd.)	17 1/2 @ 25	imitation	60 @ 1 00	Aconite	@ 1 80
Boric (Xtal)	17 1/2 @ 25	Amber, crude	2 00 @ 2 25	Aloe	@ 1 45
Carbolic	61 @ 66	Amber, rectified	2 25 @ 2 50	Arnica	@ 1 10
Citric	62 @ 70	Anise	1 25 @ 1 50	Asafoetida	@ 2 40
Muriatic	3 1/2 @ 8	Bergamont	1 50 @ 1 75	Belladonna	@ 1 35
Nitric	9 @ 15	Cajeput	5 00 @ 5 25	Benzoin	@ 2 10
Oxalic	20 1/2 @ 30	Cassia	2 90 @ 3 25	Benzoin Comp'd	@ 2 65
Sulphuric	3 1/2 @ 8	Castor	1 40 @ 1 70	Buchu	@ 2 55
Tartaric	40 @ 50	Cedar Leaf	1 50 @ 1 75	Cantharides	@ 2 85
Ammonia		Cintronella	1 00 @ 1 20	Capsicum	@ 2 20
Water, 26 deg.	10 @ 13	Cloves	3 00 @ 3 25	Catechu	@ 1 75
Water, 18 deg.	8 1/2 @ 13	Cocanut	25 @ 35	Cinchona	@ 2 10
Water, 14 deg.	6 1/2 @ 12	Cod Liver	1 30 @ 1 40	Colchicum	@ 1 80
Carbonate	20 @ 25	Croton	2 25 @ 2 50	Cubebs	@ 2 30
Chloride (Gran.)	10 @ 20	Cotton Seed	1 25 @ 1 35	Digitalis	@ 1 80
Balsams		Cubebs	8 50 @ 8 75	Gentian	@ 1 35
Copaiba	60 @ 1 00	Eigerson	4 00 @ 4 25	Ginger, D. S.	@ 1 80
Fir (Canada)	2 50 @ 2 75	Eucalyptus	90 @ 1 20	Guaiaac	@ 2 20
Fir (Oregon)	60 @ 80	Hemlock, pure	2 00 @ 2 25	Guaiaac, Ammon.	@ 2 00
Peru	3 00 @ 3 25	Juniper Berries	2 00 @ 2 25	Iodine	@ 95
Tolu	1 25 @ 1 60	Juniper Wood	1 50 @ 1 75	Iodine, Colorless	@ 1 50
Barks		Lard, extra	1 25 @ 1 45	Iron, clo.	@ 1 35
Cassia (ordinary)	25 @ 30	Lard, No. 1	1 10 @ 1 20	Kino	@ 1 40
Cassia (Saigon)	50 @ 60	Lavender Flow	5 00 @ 5 25	Myrrh	@ 2 50
Sassafras (pw. 45c)	@ 40	Lavender Gar'n	1 75 @ 2 00	Nux Vomica	@ 1 55
Soap Cut (powd.)	15 @ 20	Lemon	1 50 @ 1 75	Opium	@ 85
30c	15 @ 20	Linseed Boiled bbl.	@ 97	Opium, Camp	@ 85
Berries		Linseed bld less	1 04 @ 1 12	Opium, Deodorz'd	@ 3 50
Cubeb	1 75 @ 1 85	Linseed, raw bbl.	@ 95	Rhubarb	@ 1 70
Fish	25 @ 30	Linseed, rz, less	1 02 @ 1 10	Paints.	
Juniper	7 @ 15	Mustard, artifil. oz.	@ 50	Lead, red dry	13 1/4 @ 13 1/4
Pricky Ash	@ 30	Neatsfoot	1 15 @ 1 30	Lead, white dry	13 1/4 @ 13 1/4
Extracts		Olive, pure	3 75 @ 4 50	Lead, white oil	13 1/4 @ 13 1/4
Licorice	60 @ 65	Olive, Malaga,		Ochre, yellow bbl.	@ 2
Licorice powd.	70 @ 80	yellow	2 75 @ 3 00	Ochre, yellow less	2 1/2 @ 6
Flowers		green	2 75 @ 3 00	Putty	@ 8
Arnica	25 @ 30	Orange, Sweet	4 50 @ 4 75	Red Venet'n Am.	3 1/2 @ 7
Chamomile (Ger.)	40 @ 50	Organum, pure	@ 2 50	Red Venet'n Eng.	@ 8
Chamomile Rom	75 @ 1 25	Organum, com'l	1 00 @ 1 20	Whiting, bbl.	@ 4 1/2
Gums		Pennyroyal	2 50 @ 2 75	Whiting	5 1/2 @ 10
Acacia, 1st	50 @ 55	Peppermint	4 25 @ 4 50	L. H. P. Prep.	2 60 @ 2 75
Acacia, 2nd	45 @ 50	Rose, pure	12 00 @ 16 00	Rogers Prep.	2 60 @ 2 75
Acacia, Sorts	25 @ 30	Rosemary Flows	1 25 @ 1 50	Miscellaneous	
Acacia, powdered	30 @ 35	Sandalwood, E.		Acetanalid	52 @ 58
Aloes (Barb Pow)	25 @ 35	I.	10 00 @ 10 25	Alum	08 @ 12
Aloes (Cape Pow)	25 @ 35	Sassafras, true	1 50 @ 1 80	Alum. powd. and	
Aloes (Soc. Pow.)	70 @ 75	Sassafras, art'l	1 00 @ 1 25	ground	09 @ 15
Asafoetida	65 @ 75	Spearment	4 50 @ 4 75	Bismuth, Subni-	
Camphor	1 00 @ 1 25	Sperm	1 80 @ 2 05	trate	3 55 @ 3 75
Guaiac	@ 1 10	Tansy	14 00 @ 14 25	Borax xtal or	
Guaiac, pow'd	@ 1 25	Tar, USP	50 @ 65	powdered	07 @ 13
Kino	@ 75	Turpentine, bbl.	1 54 1/4	Cantharades, po	1 75 @ 6 00
Kino, powdered	@ 85	Turpentine, less	1 61 @ 1 69	Calomel	1 76 @ 1 96
Myrrh	@ 85	Wintergreen,		Capsicum	@ 50
Myrrh, powdered	@ 95	leaf	6 75 @ 7 00	Carmine	6 00 @ 6 50
Opium, powd.	11 00 @ 11 20	Wintergreen, sweet		Cassia Buds	25 @ 30
Opium, gran.	11 00 @ 11 20	birch	3 75 @ 4 00	Cloves	50 @ 55
Shellac Bleached	1 05 @ 1 15	Wintergreen, art	1 00 @ 1 25	Chalk Prepared	14 @ 14
Shellac Bleached	1 05 @ 1 15	Wormseed	6 00 @ 6 25	Chloroform	57 @ 6
Tragacanth, pw.	2 25 @ 2 50	Wormwood	13 50 @ 13 75	Chloral Hydrate	1 35 @ 1 81
Tragacanth	2 50 @ 3 00	Potassium		Cocaine	11 60 @ 12 25
Turpentine	25 @ 30	Bicarbonate	35 @ 40	Cocoa Butter	55 @ 75
Insecticides		Bichromate	15 @ 25	Corks, list, less	40 @ 50
Arsenic	18 1/2 @ 30	Bromide	45 @ 50	Copperas	2 1/2 @ 10
Blue Vitriol, bbl.	@ 7 1/2	Carbonate	30 @ 35	Copperas, Powd.	4 @ 10
Blue Vitriol, less	8 1/2 @ 15	Chlorate, gran'r	23 @ 30	Corrosive Sublm	1 48 @ 1 63
Bordeaux Mix Dry	14 @ 25	Chlorate, powd.		Cream Tartar	35 @ 55
Hellebore, White		or xtal	16 @ 25	Cuttle bone	55 @ 75
powdered	20 @ 30	Cyanide	35 @ 50	Dextrine	4 1/2 @ 15
Insect Powder	50 @ 80	Iodide	4 43 @ 4 65	Dover's Powder	3 50 @ 4 00
Lead Arsenate Po.	29 @ 31	Permanganat	25 @ 40	Emery, All Nos.	10 @ 15
Lime and Sulphur		Prussate, yellow	45 @ 55	Emery, Powdered	8 @ 10
Dry	09 1/4 @ 23 1/4	Prussate, red	65 @ 75	Epsom Salts, bbls.	@ 3 1/2
Paris Green	30 @ 43	Sulphate	35 @ 40	Epsom Salts, less	4 1/4 @ 09
Leaves		Roots		Ergot, powdered	@ 1 50
Buchu	1 75 @ 1 90	Alkanet	@ 40	Flake, White	15 @ 20
Buchu, powdered	@ 2 00	Blood, powdered	30 @ 40	Formaldehyde, lb.	17 @ 25
Sage, Bulk	25 @ 30	Calamus	35 @ 40	Gelatine	1 30 @ 1 50
Sage, 1/4 loose	@ 40	Elecampane, pwd	25 @ 30	Glassware, less 55%	
Sage, powdered	@ 35	Gentian, powd.	20 @ 30	Glassware, full case 60%	
Senna, Alex.	75 @ 80	Ginger, African,		Glauber Salts, bbl.	@ 03 1/2
Senna, Tinn.	30 @ 35	powdered	55 @ 60	Glauber Salts less	04 @ 10
Senna, Tinn. pow.	25 @ 35	Ginger, Jamaica	60 @ 65	Glue, Brown	21 @ 30
Uva Ursi	20 @ 25	powdered	42 @ 50	Glue, Brown Grd	12 1/2 @ 20
Oils		Golden Seal, pow.	5 50 @ 6 00	Glue, White	25 @ 35
Almonds, Bitter,		Ipecac, powd.	@ 3 00	Glue, White Grd.	25 @ 35
true	7 50 @ 7 75	Licorice	40 @ 45	Glycerine	24 @ 32
Almonds, Bitter,		Licorice, powd.	20 @ 30	Hops	65 @ 75
artificial	2 50 @ 2 75	Orris, powdered	30 @ 40	Iodine	6 30 @ 6 50
Almonds, Sweet,		Poke, powdered	30 @ 35	Iodoform	7 60 @ 7 85
true	80 @ 1 20	Rhubarb, powd.	1 00 @ 1 10	Lead Acetate	7 18 @ 25
		Rosinwood, powd.	30 @ 35	Lycopodium	1 00 @ 1 15
		Sarsaparilla, Hond.		Mace	75 @ 80
		ground	1 25 @ 1 40	Mace, powdered	95 @ 1 00
		Sarsaparilla Mexican,		Menthol	12 00 @ 12 25
		ground	@ 65	Morphine	8 70 @ 9 60
		Squills	35 @ 40	Nux Vomica	@ 30
		Squills, powdered	60 @ 70	Nux Vomica, pow.	15 @ 25
		Tumeric, powd.	15 @ 20	Pepper black pow.	32 @ 35
		Valeran, powd.	40 @ 50	Pepper, White	40 @ 45
		Seeds		Pitch, Burgundy	10 @ 15
		Anise	33 @ 35	Quassia	12 @ 15
		Anise, powdered	33 @ 40	Quinine	72 @ 1 33
		Bird, ls	13 @ 15	Rochelle Salts	30 @ 40
		Canary	9 @ 15	Saccharine	@ 30
		Caraway, Po.	.50 @ 36 @ 40	Salt Peter	11 @ 22
		Cardamon	1 60 @ 1 75	Seidlitz Mixture	30 @ 40
		Celery, powd.	.45 @ 35 @ 40	Soap, green	15 @ 30
		Coriander pow.	.35 @ 25 @ 30	Soap mott cast.	22 1/2 @ 25
		Dill	10 @ 20	Soap, white castile	@ 11 50
		Flax	8 1/2 @ 13	case	
		Flax, ground	08 1/2 @ 13	less, per bar	@ 1 25
		Foenugreek pow.	12 @ 20	Soda Ash	04 @ 10
		Hemp	8 @ 15	Soda Bicarbonate	3 1/4 @ 10
		Lobelia, powd.	@ 1 25	Soda, Sal	03 @ 08
		Mustard, yellow	15 @ 25	Spirits Camphor	@ 1 35
		Mustard, black	15 @ 20	Sulphur, roll	3 1/2 @ 10
		Poppy	30 @ 40	Sulphur, Subl.	04 @ 10
		Quince	2 25 @ 2 50	Tamarinds	20 @ 25
		Rape	15 @ 20	Tartar Emetic	70 @ 75
		Sabadilla	20 @ 30	Turpentine, Ven.	50 @ 2 25
		Sunflower	11 1/2 @ 15	Vanilla Ex. pure	1 75 @ 2 25
		Worm, American	30 @ 40	Witch Hazel	1 75 @ 2 00
		Worm Levant	@ 4 50	Zinc Sulphate	04 @ 15

The Season's Greetings 1922---1923

*It is our privilege at this time
to extend to our customers
and friends all over the State
of Michigan our sincerest
wishes for a Very Merry
Christmas and a New Year
of ever increasing Prosperity*

Hazeltine & Perkins Drug Co.

GRAND RAPIDS, MICHIGAN

GROCERY PRICE CURRENT

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

ADVANCED

Cheese
S. C. Oatmeal
Bel-Car-Mo Nut Butter
Smoking Tobacco
Wrapping Paper
Pails-Tin
Wheat

DECLINED

Cream of Wheat
Corn Syrup
Sugar Syrup
Lard in tierces

AMMONIA
Arctic Brand
16 oz., 2 doz. in carton, 1.75
per doz. 3.75
1 X L, 3 doz., 12 oz. 3.75
Parsons, 3 doz. small 6.00
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. 11.20
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. 3.85
Calumet, 5 lb., doz. 12.75
Calumet, 10 lb., doz. 19.00
K. C., 10c doz. 92 1/2
K. C., 15c doz. 1.37 1/2
K. C., 20c doz. 1.80
K. C., 25c doz. 2.20
K. C., 50c doz. 4.40
K. C., 80c doz. 6.85
K. C., 10 lb. doz. 13.50
Queen Flake, 6 oz. 1.25
Queen Flake, 16 oz. 2.25
Queen Flake, 50 lb. keg 13
Queen Flake, 25 lb. keg 14
Royal, 10c. doz. 95
Royal, 6 oz., doz. 2.70
Royal, 12 oz., doz. 5.20
Royal, 5 lb. 31.20
Rumford, 10c. doz. 95
Rumford, 8 oz., doz. 1.85
Rumford, 12 oz., doz. 2.40
Rumford, 5 lb., doz. 12.50
Rumford, 4 oz., doz. 1.35
Rumford, 8 oz., doz. 2.25
Rumford, 16 oz., doz. 4.05
Rumford, 5 lb., 13.00
Rocket, 16 oz., doz. 1.25

BLUING

Jennings Condensed Pearl
C-P-B "Seal Cap"
3 doz. Case (15c) 3.75
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 6.90
Pillsbury's Best Cerl 2.20
Quaker Puffed Rice 5.45
Quaker Puffed Wheat 4.30
Quaker Bifft Biscuit 1.90
Ralston Purina 4.00
Ralston Bran, large 2.70
Ralston Wheat Food 3.90
Shred. Wheat Biscuit 3.85
Vita Wheat, 12s 1.80

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, 25 lb. 9.50
Ex. Fancy Parlor, 25 lb. 10.00
Ex. Pcy. 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

Scrub
Solid Back, 8 in. 1.50
Solid Back, 1 in. 1.75
Pointed Ends 1.25

Stove

No. 1 1.10
No. 2 1.35

Shoe

No. 1 1.25
No. 2 2.00
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 2.25@4.50
Apple Sauce, No. 2 3.35
Apricots, No. 1 1.90@2.60
Apricots, No. 2 2.25
Apricots, No. 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. 10 11.50@12.00
Cherry, 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, Mich 2.60
Peaches, 2 1/2 Cal. 3.00@3.75
Peaches, No. 10, Mich 7.75
Peaches, No. 10, Cal. 10.50
Pineapple, 1, sil. 1.85@2.00
Pineapple, 2, sil. 2.90@3.35
Pineapple, 2 1/2, sil. 3.90@4.25
Pineapple, No. 2, crus. 2.25
Pineapple, 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 oz. 1.35
Clam Ch., No. 3 3.00@3.40
Clams, Steamed, No. 1 1.75
Clams, Minced, No. 1 2.50
Finnan Haddie, 10 oz. 3.50
Clam Bouillon, 7 oz. 2.50
Chicken Haddie, No. 1 2.75
Fish Flakes, small 1.85
Cod Fish Cake, 10 oz. 1.85
Cove Oysters, 5 oz. 1.45
Lobster, No. 1/2, Star 5.10
Lobster, No. 1/2, Star 2.90
Shrimp, No. 1, wet 1.80
Shrimp, No. 1, dry 1.80
Sard's, 1/4 Oil k. 4.25@4.75
Sardines, 1/4 Oil, k less 3.85
Sardines, 1/4 Smoked 7.00
Sardines, 3/4 Mus. 3.85@4.75
Salmon, Warrens, 1/2 lb. 3.90
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 1.00
Tuna, 1/2, Nekoc 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. 1/2, Qua. Sil. 2.10
Beef, No. 1, Qua. sil. 3.15
Beef, No. 1, B'nut sil. 5.70
Beef, No. 1/2, B'nut sil. 3.15
Beefsteak & Onions, 3.15
Chili Con Ca., 1s 1.35@2.10
Deviled Ham, 1/2 2.20
Deviled Ham, 1/2 3.60
Hamburg Steak & Onions, No. 1 3.15
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 2.15
Vienna Saus., No. 1/2 1.35
Veal Loaf, Medium 2.30

Derby Brands In Glass.

Ox Tongue, 2 lb. 18.00
Sliced Ox Tongue, 1/2 4.30
Calf Tongue, No. 1 5.50
Lamb Tongue, Wh. 5.00
Lamb Tongue, sm. sil. 1.80

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 2.05
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, 13 oz. 95
Freemont, 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@3.75
Wax Beans, No. 10 6.90
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 38
Mushrooms, Choice 48
Mushrooms, Sur Extra 65
Peas, No. 2, E.J. 1.25@1.80
Peas, No. 2, Sift. 1.60@2.10
June 1.60@2.10
Peas, No. 2, Ex. Sift. 1.90@2.10
E. J. 1.90@2.10
Peas, Ex. Pine, 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
Sw't Potatoes, No. 2 1/2 2.15
Saurkraut, 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 1.50@2.25
Spinach, No. 10 6.00
Tomatoes, No. 2 1.30@1.60
Tomatoes, No. 3 1.90@2.25
Tomatoes, No. 2 glass 2.85
Tomatoes, No. 10 5.50

CATSUP.

B-nut, Large 2.70
B-nut, Small 1.80
Libby, 14 oz. 2.25
Libby, 8 oz. 1.70
Van Camp, 8 oz. 1.65
Van Camp, 16 oz. 3.15
Lilly Valley, 14 oz. 2.35
Lilly Valley, 1/2 Pint 1.65

CHILI SAUCE.

Snider, 16 oz. 3.25
Snider, 8 oz. 2.25
Lilly Valley, 1/2 Pint 2.25

OYSTER COCKTAIL.

Sniders, 16 oz. 3.50
Sniders, 8 oz. 2.35

CHEESE

Roquefort 55
Kraft Small tins 1.70
Kraft American 2.75
Chili, small tins 1.70
Pimento, small tins 2.50
Roquefort, small tins 2.50
Camenbert, small tins 2.50
Bric 30
Wisconsin Flats 31
Wisconsin Daisy 31
Longhorn 31
Michigan Full Cream 30
New York full cream 32
Sap Sago 35

CHEWING GUM

Adams Black Jack 65
Adams Bloodfruit 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-Spanx Mxd Flavors 65
Wrigley's P-K 65
Zeno 65

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/4s 33
Baker, Premium, 1/4s 35
Baker, Premium, 1/4s 32
Baker, Premium, 1/4s 32
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/4s 36
Runkle, Premium, 1/4s 34
Runkle, Premium, 1/4s 37
Vienna Sweet, 24s 1.75

COCOA.

Baker's 1/4s 40
Baker's 1/4s 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
Hersheys, 1/4s 28
Huyler 36
Lowney, 1/4s 40
Lowney, 1/4s 40
Lowney, 1/4s 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 37
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. 10 1/2

CONDENSED MILK

Eagle, 4 doz. 9.00
Leader, 4 doz. 5.60

MILK COMPOUND

Hebe, Tall, 4 doz. 4.50
Hebe, Baby, 8 doz. 4.40
Carolene, Tall, 4 doz. 4.00
Carolene, 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 5.25
White House, Baby 4.75

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 5.25
White House, Baby 4.75

CIGARS

Lewellyn & Co. Brands
Mi Lola
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
Perfecto, 50s 95.00
Blunta, 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 58.00
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 135.00

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 53.00
Alvas, 1-40, Wood 125.00

Webster Cigar Co.

Plaza, 50s, Wood 95.00
Pantella, 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, Tissue Wrapped 58.00
R. B. Invincible, 50s, Foil Wrapped 70.00

Union Made Brands

El Overture, 50s, foil 75.00
Ology, 50s 58.00

Our Nickel Brands

Tiona, 100 31.00
New Currency, 50s 35.00
New Pantella, 100 37.50
Henry George, 100s 37.50

Cheroots

Old Virginia, 100s 20.00

Stogies

Home Run, 50, Tin 13.50
Dry Sits, 100s 28.50

CIGARETTES.

One Eleven, 15 in pkg 95
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. 95
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. 12.25
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
Melachrino, No. 9, 10, cork or plain 16.00
Melachrino, No. 9, 20, cork or plain 16.00
Melach'o, No. 9, 10, 15, 20, 16.50
Melach'o, No. 9, 20, 16.50
Natural, 10 and 20, 12.90
Markaroff, No. 15, 10, cork 16.00
Pall Mall Rd., 20, pl. 21.00
Benson & Hedges, 10 20.00
Rameses, 10, Plain 17.50
Milo Violet 10, Gold 20.00
Deities, 10 21.00
Cendex, 10 21.00
Phillips Morris, 10 21.00
Brening Own, 10, Pl. 21.00
Ambassador, 10 30.00
Benson & Hedges 55.00
Tuberettes 55.00

John J. Bagley & Co. Brands.

Maple Dip, per plug 56

SMOKING TOBACCO.

American Tobacco Co. Brands.

Banner, L. C., 10c, dz. 99
Banner, L. C., 40c, dz. 4.10
Blue Boar, 25c Foil 2.30
Blue Boar, 30c Vac tin 2.80
Bob White, gran., 10c 99
Bull Durham, 10c, dz. 99
Drum, Gran., 10c, dz. 99
Five Bros., 10c, doz. 99
Giant, L. C., 10c, dz. 99
Giant, L. C., 30c, dz. 2.98
Giant, L. C. Palls, dz 6.84
Garrick, 30c Foil, dz. 2.80
Imperial Cube Cut, 30c 2.80
Lucky Strike, R Cut 1.53
Myrtle Navy Plug Cut 99
Myrtle Navy, 15c Po. 1.44
Navy, G. & A., 10c 99
Nigger Hair, 10c, doz. 99

Liggett & Meyers Brands.	
Briar Pipe, doz.	96
Cuban Star, L. C., 10c	96
Cuban Star, Pails, dz.	6 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., 25c.	2 56
Growler, L. C., 50c.	5 00
La Turka, Plug C., 15c	1 44
Noon Hour L. C., 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, 65c Pails	6 50
Sweet Tip Top, 10c, dz	96
Velvet, Cut Plug, 10c	96
Velvet, Cut Plug, 15c	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, 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 36

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, doz.	96
Peninsular, 10c, doz.	96
Peninsular, 8 oz. dz.	3 00
Real Cut Plug, 10c, dz	96
Union Workman Scrap,	10c, doz.
Way Up, 10c, doz.	96
Way Up, 8 oz., doz.	3 25
Way Up, 16 oz., doz.	7 10
Way Up, 16 oz. pails	7 40
Yankee Girl Scrap, 10c	96

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

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

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

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

R. J. Reynolds Tobacco Co. Brands.	
George Washington,	10c, doz.
Old Rover, 10c, doz.	96
Our Advertiser, 10c,	96
Prince Albert, 10c, dz.	96
Prince Albert, 17c, dz.	1 53
Prince Albert, 8 oz.	96
Princes, without pipes	6 72
Prince Albert, 8 oz.	96
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

Falk Tobacco Co., Brands.	
American Mixture, 35c	3 30
Arcadia Mixture, 25c	2 40
Champagne Sparklets,	30c, doz.
Champagne Sparklets,	90c, doz.
Personal Mixture	6 60
Perique, 25c, per doz.	2 25
Serene Mixture, 16c dz	1 60
Serene Mixture, 8 oz.	7 60
Serene Mixture, 16 oz	14 70
Tareyton London, Mix-	ture, 50c, doz.
Vintage Blend, 25c dz.	2 30
Vintage Blend, 8 tins	7 70
Vintage Blend, \$1.00	tins, doz.

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

Superba Tobacco Co. Brands.	
Sammy Boy Scrap, dz	96
Cigar Clippings	
Havana Blossom, 10c	96
Havana Blossom, 40c	3 85
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
Edgeworth Ready Rub-	bed, 8 oz. tins, doz.
Edgeworth Ready Rub-	bed, 16 oz. tins, dz.
Edgeworth Sliced Plug,	17c tins, doz.
Edgeworth Sliced Plug,	16c tins, doz.

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

Snuff.	
Copenhagen, 10c, roll	64
Seal Blandening, 10c	64
Seal Goteborg, 10c, roll	64
Seal SWE, 10c, roll	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.	18
French Creams	18
Cameo	18
Grocers	11

Fancy Chocolates	
5 lb. Boxes	
Bittersweets, Ass'ted	1 75
Choc Marshmallow Dp	1 60
Milk Chocolate A A	1 95
Nibble Sticks	2 00
Primrose Choc.	1 25
No. 12 Choc.	1 60
Chocolate Nut Rolls	1 90

Gum Drops	
Anise	17
Orange Gums	17
Challenge Gums	14
Favorite	20
Superior	19

Lozenges.	
A. A. Pep. Lozenges	16
A. A. Pink Lozenges	16
A. A. Choc. Lozenges	17
Motto Hearts	19
Malted Milk Lozenges	21

Hard Goods.	
Lemon Drops	18
O. F. Hound 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.
4 oz. pkg., 48s, case	3 75

Specialties.	
Arcadian Bon Bons	19
Walnut Fudge	23
Pineapple Fudge	21
Italian Bon Bons	25
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-	ly 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 1/2
6s 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

DRIED FRUITS	
Apples	
Evap'd Choice, blk.	15
Appriots	
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

Peel	
Lemon, American	26
Orange, American	28

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	
Beans	
Med. Hand Picked	07 1/2
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

Macaroni	
Domestic, 20 lb. box	07 1/2
Domestic, broken bbls.	06 1/2
Armours, 2 doz.	1 60
Quaker, 2 doz.	1 80
Quaker, 2 doz.	1 85

Pearl Barley	
Chester	4 75

Peas	
Scotch, lb.	08 1/2
Split, lb.	07 1/2

Sago	
East India	07 1/2

Tapioca	
Pearl, 00 lb. sacks	07 1/2
Minute, 8 oz., 3 doz.	4 05
Dromedary Instant	3 50

FISHING TACKLE	
Cotton Lines	
No. 2, 15 feet	1 15
No. 4, 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 55
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 1-10, per 1,000	1 20
Size 2-10, per 1,000	1 45
Size 3-10, per 1,000	1 65
Size 4-10, per 1,000	2 10
Size 5-10, per 1,000	2 45

Sinkers	
No. 1, per gross	45
No. 2, per gross	90
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	
Turpeneless	
Pure Lemon	

Per Doz.	
7 Dram	1 35
1 1/2 Ounce	1 75
2 Ounce	2 75
2 1/2 Ounce	3 00
3 Ounce	3 25
4 Ounce	5 00
8 Ounce	8 50
1 Dram, Assorted	1 35
1 1/2 Ounce, Assorted	1 75

FLOUR AND FEED	
Valley City Milling Co.	
Lily White, 1/2 Paper	sack
Harvest Queen, 2 1/2	Light Leaf Spring
Wheat, 2 1/2	Roller Champion 2 1/2
Snow Flake, 2 1/2	Graham 25 lb. per cwt
Golden Granulated Meal,	25 lbs., per cwt., N
Rowena Pancake Com-	pound, 5 lb. sack
Buckwheat Compound,	5 lb. sack
Watson Higgins Milling	Co.
New Perfection, 1/2 s	8 00
Red Arrow, 1/2 s	8 20

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

Meal	
Gr. Grain M. Co.	
Bolton	2 55
Golden Granulated	2 70

Wheat	
No. 1 Red	1 24
No. 1 White	1 22

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 Fd	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

GELATINE	
Jello-O, 3 doz.	3 45
Knox's Sparkling, doz.	2 25
Knox's Acidu, doz.	2 25
Minute, 3 doz.	4 05
Plymouth, White	1 55

GRANULATED LYE.	
Wanders.	
Single cases	5 15
2 1/2 cases	5 04
5 1/2 cases	4 95
10 cases	4 87
1/2 cases, 24 to case	2 60

CHLORINATED LIME.	
Single cases, case	4 60
2 1/2 cases, case	4 48
5 1/2 cases, case	4 40
10 cases, case	4 32
1/2 case, 25 cans to	case, case

HAND CLEANER.	
10c size, 4 doz.	3 60
15c size, 3 doz.	3 75
25c size, 2 doz.	4 00
1 case free with 10 cases;	1/2 case free with 5 1/2 cases.

HORSE RADISH	
Per doz., 7 oz.	1 25

JELLY AND PRESERVES	
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SALT	
Colonial 24, 2 lb.	90
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bgs	90
Farmer Spec., 70 lb.	90
Packers Meat, 56 lb.	56
Packers for ice cream	
100 lb., each	95
Blocks, 50 lb.	47
Butter Salt, 280 lb. bbl.	4 50
Baker Salt, 280 lb. bbl.	4 25
100, 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

SHOE BLACKENING.

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

STOVE POLISH.

Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 35
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 85
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00

SOAP.

Am. Family, 100 box	5 75
Export, 120 box	4 80
Flake White, 100 box	5 00
Fels Naptha, 100 box	5 60
Grdma 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
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.

KITCHEN KLENZER	
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80 can cases, \$4.80 per case

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 90
Grandma, 24 Large	3 80
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25

Jinx, 3 doz.	4 50
La France Laun, 4 dz.	3 60
Luster Box, 54	3 75
Miracle C., 12 oz., 1 dz	2 25
Old Dutch Clean, 4 dz	4 00
Queen Ann, 60 oz.	2 40
Rinsol, 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
Sanl Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 70
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

SPICES.

Whole Spices.	
Allspice, Jamaica	@13
Cloves, Zanzibar	@45
Cassia, Canton	@16
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochln	@20
Mace, Penang	@70
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@35
Nutmegs, 105-110	@35
Pepper, Black	@15

Pure Ground In Bulk

Allspice, Jamaica	@16
Cloves, Zanzibar	@50
Cassia, Canton	@22
Ginger, African	@22
Mustard	@75
Mace, Penang	@32
Nutmegs	@18
Pepper, Black	@32
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
Ponelly, 3 1/2 oz.	3 25
Kitchen Bouquet	3 25
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2 1/2 oz.	90

STARCH

Corn	
Kingsford, 40 lbs.	11 1/4
Powdered, bags	03
Argo, 48 1 lb. pkgs.	3 75
Cream, 48-1	4 80
Quaker, 40 1	6
Gloss	
Argo, 48 1 lb. pkgs.	3 75
Argo, 12 3 lb. pkgs.	2 74
Argo, 8 5 lb. pkgs.	3 10
Silver Gloss, 48 ls	11 1/4
Elastic, 64 pkgs.	5 35
Tiger, 48-1	2 85
Tiger, 50 lbs.	04 1/4

SYRUPS

Corn	
Blue Karo, No. 1 1/2,	
2 doz.	1 94
Blue Karo, No. 5, 1 dz.	2 70
Blue Karo, No. 10,	
1/2 doz.	2 50
Red Karo, No. 1 1/2, 2	
doz.	2 24
Red Karo, No. 5, 1 dz.	3 10
Red Karo, No. 10, 1/2	
doz.	2 90

Maple Flavor.	
Orange, No. 1/2, 2 doz.	2 75
Orange, No. 5, 1 doz.	3 90

Maple.	
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 60
Sugar Bird, 2 1/2 lb.	9 00
2 doz.	
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 00
24, 2 1/2 lb. cans	12 00
24, 1 1/4 lb. cans	6 75
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
48, 1 1/4 lb. cans	12 00
5 gal. jacket cans, ea.	6 90
36, 8 oz. bottles	5 00
24, pint bottles	6 25
24, 18 oz.	6 50
12, quart bottle	5 50

Ko-Ka-Ma.	
6, 10 lb. cans	5 40
12, 5 lb. cans	5 90
24, 2 1/2 lb. cans	6 65
5 gal. jacket cans, ea.	4 25
24, pint bottles	4 50
24, 18 oz. bottles	4 75

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	6 75
A-1 small	3 25
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	38
Fancy	38@40

Ceylon

Pekoe, medium	32
Melrose, fancy	56
English Breakfast	
Congou, Medium	23
Congou, Choice	35@38
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	22
White Wine, 40 grain	17
White Wine, 80 grain	22
Oakland Vinegar & Pickle	
Co.'s Brands.	
Oakland Apple Cider	25
Blue Ribbon Corn	20
Oakland White Pickling	24
No charge for packages.	

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.	80

WOODENWARE

Baskets	
Bushels, narrow band,	
wire handles	1.90
Bushels, narrow band,	
wood handles	2 00
Bushels, wide band	2 10
Marked, drop handle	75
Market, single handle	90
Market, extra	1 25
Splint, large	8 50
Splint, medium	7 50
Splint, small	7 00

Churns.

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

Egg Cases.

No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays	4 50
No. 2, Star Egg 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 35
12 oz. Cot. Mop Heads	2 25
16 oz. Cot. Mop Heads	3 50

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 80
12 qt. Tin Dairy	5 40

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	6 00
Brass, Single	7 00
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

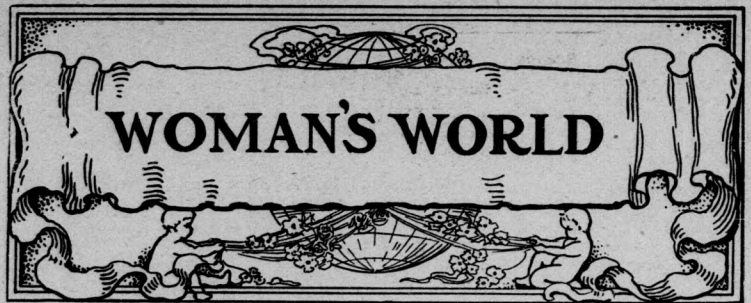
Fibre, Manila, white	05 1/4
No. 1 Fibre	07 1/4
Butchers Manila	06 1/4
Kraft	09

YEAST CAKE

Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1 1/2 doz.	1 35
Yeast Foam, 3 doz.	2 70
Yeast Foam, 1 1/2 doz.	1 35

YEAST-COMPRESSED

Fleischman, per doz.	28
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Acting the Part Really Helps You.
Written for the Tradesman.

It is so hard to be cheerful when you don't feel cheerful! That sounds like a paradox, but it is really only stating one of the biggest problems in home life. Somehow, in the very midst of the people that we love the most and for whom all the work that we do in the world is done, we show our worst sides. When we go out into "company," away from home, we try to hide our feelings; to look cheerful and happy and good natured, even if we do not feel that way at all. And it does seem as if just trying to look and act cheerful tended to make us so.

I could argue that it is at home, among the folks that we love the most, we ought to make the pretences of this kind that we make when we are with strangers; that at home we ought to try to act our best and look our best.

But I am going to speak of another side of the same thing—of making the "pretences" for our own benefit and because I believe that acting cheerful tends to make us be cheerful.

In one of his famous "Talks to Students" William James tells of an old Scotch alienist who said to an American audience:

"You Americans wear too much expression in your faces. You are living like an army with all its reserves in action. You take too intensely the trivial moments of life."

Mr. James goes on to point out that the sensations that pour into one's inner self from the overtense, excited body have a profound effect upon the spiritual life; that a contracted and panting physical state tends to produce a contracted and panting state of mind.

"How can the future and its worries gain admission to your mind," he says, "if your brow be unruffled, your respiration calm and complete, and all your muscles relaxed?"

I know by long experience that it is really possible to affect your state of mind by physical action. When you lift the corners of your mouth into a smile it really does relax a depressed or angry mind—besides helping the people who are about you.

I happen to know two persons who were crushed almost beyond endurance by the death of their own child. Their friends have been impressed by the fact that they have not allowed their bereavement to poison their lives or destroy their interest in their work. Not long ago I asked the mother how she could manage to go on so cheerily.

"Let me tell you how we have managed," she said. "In the first place, we are of those who believe that as a matter of fact as real as any other fact in the world there is no such

thing as death. We believe that our son is as near to us as ever, doing some great work for which he was fitted by his life on earth. We believe that grief is a cloud between us, and that when we are unhappy it saddens him and lessens his joy and his efficiency in that work. So we know that it is not enough for us to pretend to be happy; we must be happy.

"But even if we did not have that belief, that conviction; even if we did not try to go cheerily on for his sake, we know that we must do so for our own. For we have learned that keeping a cheerful manner really tends to make us cheerful. The moment we allow sorrow or depression to show in our faces and in our conduct it lowers our vitality and increases the feeling of sorrow."

Knowing as I do so many women who carry with a

am assuming that some among those who may read what I say now may not fully realize the truth of this. To such I would like to say, "Try it!" When the things are all going wrong: when everybody around you seems cross and unsympathetic, try the experiment of lifting the corners of your mouth, relaxing the tense muscles all over you, drawing some deep, easy breaths to the bottom of your lungs. See if it does not make the whole world seem brighter and the heavy burdens easier to carry.

You will notice, too, that your own "easing-up" will affect those who are about you. Such a smile is curiously infectious; it spreads out like a ripple in water and goes on and on to the far shores that you cannot see, like the vibrations going in all directions from a great bell.

If you act cheerful, it will surely help you to be cheerful.

Prudence Bradish.
(Copyrighted, 1922.)

Proper Function of Chambers of Commerce.

Battle Creek, Dec. 19—I am, perhaps, largely responsible for the conservative attitude of our industrial committee, because our people are acting on the advice I give them on the question of new industries. I append hereto a synopsis of what I said, thinking that you might consider it worth while to pass this experience on to the chambers of commerce in the many towns reached by the Tradesman.

Every producing and consuming individual is an economic asset to the community. It is, therefore, the duty of every commercial organization wisely to use energy and brains to interest new citizens.

The actuaries tell us that the average social capitalized value of an individual is \$5,500 in this country, \$4,750 in England and \$3,400 in France. The capitalized value of every man, woman and child in Battle Creek, based on a productive capacity is \$5,500. Every citizen is worth an average of \$1,575 per year in cash earnings to our city. Some spend more, some less, but this average is fairly accurate.

It follows, therefore, that your chamber seeks new industries, or encourages the development of those already here in order to increase the population—the individual production and wealth. New factory buildings are only homes to house the individuals who produce the commercial and industrial life. Buildings and machinery do not produce, but men and women do. New industries are sought, therefore, in order to bring more people.

The question is continually arising, how far shall your chamber of commerce go in an effort to get the coveted new industry and secure the benefits it may bring to the community. What part, if any, shall the chamber take in industrial financing?

I hold that the function of the present day chamber of commerce, and more especially of the Secretary, is as much to protect his town from the false as it is to encourage the genuine.

A few years ago the giving of bonuses was advocated and practiced quite largely. The expensive experiment appeared in the form of cash, free land, tax exemption, etc. Factory chasers, competing and spurred on by alleged civic pride, eliminated the more conservative commercial organizations and, of course, the bonus hunter went where the bribe was the largest. The result was that hundreds of factories were built in places which were unsuitable and failed, bringing loss and vexation to all concerned.

Letters of endorsement are another source of trouble, because of the fact

that a letter should be as good as a bond or guarantee, and it is seldom possible for a commercial organization to make a critical and intelligent investigation of an industrial or commercial concern.

Stock selling is a dangerous thing to engage in. Many have undertaken stock selling campaigns with apparent success, but there are many who regret such activities and are waiting for Father Time to blot their follies from memory.

Experience shows that no chamber of commerce is justified in acting as a stock promoter, if there is any other agency in the community for this purpose.

Financing buildings and sites has been done successfully by some organizations, but this form of assistance requires to be carefully handled.

A chamber can render service to a prospective new industry by helping in the selection of a suitable site, convenient trackage, keeping the price reasonable, having sites and buildings fairly appraised, bringing local capital and legitimate new enterprises together without assuming any responsibility for the financing, advocating adequate facilities for new industries, such as transportation, trackage, good streets, ample water supply, electric power, fuel, etc., and doing everything possible to make the life of the workers worth while, housing, parks, playgrounds, good schools and churches, recreation and anything that promotes contentment and makes life worth living for the citizens generally. It is becoming more and more apparent that good citizenship is necessary to good business. The cities which are well governed, healthful and generally attractive, will secure and hold the business; everything else being equal. Not long ago we got an enquiry from a large concern, which laid particular stress on what facilities we had for making workmen contented.

We hold that if we are able to get one successful new industry a year, we are doing well. We are pleased to report that we have secured two during the past year—the Veteran's Bureau Hospital and the Opalume Sign System, Inc., from Lima, Ohio, at a cost of \$1,300 for moving expenses. The case of the Sign Co. is an instance showing the advantage of having a reserve fund. If we had not been able to say promptly that we had money on hand to pay the moving bill, the opportunity to close the deal would have passed. This concern is busy turning out signs at 79 South Division street. It is now employing thirty hands, and expects to have fifty men at work before long.

You handled the apple and potato show just right in your editorial of Dec. 13. I hope the parsimonious farmers who were in charge of the show, will read your editorial and heed the lesson. John I. Gibson,

Sec'y Battle Creek Chamber of Commerce.

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.

Want to hear from party owning good merchandise business or other business for sale. State cash price and particulars. John J. Black, 130 St., Chippewa Falls, Wisconsin. 957

A Good Drug Business For Sale—Owing to death of owner, I have a good drug store to offer at attractive price. Growing section Florida. Address No. 989, care Michigan Tradesman. 989.

For Sale—General stock, or stock and brick store building, in prosperous town of 1,400, center good farming community. Will invoice about \$4,000. Business on cash basis. Dwelling house included in purchase if desired. Address No. 990, care Michigan Tradesman. 990.

Wanted, Position—By experienced man, in either groceries or hardware. Capable of managing either. Best references. Address No. 991, care Tradesman. 991.

For Sale—One Butterkist pop corn and peanut roaster, Holcomb & Hoke make. Latest type, nearly new, used three weeks. For price and particulars, write or phone W. M. Ackerman, 549 Pine Ave., N. W., Grand Rapids, Mich. Citiz. 4294. 992.

CAFE—SUPER BARGAIN: ANNUAL BUSINESS \$40,000; ONLY CAFE IN BEST TOWN IN CENTRAL MICHIGAN. NEW EQUIPMENT. \$4,000 BUYS ALL. W. J. Cooper, Mt. Pleasant, Mich. 993.

COMMISSION SALESMEN—Calling on department stores and large retailers having house furnishing departments, to sell our line of upholstered and fibre chair seats. We have an excellent line for which there is a constant demand. Good commission. United Chair Seat & Novelty Co., 470 Gates Ave., Brooklyn, N. Y. 994.

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.

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.

Pay spot cash for clothing and furnishing 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—Cash registers and store fixtures. Agency for Standard computing scales. Dickry Dick, Muskegon, Mich. 643.

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—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. 953.

DICKRY DICK THE SCALE EXPERT. MUSKEGON, MICH. 939.

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.

Wm. D. Batt FURS Hides Wool and Tallow

Agents for the
Grand Rapids By-Products Co.'s
Fertilizers and Poultry Foods.

28-30 Louis St.
Grand Rapids, Michigan

GRAND RAPIDS SAFE CO.

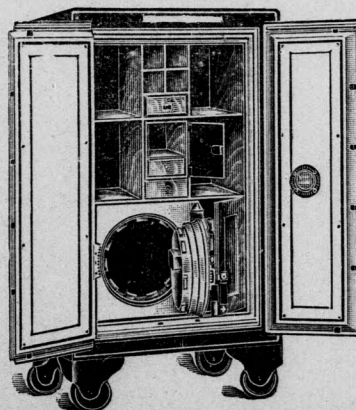
Dealer in

Fire and Burglar Proof Safes

Vault Doors and Time Locks

Largest Stock in the State.

Grand Rapids Safe Co.
Grand Rapids, Mich.



Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 11.—On this day the final meeting of creditors was called in the matter of Charles Gabriel, Bankrupt No. 2181. The trustee has filed his final report and account and all of the property of the bankrupt has been set off to him as exempt or sold. The meeting will be held at the office of the referee Dec. 22. The trustee's final report and account will then be passed upon and administration expenses paid so far as the funds will warrant. There will be no dividends for creditors.

In the matter of Clare McNaughton, Bankrupt No. 2029, the trustee has filed his final report and account and the final meeting has been called for Dec. 22. The trustee's final report will then be passed upon and administration expenses and a first and final dividend paid to creditors.

Dec. 12. On this day were received the adjudication and order of reference in the matter of Republic Sales & Service Co., Bankrupt No. 2190. The bankruptcy is involuntary, therefore schedules have been ordered, and upon arrival of the same the first meeting will be called and note of the same, as well as a list of the creditors, made here. The bankrupt is a sales and service organization dealing in the trucks which name it bears.

On this day also the final meeting of creditors in the matter of Louis H. Dolan was called. The trustee has filed his final report and account and the final meeting will be held at the office of the referee on Dec. 23. The trustee's report will be passed upon and the administration expenses paid as far as the funds on hand will permit. There will be no dividends for creditors.

Dec. 13. On this day was received an offer in the sum of \$4,000 from the Grand Rapids Store Fixture Co., of Grand Rapids, for the stock and fixtures of the bankrupt A. J. Morton, Bankrupt No. 2145. The stock and fixtures inventory \$11,741.82. A special meeting for consideration of this offer and for the receipt of any other or further offers has been called for Dec. 28. All interested in this sale should be present at the time mentioned. The sale will be held in the office of the referee, Grand Rapids, and an inventory and appraisal of the property is on file at such office. The stock and fixtures are located at Marion.

Dec. 14. On this day were received the schedules in the matter of Noel-Messner-Peters, Bankrupt No. 2191. The schedules list assets in the sum of \$4,788.56 and liabilities in the sum of \$6,935.38. A list of the creditors of the said bankrupt is as follows:

State of Michigan	\$ 23.00
State of Michigan	12.90
City of Grand Rapids	amt. unknown
Ernest Gates, Grand Rapids	145.00
Gladys Munn, Grand Rapids	34.00
Ralph Horn, Grand Rapids	50.00
Commercial Finance Corporation, Grand Rapids	1,800.00
Acme Welding Co., Grand Rapids	.75
A. C. Ignition Co., Detroit	10.71
American Can Co., Grand Rapids	100.00
Atoz Radiator Shop, Grand Rapids	3.50
Saylors Sanitary Supply Co., Chicago	14.30
Bixby Office Supply Co., Grand Rapids	7.59
Bohman & Harrison, Grand Rapids	5.00
Brown Graft Co., Grand Rapids	14.40
Call Printery, Greenville	4.90
Central Vulc. Co., Grand Rapids	130.40
City Pattern Works, Grand Rapids	10.97
Chicago Auto Trade Association, Chicago	12.00
Colonial Oil Co., Grand Rapids	33.07
H. S. Crosby Co., Grand Rapids	114.41
Derby Steam Laundry Co., Chicago	43.00
Detroit Slip Cover Co., Detroit	84.35
Dilley, Souter & Dilley, Grand Rapids	64.37
Wm. P. Dreyer, Grand Rapids	12.50
G. A. Duncan, Detroit	6.92
A. W. Ehrman & Co., Grand Rapids	504.53
Exide Battery Co., Grand Rapids	16.74
Art Glass Co., Grand Rapids	36.30
Forge Iron Co., Grand Rapids	42.95
Herald, Grand Rapids	264.53
News, Grand Rapids	25.83
Press, Grand Rapids	115.00
Great Western Oil Co., Grand Rapids	23.55
C. M. Hall Lamp Co., Detroit	75.60
Hayes-Ionia Co., Grand Rapids	1.00
Heth Auto Electric Co., Grand Rapids	167.98
Huban & Frozer, Grand Rapids	20.20
J. J. Johnson, Grand Rapids	7.74
Lacey Co., Grand Rapids	84.23
Jos. Niehous Co., Cincinnati	56.99
John Noel, Grand Rapids	13.27
Perfection Windshield Co., Indianapolis	60.95
Postal Tel. Co., Grand Rapids	4.29
Pass. Car Dealers Association, Grand Rapids	50.00
Selecta Syndicate, Long Island City, N. Y.	360.01
Phil. Simon, Grand Rapids	9.00
Geo. S. Smith, Grand Rapids	6.30
C. & G. Spring Co., Kalamazoo	58.61
Spaulding & Co., Chicago	75.25
Standard Textile Co., Cleveland	25.30
Standard Oil Co., Grand Rapids	4.60
U. S. Tire Co., Detroit	217.14
Vigil Pub. Co., Grand Rapids	43.64
Warren Refining & Chemical Co., Cleveland	130.20
Wolverine Storage Battery Co., Grand Rapids	18.32
Vacuum Oil Co., Chicago	80.26
Ver Wys & Co., Grand Rapids	49.23
Viscosity Oil Co., Chicago	57.67
Rossville Co., Lawrenceburgh, Ind.	21.52

Henry Smith, Grand Rapids	10.00
Boyer Bros., Grand Rapids	7.60
Western Union Tel. Co., Grand Rapids	2.43
Camera Shop, Grand Rapids	2.50
Postal Tel. Co., Grand Rapids	3.39
New Era Spring & Spec. Co., Grand Rapids	.25
Enterprise Adv. Agency Co., Grand Rapids	35.00
Weatherly Co., Grand Rapids	5.50
Guaranty Bond & Mtg. Co., Grand Rapids	1.65
Edwin T. De Vries, Grand Rapids	1,400.00

Dec. 15. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Harlie F. Hunter, Bankrupt No. 2197. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the village of Saranac and is a farmer. The schedules of the bankrupt list assets in the sum of \$1,300, of which the sum of \$600 is claimed as exempt to the bankrupt, and liabilities in the sum of \$2,349.95. From the fact that all of the assets are either claimed as exempt or are encumbered, the court has written for funds for the conduct of the first meeting, upon the arrival of which the meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Township of Boston, Ionia county	\$ 20.00
Buffalo Pitts Threshing Machine Co., Buffalo, N. Y.	300.00
Farmers & Merchants Bank, Saranac	1,700.00
Amos E. Otis, Saranac	150.00
H. J. Houserman, Saranac	74.00
John Adgate, Saranac	90.00
Victor Oil Co., Cleveland	15.95

Dec. 15. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of William H. Burrows, Bankrupt No. 2198. The matter has been referred to Benn M. Corwin, referee in bankruptcy, who has also been appointed receiver. The bankrupt is a resident of the township of Woodland, Leelanau county, and is a grocer and hardware merchant. The schedules of the bankrupt list assets in the sum of \$3,800, of which \$450 is claimed as exempt to the bankrupt, and liabilities in the sum of \$3,496.69. The date of first meeting has not been set, and when the same is done, note of the same will be made here. A list of the creditors of the bankrupt is as follows:

Dr. J. T. Slipecta, Suttons Bay	\$450.00
Wayne Oil Tank & Pump Co., Port Wayne	280.00
Alfred & Marie Griellick, Traverse City	1,950.00
M. G. Mason Seed Co., Manitowoc	5.73
Auto Knitting Hosiery Co., Buffalo	18.00
John Wendhardt, Traverse City	30.00
Grand Traverse Auto Co., Traverse City	15.57
Bain & Miller, Traverse City	1.50
Record-Eagle, Traverse City	14.21
Steindler Paper Co., Traverse City	49.65
Worden Grocer Co., Grand Rapids	50.24
Voigt Milling Co., Grand Rapids	16.40
V. C. Milling Co., Grand Rapids	17.00
J. F. Eesby Milling Co., Plainwell	5.00
Judson Grocer Co., Grand Rapids	121.46
Caruwell Co., Traverse City	62.42
Standard Oil Co., Grand Rapids	8.48
Hekman Biscuit Co., Grand Rapids	13.02
Goosberg & Reuter, Detroit	18.15
Hannah & Lay Merc. Co., Traverse City	33.93
Fisk Tire Co., Grand Rapids	31.20
P. & G. Soap Co., Detroit	8.40
Badger Candy Co., Milwaukee	35.85
Ritcher Mfg. Co., New York	33.39
Sam Iles, Traverse City	7.50
Crane Medicine Co., Chicago	45.60
Straub Candy Co., Traverse City	11.65
Messenger Pub. Co., Chicago	22.40
Chas. Sieberman & Sons, Des Moines	24.40
Renfro Bros. Co., Chicago	42.30
Aspin Button Co., San Francisco	1.75
Citizens Tel. Co., Traverse City	8.32
Standard Oil Co., Grand Rapids	19.80
Boardman River Light & Power Co., Traverse City	10.50

In the matter of John Tyler, Bankrupt No. 2195, 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. 26.

Road Reasons.

The automobile is doing wonderful things for the improvement of roads in this country; particularly the main roads.

But did you ever think to enquire why do the main roads pursue the routes they do? Why were those particular routes adopted, often twisting and turning as they pass over hills and valleys?

The answer is that they follow ancient Indian trails, which in their twists and turns pursued the lines of least resistance. Those lines remain unaltered to-day, and so the main routes do not change and never will change.

Both Wheat and Flour Heading Higher.

Written for the Tradesman.

Since Aug. 1, 1922, there has been a gradual advance in all grains.

Of course, every advance has had its reaction, but each cycle of the market action has shown a net gain upward and December wheat has advanced from \$1.08½@1.08¾ on Aug. 1 to \$1.27½ at yesterday's close, the 19th, a net gain of over 19c a bushel.

According to all reports from students of economics, price trends and business curves predict a continuance of this upward movement, referring to higher prices and increased volume of business, until late in the spring. If they are correct in their assumption, we will have, of course, somewhat higher prices than those prevailing at the present time.

European buying continues to be a bullish feature and the advance in Sterling to new high levels, of course, has been a factor in the situation.

Snow's statement on European requirements of grain is regarded as unusually bullish, and it really appears advisable to buy both wheat and flour in good volume on all breaks.

We have anticipated the usual seasonal weakness in grains, wheat included, in other words, looked for a reaction in the price of wheat during the holiday season—say from the middle of December to the middle of January—but it has not materialized thus far, although mills as a general proposition have not followed wheat all the way up, anticipating somewhat of a reaction, which, as stated above, thus far has not developed. Of course, some slight reaction may come after the first of the year, but the way everything looks at the present time—general business conditions, stocks of flour in dealer's hands, the rather heavy European requirements and the tendency of the farmer to hold the remainder of his wheat for higher prices—it is possible there will be very little setback in the price of wheat.

After the middle of January a more lively demand for flour is anticipated again and this, of course, will tend to strengthen the markets.

All in all, wheat and flour evidently are both excellent property, and it appears wise to purchase in good volume on all setbacks.

Lloyd E. Smith.

Open Winter Prophets Suddenly Discredited.

Boyne City, Dec. 19.—After a long Indian summer, during which our wiseacres were talking about an open winter, winter has descended upon us with a vengeance. One night we kicked the clothes all off and had the windows open and the next we made a raid on the extra bedding and they never have been put back yet. The thermometer has been flirting around zero and all the wind in Canada has been going South. The lake is frozen over almost a month ahead of its regular schedule. There is not much snow—just enough to make good sleighing—without spoiling the roads for automobiles.

The city will this year have a community Christmas tree. Between the Chamber of Commerce, the Santa Claus Club and the churches, we have started the necessary activities and the tree will be set up next Saturday. We

will also have a skating pond. We have always had the pond, a beautiful little lake about 2 acres in extent and this year the city dads and the school board will try to keep it cleared of snow, so that our children will have a place to exercise their talents. Our people can coast, toboggan and ski from December to April, but the skating is limited to carefully tended rinks. We have all kinds of ice, but it is usually covered with a thick blanket of snow. Maxy.

Wanamaker's Advertising Leadership.

Detroit, Dec. 19.—The one thing to which all retail merchants throughout the country are indebted to Mr. Wanamaker is the fact that he found and used a man that advertising men of to-day call the father of modern advertising.

John E. Powers, an American gentleman and a graduate of Wesleyan University, had been doing some significant work in England which attracted Mr. Wanamaker's attention, and he had the courage to secure Mr. Powers' services. I think I use the word "courage" advisedly, for homely common-sense talk which Mr. Powers inaugurated for Mr. Wanamaker in single column advertisements in the Philadelphia papers, set paragraphically in pica old style, was certainly a revolution of the formal card style of advertising which was then in vogue.

It was not long before the Wanamaker advertising became the cynosure of all merchants' eyes, and the method of direct discourse as between merchant and customer rapidly spread as a direct effect of Mr. Wanamaker's courage and common sense. Much of that which was written in frank imitation of the Wanamaker style was crude indeed, but John E. Powers was a master of English and a man of great simplicity and directness. To John Wanamaker, therefore, must be accorded the credit of establishing the genius of modern advertising.

J. A. Richards.

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	@35
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

Her Mental Salve.

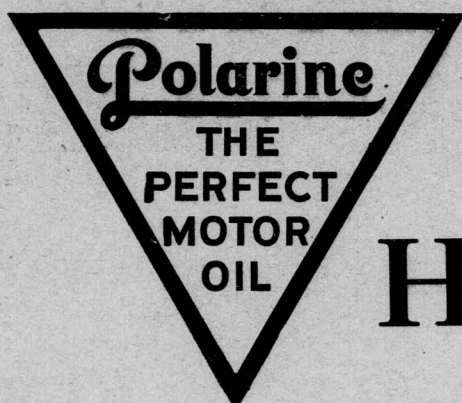
Mrs. DeWelle says—

Says what?

That after her husband has got mad and called her a "big, fat slob," she just can't wait until she gets down to the corset department of Smoothby's big store and hears the saleswomen call her "a woman of full figure."

Bay City—The Michigan Pipe Co., water pipe and casings, has merged its business into a stock company under the same style, with an authorized capital stock of \$250,000, all of which has been subscribed and paid in in property.

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.

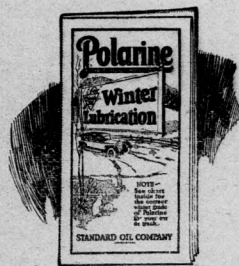
Heavy oil congeals in cold weather and does not flow easily through the lubricating system. Unless the correct winter grade of oil is used, some parts of your engine may operate without oil until the heat from the engine causes it to flow readily. Scored cylinders, burned bearings and a host of other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



STANDARD OIL COMPANY

(INDIANA)

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