

SUCCESS

It isn't the cut of the clothes that you wear,
Nor the stuff out of which they are made,
Though chosen with taste and fastidious care,
And it isn't the price that you paid:
It isn't the size of your pile in the bank,
Nor the number of acres you own,
It isn't the question of prestige or rank,
Nor the sinew, or muscle and bone:
It isn't the servants that come at your call,
It isn't the things you possess,
Whether many, or little—or nothing at all—
It's service that measures success.

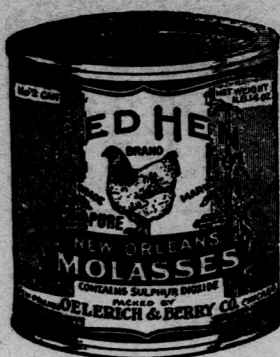
It isn't a question of name, or of length
Of an ancestral pedigree,
Nor a question of mental vigor and strength,
Nor a question of social degree:
It isn't a question of city or town,
Nor a question of doctrine or creed,
It isn't a question of fame or renown,
Nor a question of valorous deed:
But he who makes somebody happy each day,
And he who gives heed to distress,
Will find satisfaction the richest of pay,
That's the service that measures success.

J. Haigh Baxter.

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

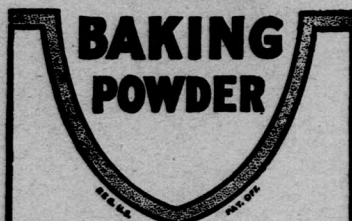
Distributed by
ALL MICHIGAN JOBBERS

Packed by
OELERICH & BERRY CO. CHICAGO, ILL.

SOLD EVERYWHERE

RYZON

REG. U.S. PAT. OFF.



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

You use less

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

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

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

Know Your Customers

The successful grocer studies his customers. He anticipates their needs—knows their likes and dislikes. He makes friends.

Make friends of your customers by suggesting FLEISCHMANN'S YEAST to them. Tell them of its benefits—how it performs the essential work of elimination of poisonous waste and builds up the living cells.

These suggestions show a disposition to help—they build friendship for you, and increased sales are certain to result.

The Fleischmann Company



Make New Sales—By Suggesting New Ideas To Your Customers

FRANKLIN OLD-FASHIONED BROWN SUGAR in one-pound cartons makes the best cookies, sugar bread and pumpkin pie.

Tell this to your customers and many of them will buy—not only the sugar, but flour, butter, flavoring, baking powder and eggs.

Cinnamon & Sugar, like baking powder, isn't much use alone, but tell your customers how delicious it makes waffles, hot cakes, fruits and cereals, and many of them will buy—not only FRANKLIN CINNAMON & SUGAR, but the things needed to make waffles, hot cakes, the fruit and the cereals. Other Franklin products which are good sellers

FRANKLIN TEA SUGAR
FRANKLIN SUGAR HONEY
FRANKLIN GOLDEN SYRUP

The Franklin Sugar Refining Company
PHILADELPHIA, PA.

"A Franklin Cane Sugar for every use"

"No Room for Shelf-Warmers"

This is the slogan that will mark the awakening of merchandising activity all over the country. It is the battle-cry of 1923. Clean out the "dead ones" and get ready for a return to normalcy. You will want quick turn-over and quick profits. That's the reason you will want to get in on the big demand for

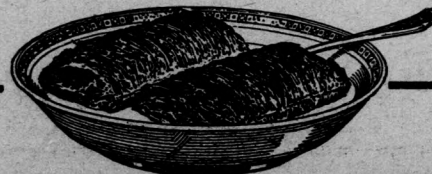
Shredded Wheat

Our advertising plans for the year are more extensive and far-reaching than any year in the history of this business. Shredded Wheat never was a "shelf-warmer." In 1923 it will move rapidly from factory to home through the regular channels of distribution. Your co-operation means prompt distribution for us and quick profit for you.

Shredded Wheat is packed in dirt-proof, bug-proof cartons. To avoid germination of bugs or worms, however, it is best to keep Shredded Wheat, as well as all other cereals, in a clean, dry place.

MADE ONLY BY

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



MICHIGAN TRADESMAN

Fortieth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 17, 1923

Number 2052

MICHIGAN TRADESMAN

(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

Subscription Price.

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in advance.

Four dollars per year, if not paid in
advance.

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payable invariably in advance.

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issues a year or more old, 25 cents; issues
five years or more old 50 cents.

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of Grand Rapids as second class matter
under Act of March 3, 1879.

ON THE DEFENSIVE.

From being a convenience and then a necessity the automobile has become a problem. Criticism of drivers of motor cars is rapidly developing into hostility. So marked is this attitude on the part of the public that it has received formal notice from the President of the American Automobile Merchants' Association, which calls upon automobile manufacturers and dealers to organize in order to combat this feeling, but he saves himself from making a merely negative suggestion by adding that the automobile industry must "put its own house in order." By this he means, in part, that the industry must be prepared to meet criticism with remedies for conditions complained of. Automobile dealers and users cannot realize the force of this suggestion too soon or too keenly. Whatever may be fairly said against the careless pedestrian, the mere number of automobiles has reached a point in the cities which renders more drastic regulation imperative.

Nothing will be gained for the automobile industry or for automobile users by dwelling upon the existence of "hysterical" criticism or the danger of "ill-considered repressive laws." The industry will have enough to do if it addresses itself to well-founded criticism and co-operates in framing and urging wise restrictions upon the use of motor cars. Traffic congestion is a fact which cannot be dealt with by mere insistence upon the "right" of the motorist to drive where he chooses. Limitation of motor car traffic in certain sections is a question which is not to be dismissed by the remark that such limitation would do harm to the automobile industry. If those who are interested in automobiles place the interest of the industry above the interest of the public they will invite extreme measures. Their best policy is to discuss such questions in an open-minded manner,

If they oppose any limitation whatever upon the number of motor cars in even the most crowded districts what have they to propose in its place?

Both the accidents and the congestion resulting from the use of the automobile make effective action absolutely necessary. Those connected with the industry should be able to give valuable help in this direction.

NO BOOM PREDICTED.

Now that the series of "post mortems" on 1922 and forecasts for 1923 have all been published, it appears that the general view, with only an occasional dissenting voice, is that 1923 will be better than 1922. At the same time talk of a boom during the next twelve months has been conspicuous for its absence. The upward trend will continue, but it will be gradual. The view is expressed that there are too many adjustments still to be effected before there is danger of runaway markets, or undue expansion of trade and credit. First and foremost, there is Europe, which, like the poor, we seem to have always with us. It is becoming more, rather than less, of a problem. Again, there is a possibility of a repetition of the coal strike next April. Efforts are being made to avert it, but at the same time far-sighted manufacturers have been accumulating stocks of fuel and of raw materials so as to be ready for such an eventuality. The bonus bill is sure to be resurrected, but if there is no extra session of Congress—and it now appears that there will not be one—it will not become a live topic before the country again until early in 1924. The same is true of some of the radical legislative measures that members of Congress have up their sleeves. These few clouds on the horizon are not immediately threatening, and perhaps they may actually do a good turn by preventing business men from throwing caution to the winds.

ENCOURAGING FRAUD.

The local branch of the Salvation Army is conducting a drive this week for \$75,000, with which to purchase the Amberg building, at the corner of Pearl avenue and Campau street. No member of the Tradesman family will contribute a cent to this cause because the Salvation Army has long maintained a standing lie in this community. For nearly twenty years it has permitted wagons to meander about the streets of the city, with Salvation Army painted in large letters on the sides, which have no connection with the Salvation Army proper. The drivers of these wagons utter a hundred lies a day by soliciting cast off clothing, old furniture and bedding, waste paper and metals for the Salvation Army, knowing that the articles

thus obtained will not be distributed to the poor by the Salvation Army, but will be turned over to a money making corporation known as the Industrial Homes Co. This policy of obtaining goods under false pretenses has been going on for many years, yet no one but the Tradesman has raised a voice in denunciation of the wretched work conducted by an alleged religious organization along criminal lines. The Tradesman insists that any religious organization which permits its name to be used by a money-making corporation should not be tolerated in any community and that every one who contributes a dollar to the maintenance of the Salvation Army is encouraging deceit and fraud.

SYNONYMOUS WITH GREED.

A matter that has always puzzled us is why some newspapers persist in referring to members of the farm bloc as "progressives." Some of the bloc may properly be designated as "radicals," but it is difficult to understand why an organization designed professedly to promote the utterly selfish and sordid interests of one class at the expense of the remainder of the country should offer the slightest suggestion of progressivism to any detached observer. When the new tariff bill was before Congress the farm bloc exhibited as much eagerness for special favors and willingness to trade as ever characterized the stanchest of the standpatters. And there are scores of bills before Congress to-day sponsored by some members of the bloc that for brazen effrontery are not to be matched by anything brought forward by the most devoted of the Old Guard. There is a bill, for example, requiring the Government to go into the market and buy wheat whenever the price falls below a stipulated amount, and another exempting income from the sale of farm products up to \$5,000 from taxation. If these things are "progressive," then progressivism has become synonymous with greed.

EARTH'S TIN ROOF.

Considering that the metal called titanium composed nearly half of 1 per cent. of the crust of the earth, there is cause for surprise that it should be so little known. But as a matter of fact, nobody knew of its existence until a few years ago, and even now it is separated out with great difficulty from the materials with which in nature it is found combined. Titanium is a silvery white metal, not much heavier than aluminum. Some iron ores contain from 12 to 14 per cent. of it. There is from 7 to 8 per cent. of it in the iron ores of the Adirondacks.

Titanium finds valuable use in steel-making. It is mixed with the molten steel in the ladle, in order to get rid of gases which the steel absorbs from the

atmosphere, and which form oxides that weaken the steel. The titanium combines with these gases (nitrogen and oxygen), and the latter are carried off with it into the slag.

Compounds of titanium are used in the manufacture of arc-lamp electrodes, filaments for incandescent lamps and gas mantles. They are also employed in the manufacture of dyes and paints and for coloring the porcelain of artificial teeth.

GOLD WON'T CIRCULATE.

Efforts of the Treasury Department to secure a more general circulation of gold do not appear to be meeting with much success. Gold holdings of the Federal Reserve banks last week increased \$13,000,000. About \$10,000,000 of this amount was taken in by the Reserve bank at New York and evidently was due in part to gold imports, but the gain by the interior banks indicates that the withdrawals of yellow metal for holiday purposes are finding their way back to the accustomed channels. During the week there was also a decrease of \$98,000,000 in note circulation of the Reserve banks and a decrease of \$116,000,000 in bills rediscounted for member banks. These changes point to a seasonal recession following the brisk holiday trade, and likewise give an indication of the elasticity of the country's circulating medium under the workings of the Federal Reserve system.

While there has been the usual holiday lull in retail trade, business has been maintained in good volume during the past week in manufacturing and wholesale lines. The demand for steel for early delivery has brought a flood of new orders to the independent companies that were not so fully booked as the larger concerns and which were therefore in better shape to handle business of this character. Price indices show that recent advances have been checked, at least for the time being. There has been a substantial decline in wheat, but this was followed by some degree of recovery near the end of the week. Cotton meanwhile moved to a new high price for the season. The European tangle had some effect on the domestic financial situation, but not so much as was at first expected. The exchanges of the Continental Allies and of Germany showed weakness and German marks went to a new low level when the news of the French decision to invade Germany was first announced. A good part of the loss was recovered in the next two or three days, and sterling at all times remained strong.

What this country needs isn't more young men making speed, but more young men planting spuds.

TRADE IN TEXTILE LINES.

A continuation of the feeling of greater confidence with which the year began is quite noticeable. This is voiced by visiting buyers and is also manifest in the more hopeful tone of the primary markets. Back of all this seems to be the fact that consumption has more than overtaken production and that distribution must be hastened if it is to meet demand. There is no concealment of the fact that stocks in retailers' hands are sparse and ill-assorted. But it has also been apparent recently that those carried by jobbers are about in the same fix. Now it seems that selling agents and manufacturers have, either by design or because of circumstances, refrained in great measure in making up for stock and have only tried to fill orders in hand. There is yet a possibility that there will be a scramble to secure needed supplies, with premiums being offered for quick deliveries in certain active lines. The chance of this happening is very likely to bring about an earlier and more orderly way of seeking supplies for next Fall, so as to give mills and factories a fair opportunity to arrange for continuous operation and, consequently, with less overhead. This is one of the ways whereby some of the greater cost of raw materials and labor may be absorbed, instead of showing up in higher prices.

At retail in this neighborhood and elsewhere, the past week has been witnessing a number of clearance sales in men's and women's apparel of one kind or another. Prices have been made quite attractive, in some instances being about as low as those in the primary markets. They are based on the levels at which the goods were bought rather than the cost of replacing them at present values. Quick turnovers are what is sought. Later on, when prices at retail begin to rise to conform to those fixed in the primary markets will come the test which retailers are anxious to postpone as long as possible. They are frankly at sea in this matter and will feel their way as cautiously as possible. But they already see that there is nothing to gain in unduly postponing the making of purchases in the hope of a falling market. So already commitments by both jobbers and retailers are on a more liberal scale than they were at this time a year ago. A better notion of what the course of the former will be is likely to result from the meetings of the National Wholesale Dry Goods Association and its allied bodies, which are being held in New York City this week.

TO PREVENT MISBRANDING.

One of the topics to come up before the dry goods jobbers this week at their annual convention in New York City is the matter of misbranding of goods. Lincoln Cromwell of New York, who has given much time and thought to this subject, especially as it affects the knit goods industry, will be heard in the matter. His views were recently requested by the Department of Commerce and were published in the Commerce Reports issued by the Bureau of Foreign and Domestic Commerce. Active work against

misbranding and misleading labels, he showed, was started by the Silk Association of America about seven years ago. By complaints to the Federal Trade Commission and by appeals to trade members, misbranding has been pretty well stopped in the silk industry. When an article is put forward as silk or satin nowadays, it can be taken for granted that the raw material came from the silk worm. Knit goods men, following the lead of the silk people, have been able to stop the use of terms and labels calculated to mislead consumers into believing they were getting all-wool goods when much of the content was cotton. The test case—that of the Winstead Hosiery Company—was carried to the United States Supreme Court. There remains, however, considerable work yet to be done in the interest of the general public. It will be measurably advanced by the passage of a bill which is based on the British Merchandise Marks act and which has been kicked about at Washington for several years, while private interests have been trying to have enacted a so-called truth-in-fabric law that cannot answer the purpose. A little ventilation of the subject is bound to do good.

The question is frequently raised whether prices can continue to move up during 1923 as they did in the last half of 1922 without finally checking the progress of business recovery. The opinion is being freely expressed that another 10 to 15 per cent. increase in the price of basic commodities, such as was noted during 1922 in the case of building materials, metals, and farm products, will tend to restrict consumption, and that the result will be not dissimilar to what occurred in the second half of 1920. The general consensus of opinion among business observers is that prices will continue to move upward during a part of the current year, but there is a feeling that a repetition this year of what occurred in the late months of 1922 will mean an inevitable reaction. Prices cannot continue to rise indefinitely, and it is argued that it is better to have a condition of relative stability, such as prevailed in the twelve months following April, 1921, rather than a prolongation of the price movement that characterized the latter part of 1922.

"If a boy comes into our store," said a Western Michigan merchant, "and asks for a 'position' we usually pass him up. If he comes in and asks for 'work' we usually give him a trial; we set him at it and if he does not change his mind it is only a few years until he has a store of his own. There is no direct or short cut route to promotions in our store. If there is a vacancy each worker is advanced a peg, if competent; if not, some one who is takes a step upward. It is said that blood will tell in the animal kingdom, and in industry, faithfulness, loyalty and, above all, honesty will tell in the hardware store. Promotion comes from being prepared when the opportunity comes to accept greater responsibilities. With earnest workers reprimands are seldom necessary and discharges rare, indeed."

IN THE REALM OF RASCALITY.

Cheats and Swindles Merchants Should Carefully Avoid.

The Tradesman again warns its readers against having any dealings with their E. J. Steeby or H. J. Boone, who make a practice of selling lighting systems, taking notes in advance, discounting the notes at the shave shop known as the John Sommer bank, at Dorr, and then failing to deliver the goods. The Tradesman recently extorted a promise from Steeby that he would make good on his defaults, but as he has not kept his word and is regarded as utterly unworthy of confidence, merchants generally would do well to give both men a wide berth.

The Tradesman has repeatedly warned its readers not to have any dealings with the Ad-O-Lite Co., of Buffalo, because its scheme was fraudulent on its face and was being promoted in a fraudulent manner. Complaints were filed with the proper officers of the Government, in consequence of which most of the men connected with the fraud have been indicted and must stand trial in the United States court at Buffalo. The following telegram explains the situation:

Buffalo, Jan. 16—Volney A. Richardson, 346 Woodlawn avenue, and Gerald L. Kimmel, 8 Eighteenth street, were arrested yesterday on charges of conspiring to use the mails to defraud. The men are officers of the Ad-O-Lite Co., with headquarters at 1471 Main street, and they, together with sixteen other agents and representatives of the firm have been indicted by the grand jury.

From what could be learned, it was understood that the company, which is an advertising concern specializing in sidewalk signs, had contracted to supply signs to various firms in Buffalo at the rate of \$1 a month, with an initial payment of \$15. After the first payment had been secured, it is alleged that no efforts were made to live up to the terms of the contract.

Selby G. Smith, Assistant United States District Attorney, stated last evening that arrests in connection with the case were hourly expected. Officials of the company could not be reached last evening. The men arrested were released on bail of \$2,500 each, and will appear before United States Commissioner Bain to plead.

After Passers of Bad Checks.

One of the quickest arrests of a bad-check operator on record as a result of the activities of the Associated Retail Credit Men of New York City, Inc., is reported in its current bulletin. The last previous bulletin warned of a man who was passing bad checks under the name of Edward Ward or Frank Nelson. Within a few hours after the warning had reached the credit office of a member store the man was arrested as he tendered a check there in payment for merchandise. The current bulletin of the association also warns against other bad-check passers, impostors and frauds, among them a man passing sometimes as a doctor and at others as a Russian Prince. According to a member of the association, the manager of the store reporting this man had dealings with him in London and

recognized him when he came into the store recently.

Another Silver Swindle.

New York, Jan. 16—Rogers Silverware Bureau of Redemption, formerly located in the Flatiron building, Fort Worth, and now believed to be operating in Philadelphia, has mulcted unsuspecting retailers with a bogus silverware redemption scheme. This particular concern is operated by E. Pressen, W. C. Dunegan, Edward R. Jackson and Mrs. F. Jackson.

The salesmen secure the signature of the retailers on a contract for several thousand "redeemable" coupons at \$4 per thousand, the company guaranteeing to redeem the certificates with genuine Rogers silverware. The company requires an advance deposit on the retailers order and the balance is collected when the coupons are shipped. After taking a large number of orders in Fort Worth, the company and its principals disappeared before sufficient time had elapsed for the retailer's customers to redeem their coupons.

There are a number of these so-called redemption bureaus operating in various parts of the country, the names of which so closely simulate each other that it is practically impossible to distinguish between them.

Retailers are again warned to thoroughly investigate the reliability of anyone of these concerns before signing a contract with them.

National Vigilance Committee.

Bad Check Man Abroad.

Port Huron, Jan. 16—A \$250 check, to which the name of Alvin Winkelman, Secretary of the Rosenthal Winkelman Co., of this city, had been forged, was presented last Friday, to a local bank for payment and the



VAN DAM

MANUFACTURED BY
TUNIS JOHNSON CIGAR CO.
GRAND RAPIDS, MICHIGAN

forgery was discovered. The check was drawn in favor of Stuart Carey, of Waukesha, Ill., and was cashed at Evanston, Ill. The check was forwarded to the local bank by an Evanston bank. A year ago, a check-book, with fifty checks, was stolen from the Rosenthal Winkelman Co. The company is now looking up its checks to see if others have been forged. Police of Evanston are at work on the case. The forgery was discovered by a bank teller familiar with Winkelman's signature.

Detroit, Jan. 16—More than 14,000 stockholders in the Harroun Motors Corporation, whose plant is located at Wayne, will receive nothing for their investment, according to present indications. The financial situation of the company is complicated, inasmuch as it is in the hands of a receiver whose first duty is to the creditors. In addition, a mortgage held by the trustee for the bondholders was foreclosed Wednesday. The Security Trust Company held a mortgage on the property for \$1,000,000 as security for a bond issue. Interest amounting to \$73,462 has been defaulted, and Judge Adolph F. Marschner in circuit court has granted the trust company a foreclosure decree. The mortgage covers the real estate, plant and other assets. The Guaranty Trust Company of Detroit is receiver, having been appointed in Federal court. The Guaranty Trust Company is making an appraisal, which it expects to be finished in a few days. It then will file with the referee in bankruptcy a schedule of assets and liabilities, which will show where the stockholders stand. There is every indication that they will stand on the outside looking in, inasmuch as all that will be available to take care of the debts will be the assets above the amount of the mortgage.

A Watered Proposition.

One of the leaders in the aqua pura field of finance is Gilbert Johnson, of Houston, Texas. If he is not handling one watered proposition, he is another. Just now his energies are bent upon inducing shareholders of the Admiral Oil Co. to exchange their stock for another company's of equal emptiness so far as any value is involved. However, the change cannot be made without further digging for more cash which is what the scheming Johnson is after for he receives a commission on all stock exchanged. Johnson is an old timer in the get-rich-quick game. In the old days when Goldfield mining schemes were at their heyday of popularity Johnson was specializing in them.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 16—If new enterprises are an indication of a city's growth—and they certainly are—the trend of conditions in the Soo is rapidly on the upward grade. The latest establishment is a new hardware and implement store which will be opened up by Walter H. Fletcher, a well-known former Soo business man, who expects to be ready for business about Feb. 1, at 802 and 804 South Ashmun street. It will be known as the Fletcher hardware. A complete line of paints, oils, implements and automobile accessories will be carried in stock. Extensive repairs are being made to the building and when completed it will be a credit to the proprietor. Mr. Fletcher, previous to his departure from the city, was engaged in the grocery business. He has many friends who wish him every success in his new undertaking.

F. H. Taylor, the well-known business

man of Pickford and President of the Farmer's Mutual Fire Insurance Co., was a business visitor last week.

Arthur Nesson, the well-known hotel man at Eckerman, was awarded the contract for removing ties, pulp and posts off the Roosevelt highway West of Eckerman, to be delivered to the Eckerman station. This will give employment to the unemployed at Eckerman and means added activity for the town.

Monday was the last day for the ferry running between the two Soos until the ice clears away in the spring. This will be quite a handicap to our Canadian friends, who will be obliged to walk part of the way and use the small rowboat which makes connections during the winter months.

Alex Bush expects to have his new store on Easterday avenue opened by next week, after the interior has been re-decorated.

The Soo handle factory has weathered the gale and is now increasing its output gradually. They have opened an office in Chicago to take care of their sales and they expect to keep the plant in full swing for some time to come.

"The spirit of the season was never finer. The spirits never more poison."

There seem to be more radio fans in the Soo this year than hockey fans.

"Of course the difference between speculating and gambling is that if it is gambling you lose."

The Home bakery, at Manistique, owned by F. J. Civigny, was sold last week to F. Joint and E. Beauchamp, both of Escanaba, who have taken possession and expect to be ready for business some time this week. The new owners have had much experience in the bakery business and intend to turn out the very finest product, and are going to make a strong bid for their share of the business in the city.

Adolphe Wandler, of the Superior

meat market, sold out this week to A. J. McRae, the well-known merchant at Sterlingville. Mr. McRae will continue the Sterlingville store and devote part of his time to the meat business, which will be in charge of Fred Newton, who is an experienced butcher and meat cutter. It is a good location and will no doubt prove successful for the new proprietor. Mr. Wandler is retiring to devote his time to other interests.

William G. Tapert.

My Pass to Paradise.

I had a Pass to Paradise,
But then I didn't know
If I should want to use it, for
Perhaps I wouldn't go.

And so I went and sold my Pass;
I thought the price was high,
But now I rather wonder if
I'll think so bye and bye.

I used to watch the quiet crowd
Who went along that way;
I thought them rather stupid folk
To live with every day.

But maybe they had qualities
Of Virtue that I lack.
I sold my Pass to Paradise—
I wish I had it back!

Nan Terrell Reed.

New Oleo Rules Issued.

The Internal Revenue Bureau at Washington has issued new regulations covering the records and returns to be kept by the manufacturers of oleomargarine and wholesale dealers. These regulations list the data necessary to be included in the manufacturers' and wholesalers' daily record, and also the inventories they will take in their monthly returns to the bureau. Further regulations covering trade practices are expected to be issued by the Bureau.

What this country needs is more paint on the old place and less paint on the young face.

Benefits of a Quick Turnover

RATE of stock turnover is one of the most important factors in successful retailing. It is the barometer by which the efficiency of any store can be accurately measured. The past two years have taught many retailers the vital importance of a rapid rate of turnover and of keeping the investment in stock down.

The most valuable point for the retailer to bear in mind is the necessity of rapid turnover. He must select his merchandise, not only with regard to having a wider assortment, but with certain definite views as to how quickly he is going to turn that merchandise over after he has bought it.

It is surprising to find that some merchants have a confused knowledge of the meaning of the word "turnover." To many it suggests total sales volume. Defined accurately, however, it means the number of times in a year that a certain stock of merchandise is sold and replaced.

It may be said without question that the profitableness of a business can be judged very largely by the turnover. Practically every day there are stores which fall into the receiver's hands because, for some apparently unknown reason, they are no longer on a paying basis. An examination of stock carried invariably tells the tale. In nearly every instance it is found that the store in difficulty had not watched its turnover with sufficient thoroughness to enable the owner to buy advantageously.

WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.

MOVEMENT OF MERCHANTS.

Fowlerville—The State Bank has increased its capital stock from \$25,000 to \$50,000.

Alma—The Niles Motor Sales Co. has increased its capital stock from \$24,000 to \$50,000.

Owosso—The J. B. Lewis Sales Co. has decreased its capital stock from \$40,000 to \$10,000.

Grand Rapids—The Riverside Lumber Co. has increased its capital stock from \$50,000 to \$75,000.

Zeeland—The Utility Hatchery & Farms has increased its capital stock from \$30,000 to \$50,000.

Almont—Keils & Son have purchased the Romeo hardware stock and will continue the business.

Detroit—Daniel Klein, 4834 Michigan avenue, boots and shoes, has filed a petition in bankruptcy.

Lansing—The Mary Lee Candy Shop will open for business in the Strand Arcade building Jan. 20.

Port Huron—The Paige Sales Co., 522 Huron avenue, has decreased its capital stock from \$100,000 to \$50,000.

Kalamazoo—The Rose & Halpert Tire Co., 223 North Rose street, has changed its name to the Rose Tire Co.

Battle Creek—F. E. Russell, grocer and meat dealer at 35 Spring street, has opened a new store at 150 Winter street.

Grand Rapids—Wallenta Bros., of Saginaw, succeed Joe Woychunas in the shoe business at 442 Leonard street.

Lansing—The Central Motor Sales Co., 313-15 South Capitol avenue, has changed its name to the England-Cook Chevrolet Co.

Durand—Paul Baldwin has sold his store fixtures and drug stock to J. A. Foster, who will continue the business at the same location.

Detroit—The Acme Forge & Machine Co., 2739 Guoin street, has changed its name to the Christie-Kline Forge & Machine Co.

Flint—R. M. Lintz and T. W. Watson have formed a copartnership and engaged in the hardware business at 1720 South Saginaw street.

Detroit—The Richard Brand Co., 813 Dime Bank building, investment securities, has changed its name to Brand, Gardner & Dresser.

Detroit—The Woods, Swan & Edwards Co., 500-509 Congress building, stocks and bonds, has changed its name to H. T. Woods & Co.

Marquette—T. Gabourie has sold his stock of groceries and confectionery to Wilfred Nault, who will continue the business at the same location on West Division street.

Lansing—H. B. Thompson and Alfred Bishop will engage in the furniture business at 312-14 North Washington avenue Feb. 1, under the style of the Bishop Furniture Co.

Vicksburg—The Dudley Motor Sales, Inc., has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Ann Arbor—Mrs. Evans Holbrook and Mrs. Frank Corwell have formed a copartnership and opened a store at 719 East University avenue, dealing exclusively in women's wearing apparel.

Grand Rapids—The Big Four Shoe Co., Fashion Leader building, has been incorporated with an authorized capital stock of \$25,000, \$16,000 of which has been subscribed and paid in in cash.

Saginaw—Thomas H. Tabor, formerly manager of the Vogue Shop at Bay City, has removed here and will open a store at 111 North Franklin street, Jan. 22, dealing exclusively in womens wearing apparel.

Detroit—The Mid-West Electric Supply Co., 1306 Broadway, has been incorporated with an authorized capital stock of \$4,000, all of which has been subscribed and paid in, \$36 in cash and \$3,964 in property.

Sturgis—E. J. Hamey, who for many years conducted a music and musical instrument store, has sold it to Grinnell Bros., of Detroit, who will continue the business under the management of one of their men.

Detroit—The Hardware & Machinery Sales Co., 2214 First National Bank building, has been incorporated with an authorized capital stock of \$25,000, of which amount \$3,500 has been subscribed and paid in in cash.

Munising—E. P. Kling has sold his store fixtures and stock of sporting goods, guns, etc., to Thomas J. Walters, who has taken possession and will continue the business under the style of the Superior Sporting Goods Store.

Pontiac—The Auto Electric Equipment Co., 15 North Perry street, has been incorporated with an authorized capital stock of \$2,500, of which amount \$2,000 has been subscribed, \$1,400 paid in in cash and \$250 in property.

Detroit—The Charles K. Stone Co., 205 Kresge building, brokers in food products and general merchandise, has been incorporated with an authorized capital stock of \$5,000, \$1,000 of which has been subscribed and paid in in cash.

Muskegon—The Lakeside Lumber Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in, \$100 in cash and \$29,000 in property.

Detroit—The Geissler-Handloser Co., 2444 John R. street, has been incorporated to deal in motor vehicles, parts, supplies and accessories, with an authorized capital stock of \$20,000, all of which has been subscribed and \$10,000 paid in in cash.

Grand Rapids—James Feringa has sold his grocery stock at 503 Carrier street to McFadyen's Pure Food Stores. The transfer will be made Jan. 29. This will make fourteen grocery stores owned and conducted by the McFadyen organization.

Detroit—The Wayne Music Machine Co., 505 Real Estate Exchange building, has been incorporated to deal in open slot vending musical machines and other devices, with an authorized capital stock of \$50,000, \$25,050 of which has been subscribed and paid in in cash.

Detroit—The Detroit Transport Sales Co., 2209 Grand River has been incorporated to deal in autos, motor vehicles of all kinds, supplies, parts, etc., with an authorized capital stock

of \$20,000, of which amount \$10,500 has been subscribed and paid in, \$2,500 in cash and \$8,000 in property.

Detroit—The Wright & Parker Co., 3257 Michigan avenue, wholesale and retail grocer, has merged its business into a stock company under the same style with an authorized capital stock of \$500,000 common and \$250,000 preferred, of which amount \$325,000 has been subscribed and paid in in property.

Grand Rapids—The C. O. Porter Machinery Co., 666-68 Front avenue, N. W., has merged its business into a stock company under the same style with an authorized capital stock of \$100,000 preferred and 1,000 shares at \$1 per share, all of which has been subscribed and \$101,000 paid in in property.

Eaton Rapids—John Coverdale has sold the plant and business of the Home Dairy Co. to the Jackson Farm Products Co., of Jackson, who will continue the business as it has been with the exception that no butter will be made here. Flint Pearson will continue as manager of the retail part of the business.

Adrian—After a great many years of service, H. V. C. Hart has retired as President of Lenawee County Savings Bank to become chairman of the board. Mr. Hart has long desired to be relieved of the duties of active president. It has been under his management that the bank has attained the growth and prestige it now enjoys. He is contemplating a long trip to South America with Mrs. Hart. Ladd J. Lewis, Jr., Vice-President, was elected President.

Frankfort—Stockholders of the State Savings Bank, at a special meeting increased the capital stock \$5,000 to \$25,000, and \$1,500 was added to surplus, making it \$6,500, a total of capital and surplus of \$31,500. In addition to the above a cash dividend was paid to stockholders and a substantial amount carried to reserve or premium account, all speaking well of the continued growth and progress of a bank whose total resources at this time aggregate \$525,000. Under the efficient management of J. F. Hofstetter, Vice-President and Cashier, this institution has gained a place in the front rank of banks of its size in Western Michigan, and also indicative of the continued financial advancement and prosperity of Frankfort and vicinity, through its marine and railroad interests, and the fruit and resort possibilities of the section.

Manufacturing Matters.

Detroit—The H. J. Hunt Show Case Co. has increased its capital stock from \$45,000 to \$300,000.

Grand Rapids—The Grande Brick Co. has increased its capital stock from \$50,000 to \$75,000.

Three Rivers—The Armstrong Machine Works has increased its capital stock from \$60,000 to \$75,000.

Kalamazoo—The Kalamazoo Creamery Co., Lake street, is remodeling and enlarging its plant.

Detroit—The Michigan Metal Spinning Manufacturing Co., 2130-2134 Woodbridge street, East, has increased its capital stock from \$25,000 to \$50,000.

Detroit—The Detroit Rubber Products, Inc., has increased its capital stock from \$50,000 to \$125,000.

Detroit—The Michigan Grey Iron Castings Co. has increased its capital stock from \$10,000 to \$250,000.

Mt. Clemens—The Mt. Clemens Farm Bureau Local, 175 Grand avenue, has changed its name to the Farmers' Milling Co.

Benton Harbor—The Anderson-Tully Co., manufacturer of baskets, has increased its capital stock from \$1,600,000 to \$2,400,000.

Detroit—The Miracle Manufacturing Co., 2179 Franklin street, washing compound, has increased its capital stock from \$50,000 to \$150,000.

Ironwood—The E. M. Kelley Baking Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$1,000 has been subscribed and paid in in cash.

Detroit—The Vivison Macaroni Co., 2431-37 Orleans, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Detroit—The Thiery & Kendrick Manufacturing Co., brass founders, finishers and manufacturers of bronze, has increased its capital stock from \$10,000 to \$200,000 and changed its name to the Kendrick Manufacturing Co.

Calumet—The Obenhoff Ice Cream Co., 310 Sixth street, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, \$18,000 of which has been subscribed and paid in in property.

Detroit—The Arthur Dove Co., 5850 Forsyth street, has been incorporated to manufacture and deal in auto finishes, paints, enamels, etc., with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$7,700 paid in in cash.

Detroit—The Cadillac Brass Manufacturing Co., 4734 Bellevue, has merged its business into a stock company under the same style, with an authorized capital stock of \$40,000, of which amount \$22,000 has been subscribed and paid in, \$165.19 in cash and \$21,834.81 in property.

Detroit—The New England Manufacturing Co., 5907 Federal avenue, has been incorporated to manufacture and deal in channels for windows, window regulators, equipment for autos, etc., with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$9,900 in cash and \$10,100 in property.

New Member of Tradesman Family.

The Tradesman has a new addition to its staff in the person of Mr. Arthur W. Hague, who took over the duties of advertising manager Jan. 15. Mr. Hague has devoted many years to the advertising business and has been connected with some of the best publications in the country during his long and varied advertising career. He is a gentleman of pleasant address and sterling integrity and any transactions he may enter into will be carried out in good faith by the Tradesman, which feels very much gratified over its good fortune in securing the services of so genial a gentleman and so capable an advertising representative.

Essential Features of the Grocery Staples.

Sugar—The market is quiet, weaker and lower. New York refiners hold refined at 6.90c, f. o. b. New York. Local jobbers hold cane granulated at 7.55c and beet at 7.45c.

Tea—The tea business has shown comparatively little increase during the week, as the early year dullness is still upon the market, but buyers are beginning to be more interested in the situation, especially in Ceylons, Indias and Javas, and appear to be more likely now to pay the advanced prices. Teas are very firm and most lines are selling in large lots at below replacement cost. Consumptive demand for tea is moderate.

Coffee—The main feature of the past week has been the strength of the coffee market, due to short supplies and absence of arrivals. The turn of the year proved to be the turning point in the coffee trade. Rios have made a material advance. Available spot supplies of mild coffee had been allowed to run down in the same fashion as Brazil's and hence it is only natural that the failure of new arrivals to come to hand at anything like the rate generally expected should result in distinctly higher prices. As a result of this, prices for better grades of washed coffee have advanced sharply, and the lack of this kind of coffee is beginning to force the consuming trade into using well described Santos coffee as a substitute. Supplies of the latter kind are none too plentiful for the present season, so that prospects are that coffee of this kind will continue to find a ready market at what should be very acceptable prices to the producers. Information to hand from different countries producing mild coffees confirms the belief that crops in all these countries are not only late but will prove to be short of the earlier estimates. In fact, it would seem this is due to excessive rainfall during the period of gathering the crop. How much loss may have been caused by the excessive rains is problematical but it is quite safe to assume that the rain has seriously interfered with the marketing of crops due to bad condition of roads, so that after all there are some prospects of seeing increased, but needed, arrivals of mild coffees later on. Sales for account of the valorization appear to continue in very fair volume and offers of this kind are now finding a very ready market so that it would not be surprising to find at the end of the season, around July 1, that all of the valorization holdings have been disposed of. Nothing is known so far regarding the plans for the next season and we fear the trade will be kept in doubt about this for a long time to come. It is unfortunate that that should be the case as this uncertainty, more than anything else, prevents speculation from taking hold of the article and broadening the market.

Canned Fruits—The California fruit line is more favorably priced in the Middle West than on the Coast, due to forced sales or a liquidation of stocks which show a small profit. There is no broad demand for any of the items. Weakness in the better

grades does not occur at the source and there is therefore no heavy pressure to sell on the Coast. Peaches are taken as they are needed, but for the most part distribution is from jobber to retailer. Apricots are quiet. Hawaiian pineapple holds its firm position and offerings of all grades are light. S. a. p. business is being placed. Apples are steadier in tone in the country, but remain inactive.

Canned Vegetables—Buyers are taking stock when they have to and then only in the amount required. Nobody has taken much interest in futures, but Western peas are now being pressed a little for sale, and very probably some business will be done. Future asparagus is also being offered, but without much trading as yet. So is Hawaiian pineapple. As to spot peas, there is some demand and the general situation is firm, although buyers and sellers are somewhat apart on values. Tomatoes are firm, but dull. Corn unchanged and very much in the dumps.

Canned Fish—Salmon is affected by the Coast sentiment, which is in the direction of a firmer market at advances as the season advances. Packers can see nothing to interfere with a good spring movement and a cleanup of all grades, with chums and pinks out of the road before reds are exhausted. Since consuming demand is light, buying is mostly on the spot. Sardines are taken as they are needed for current use, but not for later outlets. While inactive, strength is shown in all packs. Lobster, crab meat and Tuna fish are all firm and in no surplus on the spot. Shrimp is steady.

Dried Fruits—The dried fruit market this week is like a patient who had been critically ill and to the casual observer no change is apparent in the outward condition of the sufferer, but to the physician there is an improvement discernible to the experienced eye. Trading is still slow. There are still distress lots forced to sale; prices have not been advanced and no speculative interest is shown. Notwithstanding this situation prune operators claim that the market has rounded the corner and is on the mend. Buying interest by local dealers is still limited but there is not quite so much pressure to sell the weak lots. The Coast has been unchanged all week in sentiment and in price and is optimistic and confident of the future. Fair local buying by retailers occurs on the spot, but interior dealers are not making extensive purchases. Raisins are without improvement. Brokers representing Coast packers are predicting a better market in the spring and they are suggesting buying for March and April shipment, but their overtures do not meet with response. The weakness of the market is shown by the frequent arbitration of raisin disputes where the buyer refuses to accept delivery on one technicality or another. One of the principal objections of buyers is to delay in shipments, but the point of quality is frequently raised. Apricots are firm in the better grades and steady on others with only moderate buying. Peaches are well placed as to supplies and look favorable for the spring market.

Currents are neglected except for small spot purchases.

Syrup and Molasses—Demand for compound syrup is unchanged and rather quiet. Prices, however, are steadily maintained. Sugar syrup is wanted to some extent for export, with a fair demand for home trade. No change in price. Molasses is wanted, especially the good grades, and business is more active than in any other sweets. Prices unchanged.

Cheese—The market remains about stationary, with an exceptionally light consumptive demand. The price is considerably higher than it was a year ago and the stocks in storage are about what they were a year ago. The high price this year is caused mostly by speculation.

Rice—Firmness on the part of holders who are carrying light stocks was the main source of strength and it upheld the market with nominal price changes. Southern points are all optimistic and look for higher prices with continued free buying for export and domestic account. Foreign rice is firm on the spot and taken in fair volume.

Nuts—Jobbing stocks are not heavy but there is little desire to add to them. New crop Brazil nuts are one of the features, but buyers are conservative as another large crop is in sight and it is not known as yet how extensive the buying by England will be. Walnuts and almonds are quiet. Other lines are featureless.

Provisions—Everything in the smoked meat line is steady, with a light consumptive demand at prices ranging about the same as a week ago. Pure lard is barely steady, with a possible decline of about ¼c, while lard substitutes are steady, with a light demand at unchanged prices. Dried beef, canned meats and barreled pork are all unchanged and quiet.

Beans and Peas—The demand for beans is very dull, but practically everything is still firm. This includes marrows, which are very quiet, and pea beans, which are selling a little better than marrows, and also limas. Green and Scotch peas are very dull, with the market in buyer's favor.

Brooms—It is being emphasized that the price of brooms will probably be higher beginning next month. Dealers are advised to look over their stocks carefully, and buy for their needs before that time.

Lamp Wicks—With the higher prices on cotton and cotton products, there has been an advance on lamp wicks which amounts to about 10 per cent.

Salt Fish—The demand for mackerel is still very dull, as it is too early to do much on the strength of Lent. Prices are easy on this account.

Contest That Stopped Mother Baking.

A bakery increased its sales of bread 150 per cent. by making a drive on housewives who "bake their own." One of the first steps was to start a contest for the purpose of ascertaining just what good home-made bread is. Three hundred dollars were offered in prizes, while the contest and its purpose were widely advertised. The housewives were told straight out that home-made bread is better than baker's

bread, that the manufacturers realized this, and so they were going to make home-made bread. In order to find out what was the very best home-made bread, they were spending thousands of dollars on the contest to get people to submit their ideal home-made loaves which they, the bakers, would endeavor to copy. It was pointed out that the new bread would not only have the exact ingredients of the product of the kitchen range, but being baked under absolutely sanitary conditions and by standardized methods it would always be of uniform quality. Therefore, Madame Housewife would be foolish to spend her time baking when she could get real home-made bread from the dealer and keep her kitchen cool. The final tally of entrants showed that 1500 women had faith to back the product of their ovens, and at later contests in larger centers these figures were greatly exceeded. They bought bread as they had never bought before, and the sale of the company's dealers jumped tremendously. An interesting point in connection with the contest was that the sales of competing bakers showed no falling off.

Using the "Big Stick" on the Buyer.

In covering his territory around Kansas City, R. C. Hickman had been calling on a wholesale house having the reputation of being extremely conservative. Apparently he had made little progress during the months that passed. He had been encouraged with repeated requests to call, but with no avail. Finally, he made up his mind to call for the last time, giving them his address so that they could buy from him when ready.

He called upon the buyer and was asked to come out into the warehouse. There he got an eyeful. Competitive products stood all about him. "They are merely on trial," was the reply to his question.

Hickman said he succeeded in covering up his real feelings until the buyer began pointing out advantages of the "trial" products. Right there he opened the cut-out.

Until then Hickman was known as being a modest and quiet sort of a chap and he had never previously "let the hounds loose." What he said was a plenty. He laid down the law, packed his bag, and was on the way to the door, when he was called back, cooled down, and handed a four-figure order.

Since that time this salesman has realized more than ever before the power he really possesses, when he finds it is necessary, to take the situation in hand as a short cut to the order.

Does the Cap Fit?

Same old musty, dusty store.
Same old dealer, time galore.
Same old fixtures, same old stock,
Same old hammer, same old knock.
Same old books, an awful bore!
Same old ignorance of store.
Same old cobwebs, same old flies,
Same old "I won't advertise."
Same old failure, same old wall,
Same old common sheriff's sale.

Different Location.

"Let me have a copy of one of those Bibles."

"Sure. I see you believe in maintaining the traditions you learned beside your mother's knee."

"No. Over my father's."

MERCHANT AND TRAVELER.

Much Can Be Accomplished By Cooperation.

Years ago it was the custom with many merchants to look with suspicion upon the traveling salesman. In many cases it was simply from what they had heard or was lead to believe, or some unfavorable experience they had had which had not been to their liking.

The traveling man of to-day is a different man from the commercial traveler of years ago; and I think I am in a position to know something about the method of present day selling on the road through having had over fifteen years' experience in that line of work.

At one time I was connected with a wholesale house which employed about thirty-five traveling men. The officials of our corporation were very fair-minded men, thoroughly reliable and honest in all their dealings. Our remuneration was determined on a commission basis. In those days we were paid a 7 per cent. commission. Men's clothing was our line.

I knew several men representing our house on the road among the thirty-five salesmen who would use unscrupulous methods, and a few of them lost their positions with the house because they were not straight.

For instance, I covered a territory that has been represented by one of our salesmen who was discharged for not observing the Golden Rule with our customers; and I found it very difficult to regain the confidence of the merchants whom this particular traveling man sold. In nearly every case, to gain his point, he had made the most ridiculous statements regarding his goods I ever heard of. Through those dishonorable methods he frequently loaded up customers with goods in greater amounts than they should ever have been sold.

We made a line of full dress suits which retailed for \$35. Of course, clothing was much cheaper at that time than to-day. Our wholesale price was \$23.50, and to a certain merchant whose stock only inventoried about \$15,000, this salesman sold the idea that he could really sell a lot of men's full dress suits. This town had a population of about 3,000 people. It would have been all right to sell him about three suits, such as one size 38, one 40 and one 42. Just to keep for samples, and because of their being the best selling sizes, it would have enabled him to make a sale occasionally; but in place of that, he sold this merchant a full range of sizes, 34 to 44, and had the merchant double his order on the sizes 36 to 42, amounting to fifteen suits.

This was a mistake, even if the merchant's financial rating had been of the best; but in this case, he did not have sufficient assets to even carry a stock of \$15,000, and when I called on this clothier, you can imagine the reception I received, because he had not sold one of the suits, although he had been trying to for six months, and insisted that I must take the suits back.

I ran across quite a few cases along

that line—customers demanding adjustments, etc.

Now, I always give a salesman credit for making a good sale, but judgment must be used in all cases. Retail merchants should not consider that all traveling salesmen are of the same mental caliber. It would be a frightful state of affairs if we should all size up every line of business in the same way. We would, naturally, lose confidence in everybody, even to the point of losing faith in our clergymen, just because one has occasionally made a mistake.

Commercial travelers to-day are recognized business-builders, and a retail merchant surely makes a serious mistake in not showing every commercial traveler who calls upon him all the courtesy possible. I realize that the business man has a great many problems to solve every day. They are confusing at times to the point of irritation; but still, 1923 will be one of the years when the retail merchant is going to succeed beyond his fondest expectations if he will relax and train mentally in a way to meet any emergency.

When you consider the valuable service the commercial traveler can render to the retail merchant, you will realize that he is well named the "Business Missionary." Billy Sunday or any other evangelist can do no better work for humanity than the commercial traveler.

Retail merchants can invest a few moments of their time to no better cause for the betterment of their business than by stepping up to the traveling man who comes into the store and giving him a welcome handshake, the same as you would if he were invited to dinner at your home. Realize the stock in trade the commercial traveler carries with him to every town. If he is encouraged by the retailer, he will unfold ideas that he has picked up at stores, on trains, in hotels and in talking with other traveling men and merchants at the various towns and which will place any retail merchant in a position whereby he can sweep away competition and make a strong competitor look insignificant.

Many of us will recall a winter about thirty years ago when the doctors diagnosed a certain epidemic that was going around as "la-grippe." I happened to get a taste of this infection and it came upon me very suddenly. I was selling a bill of goods to a retail clothier in Lawrence, Mass.

This merchant happened to be a new customer and I was doing my level best to interest him in our line, which he so kindly allowed me to show. All of a sudden I got a chill and I started shaking to beat the band. The merchant said: "What is the matter? Are you ill?" I said, "No," but he could see something was wrong, and suggested that I go over to the hotel and lie down, saying that he would walk over with me. He advised me to get a doctor right away, and told me to leave my samples right in his store, as he would take good care of them.

He and I stepped over to the hotel and he helped me undress and put me to bed. On leaving, he said, "I will be back in a few moments." In the

course of fifteen minutes or so, he returned with a physician who prescribed for me, and in a few minutes after the merchant left, one of his clerks called on me and remained until about 8 o'clock in the evening when the merchant, himself, returned and remained with me until I fell asleep.

The next morning he came up to my room in the hotel quite early and I was feeling much better. The doctor said I would be all right in a short time, but to be careful for a few days and not expose myself too much.

The second day at the hotel the merchant had my samples moved to my room and he bought a very nice bill of goods from me.

The following day I left town, and even to this day, I have never forgotten the kindness conferred upon me by that merchant. I called upon him for about two years afterwards. I remember looking over a clothing window in Boston where the goods were displayed in a very unique and attractive manner. A few weeks later, I called upon my friend in Lawrence, Mass., and I told him about this clothing window I had paid particular attention to in Boston and I said: "Now this evening I would like to dress one of your windows along the line of that window in Boston, if you will allow me." He consented. I worked until 2 o'clock in the morning displaying his merchandise as I had seen the goods arranged in the Boston window.

I was constantly collecting a fund of information for this merchant. I never visited his town when he was busy that I did not take off my hat and wait upon his trade. He obtained an agency from the New York wholesale tailoring house, and in looking over the samples, I said that I could go out among the doctors and lawyers, in fact, all kinds of office men in that territory—even taking a suit case of samples and a style book—and visit business men in the adjoining towns of Lawrence and sell a lot of goods.

I suggested that I stay over a day and educate one of his clerks during his spare hours how to solicit business for custom made suits; and upon my visits to business men in Lawrence I sold a great many tailor made suits from those New York samples; and he made a practice of sending one of his clerks out two days a week to take orders for custom made clothing.

There is not a traveling man to-day who represents first class wholesale houses which we have supplying the trade who could not gladly co-operate with the retailer along the lines I have suggested and in many other ways; and I know from over thirty years' experience I have had in the merchandise line that it is a detriment to a store, even to the point of being a menace, if a merchant does not have the good will of all the traveling men.

The commercial traveler to-day does not want to load a merchant with goods because his customers' success is his success, as well as his firm's, and a commercial traveler will feel just as well if he does not get an order from a merchant if he obtains the courtesy he is entitled to upon his visits. He will gladly give new ideas

which will enable the merchant to give him more business and build his store substantially.

My father used to tell me never do anything that would cause ill will. Have even the friendship and good wishes of the yellow dog and you will build up constructively.

The retailer must remember that the commercial traveler is human like himself. He has trials and tribulations—thousands of them that merchants do not run into—poor hotels, unkept rooms, fighting for space in the sample room, running into disagreeable hotel clerks, and dining room girls throwing his food, soiled linen in the dining room and hotel rooms, unclean dishes and food badly prepared. If there is any man in this world who is entitled to be a dyspeptic, it is the commercial traveler.

Because I was on the road for years I have the greatest respect for the traveling man, and while I do not know all the many inconveniences connected with traveling, I have run across a few of them.

For one thing, it is not the pleasantest situation in the world to be away from home practically all the time; and after a few weeks' absence from home, it gets lonesome without the wife and kiddies, and it takes pluck spelled with a big P, loyalty, stick-to-itiveness and ability for a commercial traveler to keep on keeping on. No matter how game he may be, it gets mighty monotonous and lonesome, especially when night comes, to turn into your hotel room and sign at the four bare walls and have the many digs, cuts and slurs with which you have come in contact that Jay run across your mind, and not a friend with whom to exchange ideas.

Most of the time in the winter season, rising in the morning in a cold room, a couple of inches of ice in the water pitcher in which to bathe, and upon entering the dining room to have a waitress come up and say: "What do you want? We haven't any eggs this morning, etc.," and sit down to some cold porridge, toast cold and hard as a rock, coffee that tastes as if it was made out of dish water, and then slip on your hat and step out and have a retail merchant say: "Too busy to talk with you." "I would not buy a dollar's worth of goods from your house if you were the only wholesaler in the country." "What is the matter with your credit man down there—drawing on me and writing me sarcastic letters?" "The order of goods you sold me a month ago, I sent back, I could not use them; they were not up to the sample." "I could have bought that last order of goods for 15 per cent. less if I had bought from the 'X' house."

This is a fine start for a day's work. You plug and plug and plug until 6 o'clock; then to make the next town you get up at 4 o'clock in the morning, go down to the railway station, and the agent tells you that your train is half an hour late. You wait thirty minutes and thirty minutes more, and in many cases you will wait an hour also, and yet your train at 6 o'clock and arrive at the next town at 7 o'clock. The hotels are closed, too early to open up—no sleep.

It is a fine business to follow every day, and occasionally run across a merchant who takes his grievances out on the commercial traveler.

To sum it up: Proprietors of retail stores should figure that by giving the glad hand to every commercial traveler who comes along, they will get ideas, many of them, that are certain to increase their business, at least 10 per cent. The business man who shows the commercial traveler that he is a welcome visitor and makes him feel at home in his store is going to profit in many ways that he has never realized, whereas if he is cold and indifferent and takes the view that the commercial traveler is a parasite, the same as some merchants do whom I have known, he will get many a bump during his career that he would not get by making friends with the commercial traveler.

Some merchants have an idea that commercial travelers never spend any money. They wear good clothes and they pay for them; and I know a particular merchant who sells more merchandise to commercial travelers for their families and themselves than to the entire combined lot of professional men in his city.

It is the duty of every merchant to sell the traveling man—sell him his reputation, his splendid merchandise, the values that he is giving, because a traveling man is not safe proof any more than a merchant. When a dry goods salesman comes along to a general store that carries men's clothing, it should sell that commercial traveler his suits, overcoats and furnishings. Make it a reciprocity proposition. Sell him coats and suits for his wife and shoes for the kiddies.

I don't know a traveling man—and I know hundreds and hundreds in the United States and Canada—who is not willing to reciprocate at any time he has an opportunity to do so.

T. K. Kelly.

Adventure of a One Dollar Bill.

In order to get a line on the life and adventures of a dollar bill, the Waukegan (Illinois) Chamber of Commerce started out a new bill fourteen days ago with a circular attached, requesting every person handling the bill to make a notation of its use.

The dollar was spent thirty-one times, but it never got into church or theater, and was not used for amusement in the fourteen days. It was new when it started out, but when it came back it was soiled, wrinkled and dejected. Here is its history for fourteen days, changing hands for service:

- Five times for salary.
- Five times for tobacco.
- Five times for cigarettes.
- Three times for candy.
- Twice for men's furnishings.
- Once for collar buttons.
- Three times for meals.
- Once for automobile accessories.
- Once for bacon.
- Once for washing powder.
- Once for garters.
- Twice for shaves.
- Once for tooth paste.

Don't cumber your brain with the typographical hiccoughs of the sensational press. Read for development along business lines.

Seeking To Solve the Problem of the Universe.

Grand Rapids, Jan. 16—Uncle Sam's thirty billion dollar experiment of trying to make the world safe for democracy seems, according to present conditions, not to have resulted in attaining the net results hoped for, according to what information we can glean from foreign news reports.

According to the latest dope sheet, the Lithuanians are taking advantage of the French movement into the Ruhr and have started a campaign into the Memel district, which is now under the jurisdiction of the league of nations; also the Germans are very much alarmed because there is a possibility of the Poles starting another rumpus.

Under these conditions the United States will do very well if she raises her skirts above the mire and allows them to fight it out without interference.

For a decade at least the inhabitants of Europe have been slaughtering each other almost indiscriminately and from the very beginning there has never been a reason for this foolishness sufficient to justify the sacrifice of a common house fly.

They have destroyed nations and have almost destroyed civilization, and with but few exceptions there is little evidence to prove that they have learned anything from their woeful experience.

France, Belgium, Poland and Lithuania were fought over, devastated and have been objects of charity ever since, and they all still seem to be gluttons for punishment.

These fresh examples of absolute folly ought to give the American citizen something to think over. Here is an opportunity of profiting by the experience of others without getting scorched.

France's disposition toward Germany has been vacillating in the extreme. Granting that Germany is entitled to no sympathy whatsoever, and that there is no moral reason for interesting ourselves in what really happens to her, the position of her creditors looks as though they are trying to start something which cannot be finished.

One day she begins a military campaign by occupying Essen, a commercially important city in the enemy's domain. The enemy quietly and peacefully submitting to the aforesaid occupation.

The next day we learn that France has concluded she is in no great hurry after all for her payments from the debtor nation, but still has a relish for gore.

Whether England will finally enter the fray remains to be seen, but if it really is a fact that the coal fields are owned by English capitalists, it is a safe bet that Britain's disposition to protect the monied interests of her subjects in foreign fields will assert itself and she too, will be enter the controversy.

As all of these countries are head over heels in debt and most of them are on the verge of repudiation, it seems to have developed into a class of "dog eat dog" with a vengeance.

France especially, discouragingly in debt, her currency and securities greatly depreciated, is but little better off for the purposes of continuing a military campaign than her vanquished foe, who seems to have the one advantage of knowing when she has had enough of warfare.

Fortunately for our own interests, President Harding seems to be of the opinion that America has already had a full measure of grief as a result of senseless conflict and consequently is not seeking for more trouble.

It will be a problem to hold our National affairs in such shape that we shall not be dragged into the mess, but with a President who has fully demonstrated that he possesses sufficient vertebrae—and a Congress that has recently had a message from home, we may at least express the

hope that hereafter European scrapping may be conducted by their own kind.

Whenever I hear of a proposed prize fight I am inclined to wish that the participants therein might annihilate each other. Here is another instance where that safe democracy for all mankind might not be an idle dream, if the present combatants could successfully accomplish self-destruction.

The United States Supreme Court has taken upon itself the rather onerous responsibility of revising the Federal constitution, beginning with Article IV, which declares that an individual's life and liberty shall not be placed twice in jeopardy for the same offense.

To be more exact, the declaration has been made under a recent decision in the administration of the Volstead act, that in case of failure to convict an offender in the Federal courts, the same individual may be compelled to jump the hurdles in state courts for the same offense.

As nearly every state constitution contains the same provision it may come to the point where mercy tempered justice will savour of prosecution.

I do not care to assume the responsibility of reviewing the decisions of the Federal judiciary, but in my opinion when the eighteenth amendment was adopted the states surrendered to the General Government every vestige of their sovereign powers in the regulation of the liquor traffic, except by the single reservation of enacting concurrent laws to assist in carrying out the general Federal provisions.

The very purpose of the eighteenth amendment was to secure National prohibition by a single uniform law, operative throughout the entire territorial limits of the United States, and such a law could only be enacted by the Congress of the United States. It

cannot be reasonably contended that any state can pass any prohibitory law that is not concurrent with Federal legislation, for in such an event any state so inclined could defeat the penalties of the Federal enactment.

It naturally logically follows that there is and can be but one prohibitory law, the Volstead act, and behind that act is but one authority—the General Government.

Hence it also follows that there can be but one offense, when that law is violated and that against the peace and dignity of the United States.

The reservation in the amendment referred to is that Congress and the several states should have concurrent power to enforce prohibition, but not to enact varying prohibitory laws, but for the purpose of securing the interest and aid of the states in the maintenance of such law which it was foreseen would be costly and difficult to enforce.

While I do not claim to be the possessor of a very great fund of legal knowledge, common sense leads me to the conclusion that a prosecution by both Federal and State authorities for a violation of the prohibition or any other similar law for a single offense is second jeopardy.

The adoption of an amendment by the Nation which provides for concurrent legislation by individual states is somewhat different than the enactment of a law by Congress which has not been authorized by constitutional amendment to apply to the individual state, as was decided in the case of the child labor law which was adopted by Congress without the express consent of the people and therefore declared unconstitutional by the Federal body.

Frank S. Verbeck.

You may think there is nothing in the trade paper for you, but if your competitor does not feel that way, he is going to get ahead of you through what he learns by reading.

January After Inventory Sale

After taking Inventory this month we found that we still have considerable merchandise which we desire to sell before the end of January.

Our December sale was so successful that we will have the same kind of a sale again in January.

All merchandise in the January After Inventory Sale will be sold at cost or below and we are making such ridiculous prices below what we could buy the same merchandise from the Mill at the present time, in order to clean up by the end of January.

Come and visit us or see our salesman. Every salesman has a list of merchandise and prices, terms net cash 30 days from date of shipment. All merchandise is offered subject to prior sale.

If you missed the December sale this is your opportunity. If you bought merchandise from us during the December sale you will realize that you ought to come back and buy further large amounts again.

We will be glad to give you a list on application. We will accept orders by mail, telegraph or telephone at our expense, through our salesmen or in the House.

Of course the sooner you buy, the better selection you will get.

GRAND RAPIDS DRY GOODS CO.

Wholesale Only.

WIDE VARIATION IN PRICES.

While the purchasing power of farmers has substantially increased as a result of better prices for staple farm products, the unevenness of the advance has created as wide a discrepancy between different groups of agricultural products as used to exist between urban and farm prices. In general, the producers of wool and cotton have profited most by recent changes in prices, while potato growers and live stock raisers are still in a bad way, so far as prices are concerned. In November, according to the Bureau of Labor Statistics, the price of wool stood at 99 per cent. above the 1913 level and cotton stood at 92 per cent. above that level. The price of hogs meanwhile was only 4 per cent. above the pre-war average, while that of beef cattle was 11 per cent. below and that of potatoes 10 per cent. below that level. Hay and grain made a somewhat better showing, the rise above the 1913 figure being 11 per cent. for corn, 15 per cent. for hay, and 29 per cent. for wheat. These figures, however, compare with the rise of 56 per cent. above the pre-war level for all commodities.

The foregoing figures show a wide disparity in comparison with such a group, for example, as building materials. The increase over 1913 prices in November was 114 per cent. for yellow pine flooring, 112 per cent. for Douglas fir, 128 per cent. for lime, 76 per cent. for common brick, and so on. Building materials as a group stood at 85 per cent. above the 1913 level in November, while farm products were 43 per cent. above that level. Nevertheless, during the twelve months ending with November, 1922, farm products scored a greater net advance than any other group of commodities, the gain for the year being 18 per cent., compared with 15 per cent. for building materials, 16 per cent. for metals, and 11 per cent. for all commodities. This shows some tendency in the direction of correcting the maladjustments between different groups, but it is worthy of note that the chemicals and drugs group, for which the index was one of the lowest last November, dropped 1.5 per cent. during the following twelve months.

FLOUNDERING FRIENDS.

One of our contemporaries, who is fond of adopting an ultra-conservative pose, has, we fear, greatly slandered all trade associations by declaring that the Government's recent decree in the case of the Gypsum Industries Association was tantamount to serving notice on these bodies to go out of business. Trade associations may well pray to be delivered from some of their floundering friends. This self-constituted critic declares that the activities which the Government recognizes as lawful are too "academic" to be of any value, and where practiced are used only as a cloak. He intimates that every effective trade association is a law breaker. This is not true. There are undoubtedly a few black sheep among the thousand trade associations in this country, but the remainder are not to be judged by the actions of a small minority. The

practices forbidden by the decree in the Gypsum Industries case are agreements to fix prices, to maintain uniform prices, to advance prices, to curtail output, to allocate sales territory, and to discriminate in prices. Such tactics are indefensible from the viewpoint of public welfare, and any association resorting to the beneficent functions of research, publicity, educational work, and so forth only as a camouflage for its ulterior purposes deserves to be smashed to smithereens. The strong-arm methods of the old-time monopolies are much to be preferred to such insidious devices. We believe that the latter are resorted to only in a few exceptional cases, and that the critic of the Government has unwittingly maligned the organizations which he thought he was defending.

BRITISH TRADE REVIVAL.

As was to be expected, in view of the steady improvement in sterling exchange during December, the level of wholesale prices in Great Britain showed a slight decline during that month. The index number of the Economist dropped 19 points, and this almost cancelled the gain of 23 points during November. The improvement in sterling exchange reflects the substantial revival in British trade, and the United States commercial attaché at London cites facts showing that the recent expansion is something more than a seasonal spurt. There have been record-breaking shipments of coal to South America, and some British coal continues to come to this country. Likewise there have been large orders placed for railway equipment for South Africa and India, and steel mills which had been idle for two years have recently been re-opened. It is interesting to note that British export trade has been increasing while exchange has been improving, although a slump in exchange is supposed to confer an exporting advantage and a rise to offer obstacles. The experience of both Great Britain and Germany shows that exchange depreciation is no royal road to the development of export trade.

ALL THE TIME.

Safety first is a good thing, so far as it goes, but "safety first and All The Time" is the only safe rule. A good beginning too often precedes a bad ending.

It is a matter of much satisfaction to the Tradesman to be able to chronicle the collapse of the Ad-O-Lite Co., of Buffalo. This concern has been repeatedly exposed as fraudulent by the Tradesman and every time damaging disclosures appeared the attorney of the pirates wrote a threatening letter, announcing that he was preparing to start suit for heavy damages. The Tradesman paid no attention to such threats, because forty years' experience in dealing with cheats and frauds leads to the conclusion that the old adage to the effect that "barking dogs never bite" aptly applies in cases of this kind. The Tradesman regrets that any of its readers should have been victimized by so flagrant a fraud as the Buffalo gang of swindlers perpetrated.

CLOSING THE LOOPHOLES.

It is good news that the Treasury Department is taking active measures to put a stop to some of the evasions of the income tax. The revenue law of 1921 created several loopholes, of which it has been found the tax dodgers have taken full advantage. When Congress a year ago placed a limit of 12½ per cent. on the tax on capital gains it was not foreseen that this would permit taxpayers, by means of sales to establish losses, to cancel entirely their taxable income. There was no limitation placed on deduction for losses, and such losses could be easily established in a technical sense. The Treasury Department now proposes to place a limitation of 12½ per cent. on the losses which may be deducted from taxable income, so that gains and losses may be treated equally. It is also proposed to repeal the provision permitting the exchange of securities for those of similar value without levying taxes on the transaction, as this has also resulted in a considerable amount of evasion.

Still another avenue of escape which the Treasury Department is seeking to have closed, is that of tax-exempt securities. Eventually the tax-exempt feature on nearly all the outstanding Federal issues will expire, but the States and their subdivisions are flooding the markets with tax-free bonds. As a result, the tax derived from larger incomes is rapidly drying up, and the burden of Federal taxation is falling more heavily on recipients of smaller incomes. There is danger that if the productivity of the income tax continues to diminish the Federal Government will be driven to resort to various means of indirect taxation which would bear unduly on those least able to pay, and thus further increase the inequalities in tax burdens. Along with closing further avenues of escape, it is desirable to place a further check on evasion by removing the cause. Secretary Mellon has recommended a maximum of 25 per cent. for the sur-taxes in lieu of the 50 per cent. in the present law. Such a reduction would not reduce the Government's income, but in the long run would bring a greater return to the Treasury by removing much of the incentive to evasion.

CANNED FOODS MARKET.

With the slogan for 1923 generally agreed upon by all industries as "Better Business," the canner is impatient to make his offerings of 1923 packs so as to begin to pile up his contracts for futures. He looks for a return to normal advance buying and now that he has his house in order as to 1922 packs he is ready to consider this season's production. The week's developments were chiefly along the line of new packs, not that old offerings were entirely neglected, but because they were hardly in better demand than during the early part of the month. Southern and Western peas have been quoted at definite opening prices by several canners and jobbers have not only shown their interest but they have placed some business. Canning interests assert that there were fewer peas held in first hands on January 1 than at the end of

spring in 1922. This is taken as a guarantee that the present stocks will be easily cleared and with their distribution will come further advances. Such a situation will not only strengthen spot peas, the canner thinks, but it will increase the buying of futures. Other futures which are receiving attention, but mostly on a s. a. p. basis, are asparagus, pineapple, cherries and other items. There is talk of 1923 tomatoes, but as the packing season is a long way off that product is not in the front ranks of futures at present. In spot foods there is a fair enquiry, but jobbing stocks in most cases are comprehensive enough to take care of the retail trade and the only buying of staples is to fill in gaps. There are more enquiries, and it is thought that the turnover this week will be larger than it was last week.

AVOID UNSEASONED STOCKS.

A long-time Tradesman patron writes that he recently bought stock in the Dort Motor Car Co. at \$20 on the positive assurance of the stock salesman that it would go to \$40 per share within a year. As a matter of fact, it has slumped off to \$6 per share, with no immediate prospect of any upward movement for some time to come.

If the Tradesman's reader had purchased Packard common at \$6.50 per share, instead of Dort at \$20, he would have made nearly 400 per cent. profit, instead of 70 per cent. loss. Packard has since received a 100 per cent. stock dividend and the new stock is now selling around \$11 per share.

A year ago Standard Oil of Indiana was selling around \$68 per share. Since then a 100 per cent. stock dividend has been paid and the new stock is selling at \$62 per share—nearly 100 per cent. profit.

If readers of the Tradesman will confine their stock purchases to seasoned stocks and deal only with men of responsibility and high character, they will find themselves very much better off than in doing business with strangers who may be so far away they cannot be located when the purchases involve loss instead of profit.

There is no better investment for any merchant than stock in any of the Standard Oil companies. They are all good, but, of course, Standard Oil of Indiana is more congenial to Michigan investors than any of the other companies of the great Standard family. The merchant who confines his investments entirely to Standard Oils will never have any misgivings as to the outcome, nor will he ever have any sleepless nights over his stock possessions. These companies are all honestly managed and comprise the greatest chain of dependable money makers in the world.

REGION OF THE REGULATED.

George Higgins Moses, U. S. Senator from New Hampshire, is a Republican of the conservative type and not given to "viewing with alarm." Yet Senator Moses protests against the vast and expensive governmental machinery we have built. "There was a time when this was the land of the free," he says, "now it is the region of the regulated."

McCRAY

REFRIGERATORS for ALL PURPOSES



The efficiency and economy of your refrigerator depends upon things neither you nor your customer can see—*materials and inner wall construction.*

Into the McCray refrigerator go *only the highest quality of those materials which our third-of-a-century experience has demonstrated to be best.* This in-built quality has made the reputation of the McCray, a reputation based on more than 30 years of satisfactory service in meeting every refrigeration need.

Exceptional display facilities for the grocer and butcher are provided in the complete McCray line of refrigerators, coolers and refrigerator cases. There are sizes and styles to meet all needs; and our Service Department will submit plans for specially built equipment, without obligation. Just send a rough sketch of your requirements.

Ask About Our Easy Payment Plan. It enables you to pay for a McCray with the money that it saves you. *Send Coupon for Details and Free Book.* In it your refrigeration problems are discussed and the complete McCray line illustrated and described.

McCray Refrigerator Co.

2344 Lake Street,

Kendallville, Ind.

Detroit Salesrooms, 36 E. Elizabeth St.

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

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

NAME.....
ADDRESS.....



Survival of the Fittest Among Shoe Merchants.

Are you a misfit in the shoe business?

Have you studied yourself—and your business—to make sure you are on a solid and right foundation?

Are you a "city merchant" trying to run a village store?

These and other questions kindred thereto have caused William Pidgeon, Jr., of Rochester, N. Y., to put on his thinking cap and to "take his pen in hand" with the thought of analyzing the retail shoe business for the benefit of his brethren. Mr. Pidgeon is a National character in the shoe business. He is in wide demand as a speaker at state and National conventions. To know "Bill" Pidgeon is to realize that he is of the square deal type, with a heart as large as the universe. He is a plain man of the people who runs his own business along practical lines and who has the welfare of his neighboring shoe dealers just as much at heart as his own. Mr. Pidgeon is past president of the Retail Shoe Dealers of New York State and is this year serving another term as president of the Rochester Retail Shoe Dealers' Association. What Mr. Pidgeon writes is well worth careful perusal.

The following from his pen was inspired by a question asked by Arthur L. Evans, president of the Retail Shoe men's Institute, as to what he would retain or change in the present system of shoe retailing, had he the power to put his ideas into effect:

"Every community should have just enough shoe stores to serve it properly. Too many shoe stores for a given number of people mean that some must fail or be poorly managed. In the first case it is a loss that must be borne by the trade as a whole, and in the second it is a loss of service, because no store can properly serve that isn't making good. Shoe stores should be classified in several classes, such as General Shoe Stores, or Specialty Shoe Stores. Education or necessity will bring this about and it is rapidly moving that way now.

"General stores should always be the large stores, with plenty of capital carrying a full line of all types and styles of footwear, and their very nature demands large operations which give opportunity for Service, and Capital to develop along this line. Such stores would really be shoe department stores. This type could succeed and get turnover because of their ability to serve the public with lines, styles and prices to meet their need. The smaller shoe store tries this general service and fails because of the nature of the case, and also because

in general stores price is a large element and the small or general store is beaten by the large one before it starts.

"Specialty stores may be men's, women's, children's, orthopedic, custom, work shoes, or a score of other ideas. In this kind of store some definite idea in footwear might be featured, so that though it be but a small store it can render a very valuable service to the public and yet be able to get turnover on its lines and succeed.

"The main evil in the retail shoe trade is that retailers do not know where they fit. So many are trying to run stores and carry everything when in reality they have nothing—no full lines, no complete idea in anything, and so they just exist or fail. Many of these dealers would make a great success by featuring some one or several types of shoes or ideas and become specialists in it and would develop much the same place as the specialist in medicine does. There is room for the general physician, but the specialist is a necessary development in medicine, and in this realm lies one of the great advances of the shoe trade in the coming days.

"Time is a great leveler of things in this world and the law of life makes for the elimination of the useless. Nevertheless it would be a great benefit to the trade if a campaign of education could be put over that would help shoe retailers to analyze their own place in the trade and get their bearing. The Harvard University has helped us very much from the financial and managerial standpoint, but from the technical shoeman's viewpoint this must come from ourselves, somehow, and is sadly needed.

"Some viewpoints that may help us find ourselves:

- A. Do I fit in the shoe game?
- B. If not, why?
- C. If I stay in successfully, what must I do?
- D. What is my hobby or particular thought in shoes?
- E. Why not specialize and develop that idea?
- F. What have other men done along this line?
- G. How can it be done, by me in my location?
 - a. Getting rid of useless and slow lines; how?
 - b. Putting in proper lines, and how?
 - c. Advertising special lines, and how?
- H. Advantages of this are a profit, turnover, smaller investment, less on dead lines, less detail, a place in the sun.

"If I had the power to eliminate all

the useless elements in the retail shoe business and analyze every community and the footwear needs and could then find the men and lines to fit that need, then that would be an ideal condition in which all would work well. But as this cannot be done arbitrarily it must come by failures, losses, headaches, hard study and concentration along special lines. Only by doing this will shoe retailers be successful. Those who find this great fact will survive and succeed. For others there is nothing but failure. It is the Law of Life. Only those who serve best can live. We may not like it, but just the same that does not change the eternal.

"To sum up. We have no power to dictate the conditions of the shoe business. The next possible step is to educate, inspire, criticize, analyze. Then bring the results to attention of shoe men. Those that learn the facts and heed them go on to success and a better day; those that are blind go to failure and defeat. But there is no other way.

"This type of education may help hundreds of retailers to find themselves and there is no greater work than that.

"Hundreds of Style Pickers are running Work Shoe Stores.

"Hundreds of Country Store Merchants are running City Stores.

"Hundreds of Good Orthopedic Shoe Men are talking Style.

"Hundreds of Children's Lovers are selling Grown-Up Folks.

"Hundreds of Good Shoe Men are selling Poor Shoes.

"Hundreds of Good Managers are in One-Man Stores.

"Hundreds of Shoe Stores just sell shoes. Just shoes—that is all. Reverse the order. It is all wrong. Let's stop and look at ourselves. Let's find where we fit. Each one can then determine to find success in that particular special field of the shoe game that will develop his particular liking or passion or idea.

Mistaken Identity.

As a steamer was leaving the harbor of Athens a well dressed young passenger approached the captain and pointing to the distant hills enquired:

"What is that white stuff on the hills Captain?"

"That is snow, madam," replied the captain.

"Well," remarked the lady, "I thought so myself, but a gentleman has just told me it was Greece."

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

HEROLD-BERTSCH SHOES

Michigan-Made



Stands the Gaff of a Michigan Winter

These are days that punish the shoes of a Michigan outdoor man, but H-B Hard Pans wear like iron and have been giving sturdy service to Michigan farmers for many years. Soles are made from the choicest part of the hide and uppers specially re-tanned to resist water. Your trade needs H-B Hard Pans now. Advertise them with the cuts we furnish.

HEROLD-BERTSCH SHOE COMPANY
30 years in Grand Rapids

Know the Rubber in Your Shoes.

The value of standardized, trademarked lines of quality merchandise is becoming more and more apparent in all lines of manufactured merchandise. This is especially true of trademarked parts which go into the making of a high grade shoe.

Manufacturers of quality rubber heels, soles and rubber footwear have been perhaps among the first to recognize the great value of a well advertised, branded article.

It is becoming apparent to all close observers of modern merchandising that the manufacturer with only a made-to-a-price argument is passing, and the prime factor in this has been the development of advertised, trademarked rubber soles, heels and footwear.

The manufacturer of a branded heel or sole is not ashamed of his product. He tells the retailer of shoes and the consumer what he has to sell, quality at a fair price. His growing success is ample answer to the many who in recent years have placed on the market inferior and shoddy merchandise, but who failed to establish confidence, that priceless element in every business transaction.

The retail shoe merchant, the manufacturer and the general public have been quick to respond to the manufacturer who brands his heel, sole or rubber footwear. He assures the buyer of quality, guarantees his product and stands behind the guarantee.

Some merchants have been the last to abandon the low-price fallacy, but the majority of dealers and consumers buy on confidence and demand a trademarked article in which they place their faith.

Several new soles are being placed on the market. Almost without exception they are being branded and well advertised to the retailer. They have merit, selling points, and were placed on the market after much study.

The value of the brand on rubber soles and heels used on sport footwear during the past year has been great. With every prospect of a big sport shoe season ahead, it will be more so than ever before. The demand for sport shoes has outgrown the realm of the golfer and the vacationist. The demand for sport shoes has spread to all branches of consumers and shoe manufacturers of this type of shoe and retailers are planning for a big sport shoe demand.

Included among the several new types of soles for sport shoes are several made of pure Ceylon crepe rubber. One, the Clico sole, is lighter in weight than leather and many rubber soles. This sole will float on water. The sole is attached with a special cement and may also be stitched. It will not pull off the shoe. A wedge heel also goes with the sole and may be moulded on as part of the sole, giving a neat appearance.

Sane Management Counts.

In an Eastern city two shoe men have just finished their fiscal year. One did a business of \$165,000, and showed a loss for the year. The other specializes in misses' and children's shoes only, and did a business of about one-third that of the first and showed

a profit over the living of the proprietor.

The first leases the entire building and sublets part, so his own rent is fair. Other expenses are normal. Where was the money lost? The answer is in pressing for business beyond a sane point. A year ago a new concern opened a store nearby and the two engaged in an advertising duel to the death, so to speak. Both ran sales week after week, and while they succeeded in doing a good business they were both working on too close a basis. The point is that advertising is essential to keep a business alive and growing, but there is a limit which it is folly to exceed. We know that the expenses of a retail business allow a certain fair percentage for publicity, but when the advertising is 400 per cent. and 500 per cent. more than a fair sum, it comes out of net profits.

There is another reaction pressing for sales beyond a sane limit. It leads to buying jobs in excess, and the chances are that some of the jobs may not be of a quality to build business. Then comes a reaction from disappointed customers. There are many instances of merchants who started in business selling jobs only, and who set the world afire for a few seasons. But it became harder and harder to get customers into the store, and even after changing the name, going out of business and starting in fresh again, they finally had to quit altogether. Eventually people wake up to the fact that they get only what they pay for. One can build a permanent business and hold customers only on a basis of quality.

Corporations Wound Up.

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

Aeme Pattern Works, Detroit.
Parker-Kiskadden Co., Detroit.
Monroe Water Co., Monroe.
Michigan Lumber Yard, Detroit.
Zenith Foundry Co., Detroit.
Maple Groce Co-operative Threshing Co., Chesaning.
Theo. Kirchheimer Co., Detroit.
Winder Printing Co., Detroit.
Cassopolis Cement Products Co., Cassopolis.
Days Work Publishing Co., Detroit.
Kerr Manufacturing Co., Detroit.
Cadillac Square Hotel Co., Detroit.
Lakeview Farms Co., Highland.
Eureka Milling & Elev. Co., Brown City.
Sparta Silo Co., Sparta.
Watershed Ranch, Grand Rapids.
Frank S. Callender Co., Detroit.
Dean & Co., Ltd., Ann Arbor.
Tiltlock Steering Wheel Co., Detroit.
Valley Scrap Iron Co., Saginaw.
Seward Court, Inc., Detroit.
Federal Lumber Co., Port Huron.
Blodgett Hospital Charities, Grand Rapids.
Schott Motor Sales Co., Mt. Clemens.
Nichols & Cox Lumber Co., Grand Rapids.
G. R. Hurd Co., Monroe.
Larowe Realty Co., Detroit.
Domestic Appliance Co., Detroit.
Mutual Block Co., Marshall.
Automatic Drill Chuck Corp., Rochester.
Michigan Building Co., Detroit.
S. & L. Realty Corp., Detroit.
Catalpa Development Co., Detroit.
South Bloomfield Highlands Co., Detroit.
W. H. Warner Coal Co., Detroit.
Rosenberger Realty Co., Detroit.
Union Building Co., Detroit.
Woodward Building & Construction Co., Detroit.
Harrison Granite Co., New York City-Adrian.
Cass Chemical Co., Inc., Detroit.
Photo Plate Co., Detroit.
American Commercial Car Co., Detroit.
Christie-Kline Forge & Machine Co., Detroit.

Do You Know Your Business?

Pertinent queries about your business are contained in a quiz sheet prepared by the Chamber of Commerce of the U. S. A. Look over the following questions. Check yourself up on

these points and see how nearly 100 per cent. you measure:

1. Do you keep a "purchase account" that shows total of all goods bought?
2. Do you know what you save annually by discounting bills?
3. Do you know what it costs to buy goods?
4. Do you know what you owe?
5. How often do you take stock?
6. Do you figure stock at cost or selling price?
7. Do you make allowances for depreciation and dead stock?
8. Do you make depreciation of fixture and delivery equipment?
9. Do you know what is due you?
10. Can you furnish your bank a financial statement at once?

11. Are collections made as rapidly as accounts increase?

12. Do you know what it is costing you for allowances for customers?

13. How often do you make up a "Profit and Loss Account?"

14. Into how many separate accounts are your expenses divided?

15. Do you charge your own salary as an expense?

16. Do you own the building in which you do business?

17. Do you charge rent therefor?

18. Do you charge interest on money invested?

19. Do you know the percentage of expense to sales?

20. If a fire took place, could you from your books give a complete statement of all accounts?

Sincerely, we believe you will be doing yourself an injustice by not at least giving our salesman some time when receiving the following card

I expect to call on you-----
with our line of "Shur-Snugs" felt good and Good-year Glove Rubbers. Be sure to wait for and look over our line.

HIRTH-KRAUSE CO.

We know that if you accord us this privilege you will buy the best line showing this season.

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Manufacturers
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Men's Union Suits
at
Popular Prices

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



How the Banker Can Help the Retailer.

There is a popular distinction made, or line drawn, between banking and commercial business. The average man believes that a banker knows little or nothing about commercial business. He pictures him as a stern, bespectacled individual, sitting within an iron cage, counting money. Like the ground-hog, he never comes out to examine the sun but about once a year. This may be true about some bankers. It is equally true that most commercial men know very little about banking.

But what is particularly true and most often lost sight of is, that most banks are controlled and run for the most part by commercial men—manufacturers, wholesalers and retailers. Did you ever see a substantial American bank whose directorate was not drawn largely from these classes?

In addition to that truism, it is also true that in the investment of his bank's funds, the banker comes in touch with nearly all lines of business, and the touch is intimate. In this respect he differs from the ordinary business man.

For instance, the cotton man may know all about cotton, the wool man all about clothing or drugs, etc., but the banker in dealing with all of them as customers, in the long run learns something about all the lines he handles. And the experience he gains serves to sharpen his wits and to add to the keenness of his comprehension.

For this reason, a good, experienced banker should be in a position to be of material help to the retailer in the solution of his business problems.

There is no country bank, even in the smallest town, that is not in some way a part of the great banking system. Every small bank has its large city correspondent, and in this way it is enabled to keep in close touch with general business conditions. It works out, or should work, out something like this: The large banks in Chicago, New York or St. Louis are in constant touch with the principal financial and commercial institutions all over their territories, and, as the case may be, all over the country. Through the

accumulation of valuable statistics they are usually, though not always, in position to give a fair idea as to the trend of business conditions. Each one of the banks in those large cities have correspondents who can have such information for the asking.

In this way the enlightenment that comes from inspired sources may radiate throughout the country from the large centers, and if the country banker, in these modern times of the telephone, the telegraph and the aeroplane, fails to avail himself of such mediums of enlightenment so that he may pilot his ship away from the rocks and quicksands, it is his fault. In fact, it is his duty to keep so enlightened.

For some reasons or other, a banker is looked upon as a leader in his community. Possibly it is because he deals solely in money, and most people worship the "golden calf." But more likely it is because he is considered to be the best informed man in that community. However that may be, the fact remains that by reason of his unique position he can be a powerful influence for good or bad. He can guide or misguide, according to his intellectual qualifications or moral propensities.

If it comes to the question of increasing your business along lines of expansion, if he has studied business conditions intelligently, he should be a good man to consult. And if he advises you against stocking up too heavily in what he considers a falling market, you should seriously consider the advice he offers. If a banker feels certain that he is protecting his own institution by the character of advice he gives, you may be sure that he is automatically protecting you; for what would be bad for the bank would be worse for you. When the bank lends you money, its claims against the quick assets will come before your stock. The stockholder is the last creditor that gets paid.

We will now consider a few concrete ways in which the banker can be of real assistance to the retailer.

First: If you have a reasonably unbroken record of profitable years, and you have seen to it that your assets

INSURANCE IN FORCE \$85,000,000.00

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Is Your Will Up-to-Date?

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

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

It is the duty of every man

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

Does your will conform to your ideas to-day?

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

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

Ottawa at Fountain

Both Phones 4391



Conservative Investments

FAIR INCOME

YOUR choice of investments should be in keeping with current interest rates. By careful selection one can secure a fair income and at the same time properly safeguard the principal.

We shall be pleased to discuss the matter of investments with you at your convenience.

CORRIGAN, HILLIKER & CORRIGAN
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GRAND RAPIDS, MICHIGAN

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Bell M. 4900

are preserved in such liquid proportion as to enable you to make an acceptable statement, you should be able to borrow from your bank sufficient money to make your seasonal turnovers.

The possibilities of profit in your business may be great, but your invested capital not sufficient for you to take advantage of those possibilities in any particular season. By making bank loans, you can increase your stock of merchandise and take advantage of your opportunities. But you must not hesitate to give your bank all the facts, even of the most secret nature, about your business. The loans may not be secured—merely based on your statement—but they may have to be endorsed or guaranteed by your officers, directors, or partners, as the case may be.

Second: If you are a large or small retailer, you may wish to add a certain line of merchandise to your business. You may see an opportunity to increase your business at a good profit, but have not sufficient capital to secure the goods. Your bank may agree to advance the additional capital in the way of quick loans, you agreeing to place the merchandise in a bonded warehouse, to be released piecemeal and paid for as justified by sales. Your notes at the bank would be secured by the warehouse receipts. When making an arrangement of this kind, the bank would not lend you the full cost value of the merchandise, and a certain proportion of your own capital, say 20 or 25 per cent. of the loan, would have to go to margin the loans.

Third: The bank may also help you by discounting the notes of your customers. This serves a double purpose in that it gives the bank an opportunity to check you up as to the character of the credits you extend. Retail concerns in nearly all sections of the country are compelled, of necessity, to carry farmer customers until the crops are harvested. In such matters, your bank should always be taken into confidence, because it can be of valuable assistance to you in helping to carry the burden of your worries.

This is the character of service that should be rendered by a bank, and if the retailer gets it, the relation is indeed reciprocal. A great many retailers refuse to do business with a bank unless the bank makes supply purchases from them—that is, if they happen to be in classes of business with which banks would be likely to deal. That is a sentiment which must be deprecated. When a bank serves its customers in the way indicated in this article, it has done all that should be expected of it in the way of reciprocal relations, and it should be allowed to go free from the embarrassment of jealous competition among its customers for the bank's supply purchases.

T. J. Kavanaugh.

Gazing Through Your Credit Mirror.

The other day I happened to be conversing with a banker friend of mine. He recalled some of his interesting experiences with retail merchants. "You know," he said, "credit is like a mirror. You look into it and you see yourself as you really are, and not as your friends and enemies see you. There isn't the slightest exaggeration

in the reflection of a credit mirror. It would do some merchants a lot of good to gaze into the credit mirror as often as they can, in order to keep from spoiling their looks.

"Take the case of Jones, a merchant down the street. He came to me for a loan, and I had to make considerable allowance in order to accommodate him. It seems that he had been experiencing considerable difficulty with other banks. A number had turned down his request for a loan. Yet he had a mighty good balance sheet to show.

"When I got through with him he stood up and said, 'Sir, I have learned a lot from this interview. Had I known in the past what credit consists of I would have practiced greater care in my business relations with other people.'"

Never before had it occurred to Mr. Jones that his business relations, past and present, formed an important basis for credit. To him the balance sheet had represented the sum total of credit collateral.

Credit is generally regarded as an expression in terms of dollars, and as one banker recently stated, "of confidence in the ability and willingness of a debtor to meet obligations. The basis of that definition is essentially confidence, as the basis of all credit must be confidence."

"The credit department has a compass by which it must chart all of its course, and the compass has four cardinal points," a well known banker said recently. "They are first, integrity, or character; second, ability or capacity; third, application; and fourth, capital. All risks in a credit department are measured by these four standards. The function of that department is to handle the credit facts bearing on these four factors."

Recently a group of prominent bankers got together for a discussion of the various phases of credit, both as they affect the banker and the merchant. The discussion was an interesting one, and to my mind, the most interesting statement was that made by a Philadelphia banker. He said that one of the most important sources of credit information these days is the merchant's place of business.

In the old days the banker was in the habit of inviting the applicant for a loan to his private office, and there secure all the necessary credit information. Nowadays, this banker pointed out, the banker goes to the man's place of business. He not only judges the merchant by his balance sheet but also by the appearance of his establishment and by his methods of conducting business.

Bankers are in the habit of securing a variety of information about their customers. They go to the newspapers to learn how the merchant is regarded in his community. They go to the merchant's creditors, to learn how he pays his merchandise bills.

AUDITS, SYSTEMS
FEDERAL INCOME TAX
PETER DWARSHUIS
ACCOUNTANT, TAX CONSULTANT
CITIZENS 33172
843 WATKINS ST., GRAND RAPIDS

Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over

\$1,450,000

GRAND RAPIDS NATIONAL BANK

GRAND RAPIDS, MICH.

To Neglect, is Tragedy—

BUT forethought ordains Peace. You often hear this said afterwards of men who grumbled to think about making a Will: "If Dad knew what happened to his property, or that any such break-up in the family would occur over it, he would turn over in his grave." Or words like that.

Your intention is as nothing, until put into writing. It improves the health to get loads like this off the mind. Years hence, when this Company serves as your Executor and Trustee, it will be certain that the benefits which you now intend, will come to pass.

Let us counsel with you as to what may be done to forestall trouble for your dependents. A Trust Company is the best Executor possible.

Get our new booklets and read them.

"What you should Know About Wills, and the Conservation of Estates."

"What Happened to His Wife?"

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Satisfied Customers

know that we specialize in

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Branch Offices

Madison Square and Hall Street
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Dealer in

Burglar Proof Safes
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Vault Doors
Cash Boxes
Safety Deposit Boxes

We carry the largest stock in Michigan and sell at prices 25 per cent below Detroit and Chicago prices.

They go to his competitor's to size up his business relations and his game-ness. "You know, most credit risks," the Philadelphia banker said, "until they have gotten to a pretty bad point, take care of their bank credit, and if we depended alone upon our bank experience, we might think they were much better than they really are. But, it is in the trade where they buy that we ascertain whether they live up to their terms, whether they observe their contracts, whether they are cautious in the return of merchandise, and how people who sell them regard them. Competitive opinion, too, is valuable, although allowance must always be made for the competitive attitude. The opinion of a customer of a risk is equally enlightening."

There are other factors by which the banker judges the merchant, and it is well that the merchant should bear these in mind constantly. Above all the merchant should realize that the banker wants more than a bare balance sheet. It must be supplemented with the merchant's trading account showing income and expenditures, and their applications to these assets.

The banker also delves into public records. He has constant recourse to the judgment index, the records of suits entered. The record of mortgages is not a mystery to him, nor is the record of real estate transfers.

From the mercantile agency the banker secures his information on the past history of the merchant, and he checks up on the accuracy of information secured from other sources.

And the merchant should not delude himself with the notion that banks are lacking in the spirit of co-operation when it comes to an interchange of credit information. I wish you could gaze into the information file of your banker's credit department. You could see a detailed history of your business, and sometimes even a detailed account of your personal history. There you will find a collection of various financial statements submitted by you at various times. And these statements are analyzed and compared, with red ink underlining the unfavorable points. With that come the mercantile reports, and a series of memos of results of bank and trade investigations and records of interviews you had with the banker at various times.

You will find in some credit files a collection of newspaper clippings each bearing on the personal history of the merchant. The banker does not neglect a single source of information bearing directly or indirectly on the business history of the applicant for a loan.

The banker is a keen judge of your business condition. He wants to know whether or not you are a good collector, and can estimate pretty closely whether your accounts are being collected as rapidly as they should be.

Being a good merchant you figure the ratio of sales to merchandise. The banker is also a good merchandising man. He watches your turnover, and he knows when salable goods are accumulating on your counters. He knows when your business is being

handled to your best advantage. He is very much concerned over your profits.

It would do the average merchant a lot of good to think over these facts, for he never knows when the banker will get his opportunity to investigate them.

Now you see the significance of my banker friend's story about Merchant Jones.

Norris A. Brisco.

Great Commercial Come-Back This Year.

Albert F. Haven, a merchant from Evansville, Ind., who is at the Pantlind Hotel this week, predicts that, although the coming year will be a prosperous one for the people of this country, the following one will be dull in the commercial world. He attributes this impending dullness to the fact that 1924 will be a Presidential election year.

"Presidential election years are inevitably marked by a slowing up of business," said Mr. Haven. "There has been only one exception to that rule, and that was in 1916, when nothing short of a Juggernaut could have stopped that feverish white heat of industry. America went into the war, and that was the Juggernaut, most disastrous in the aftermath. America is recovering, and 1923 will show a great commercial come-back, but things will slow down again in 1924."

"The attitude of the Administration has a great deal to do with business. The tariff question is an example of how inseparable politics and business are. A protective or low tariff is going to make a big difference to certain types of business, and there are any number of other question which are linked up with the matter of which party is in power. Naturally, there is a period when the attitude is one of watchful waiting. Every one holds back to see what will happen."

"Indiana never really felt the war at all. Things slowed down a bit, naturally, but there was never any slump as in other states. Industries there are so diversified that one tide over the other, acts as a sort of check-mate, when, ordinarily, the outlook would be discouraging. The manufacturing and agricultural interests each act as a complement to the other, insuring that state against any such industrial depression as is felt where the economic life is dependent upon a single thing."

"European commerce will adjust itself as soon as Germany is given a chance. There is no question but that Germany has gotten down to work, although she cannot pay France now. If a man owes you something and you can't get it all at once, it is better to help him along so he can pay you a little at a time than let him go bankrupt, isn't it? The bankruptcy of Germany would affect the other European countries, and that would affect us. Something must be done."

"Of course, one can see France's position, and sympathize with it. France is broke, too, and she is still stinging from the humiliation of 1871. That sort of thing isn't forgotten easily, and France feels that Germany should be made to suffer as France suffered. It's all right to want Germany punished, but I don't think the

commercial prosperity of the world should be sacrificed in order to do it."

Warns Motorists Against Deadly Carbon Monoxide.

A lungful of carbon monoxide is just as deadly as a draught of carbolic acid, to which it is related, Dr. Francis E. Fronczak, health physician of Buffalo, says in a bulletin issued to automobile owners.

"It is strange," Dr. Fronczak says, "in spite of all that has been said on the subject, how automobile owners are generally ignorant of the dangers of this gas."

"Steel and iron workers know its properties and avoid inhaling it as they would avoid drinking a deadly poison, yet the motorist thinks of it only as an ordinary gas."

"Illuminating gas, which we are careful to turn off, suffocates, but does not poison like carbon monoxide, which is just as apt to kill as the chlorine and mustard gases used during the war."

The bulletin warns against using a rich mixture of gasoline and racing engines in small garages with closed doors, which is the most frequent cause of carbon monoxide poisoning.

If it is anybody's business to look after the boosting of your community, it is yours. If you do not do your share of it, how will you have the nerve to profit by what others do?

When talking to a customer about goods, try to give accurate and specific information, avoiding general talk with little selling value.

Michigan Shoe Dealers Mutual Fire Insurance Co. Lansing, Michigan

PAYING 30% DIVIDENDS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies
that you are buying.

The Net Cost is **30% Less**

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

WM. N. SENF, Secretary-Treas.

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management

Careful Underwriting

Selected Risks

Conservative but enjoying a healthy growth.

Dividend to Policy Holders 30%.

Affiliated with the

Michigan Retail Dry Goods Association

OFFICE 319-320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

Small Town Farming Communities Need Fire Protection.

Recent progress in fire protection has been largely confined to cities and large towns; for the smaller towns, villages and rural districts, very little has been done. A very large percentage of people, for instance, do not live within the areas provided with organized protection, a fire generally entails the complete destruction of the residence as well as the outbuildings and stored crops. Horse-drawn apparatus from the nearest cities plainly cannot cover any large amount of territory owing to the distances involved and the limit of equine endurance.

In these days of universal telephones the alarm can be given and auto apparatus make quick response over a considerable area. The combination chemical and hose wagon of the city department is, however, of little use beyond the reach of water mains, and a water pumping engine with its ability to throw enormous volumes of water is too heavy for country roads, and of too great a capacity for the water supply in the rural districts.

In addition to these difficulties, the city officials often object to their apparatus leaving, because the city is unprotected in its absence and on account of slippery roads. It therefore devolves upon the rural districts to provide their own protection.

The small country town in a rural district gets most of its living from the farmer, and this small town by itself finds it a hard problem to get an efficient fire equipment. The hand engine and the small two-wheeled chemical have been more or less successfully supplemented in some cases by a tank water system. This fire equipment, however, covers only a comparatively small area.

A light auto fire equipment, combining a chemical and pumping engine and hose carriage, has recently been perfected which admirably fits the requirements for the small town and is able to protect a considerable section of the surrounding country as well. If the small town and the rural district can unite in the purchase of this equipment the benefit will be mutual. The rural population can thus be reasonably sure that a telephone call will find the town fire department equipped and ready to serve them promptly.

The equipment is especially adapted for such service. Its foundation is a make of automobile, which carries an efficient chemical equipment and a pumping outfit of sufficient capacity to handle any fires which may occur in rural districts. One machine, centrally located, would protect several villages and the surrounding country, while lightness would permit it to take water from sources unavailable to the heavy city apparatus.

The very essence of successful fire fighting by a fire department is rapidity in getting to the fire with effective fire-fighting machinery. All fires are the same size at the start, and the first five or ten minutes is the critical time which decides the amount of loss.

This motor apparatus, which can be operated by any one capable of driving an automobile, enables the fire de-

partment to get there quickly and do effective fire fighting when they arrive. Simplicity eliminates much of the ordinary confusion attendant at all fires. Its quick arrival with the chemical could often prevent a small fire from becoming a large one. It would effectually fight forest and brush fires, as well as the large fires in villages and towns.

The Value of Suggestion.

The value of suggestion in advertising and salesmanship can be used often and profitably by the retailer. Two ideas, very simple but sales-building, are given herewith.

Saving Orders—A convenient method of connecting the purchase with your store is by use of "I Need" pads. The size of this pad should be about 3 x 5 inches and each pad should contain eight or ten blank lines and across the top should be printed in bold letters the line:

"I Need to Buy at the Boston Store."

Wrap one of these pads in each bundle. They are convenient as reminders and the fact that your name is printed on the slip carries with it the suggestion that your store is the place at which the goods should be purchased. The cost of these slips should be very low as only a medium grade of paper need be used.

His Complaint.

"Clyde Butcher, the proprietor of the Alhambra Tonsorial Parlor, says he is going to resign from the fire company," related a resident of Peewecuddyhump. "He complains that when the fire bell rings, if he stops to fasten down all the windows and lock the door of his shop the chances are that the hook-and-ladder truck has gone by while he was doing so, and he has got to foot it all the way to the holocaust, while if he don't take time to fasten everything solid some fiend in human form slips in while he is gone and drinks up all his hair tonic. And he says, too, he believes some scoundrels get so desperate for a drink that they turn in false alarms on purpose now and then."

The newest method of putting out a fire is to shoot it out. A fire-extinguishing compound is packed into cartridges in the shape of dry powder and is discharged from a piston.

It is a German invention, and in Berlin watchmen employed to guard buildings are now provided with pistols of this kind. The powder used is simply carbonate of soda—a familiar chemical commonly employed in fluid extinguishers—and the cartridges containing it form the barrel of the "weapon."

Fired with a trigger, the cartridges distribute the powder in a spray, which is so effective that one or two shots will quickly smother a fierce localized blaze. Even a gasoline fire is promptly subdued by this treatment, which is particularly recommended for emergency use by automobilists. Perhaps before long every driver of a motorcar will be provided with such a pistol as an item of necessary equipment.

What this country needs is not a new birth of freedom, but the old-fashioned \$2 lower berth.

Finnish Mutual Fire Insurance Co.

ORGANIZED IN 1889.

THIRTY-THIRD ANNUAL STATEMENT.

ASSETS		LIABILITIES	
Cash in Banks	\$105,075.75	Unadjusted Losses	\$ 118.48
Bonds and Mortgages	154,464.42	Unearned Premium Reserve	51,749.46
Outstanding Premiums	5,046.39	Net Cash Surplus	212,718.32
	\$264,586.56		\$264,586.56
RECEIPTS		DISBURSEMENTS	
Premium Income	\$100,028.91	Fire Losses	\$ 36,873.70
Interest on Loans	10,939.43	Home Office Expense	11,118.10
Membership Fees	540.00	Commissions to Agents	7,833.15
Profit on Bonds Sold	233.88	Reinsurance & Return Premiums	8,531.50
Cash on Hand Dec. 31, 1921	261,267.87	Dividends to Policy Holders	49,113.47
	\$373,010.09	Balance	259,540.17
			\$373,010.09

SUMMARY.

AMOUNT OF INSURANCE IN FORCE DECEMBER 31st, 1922	\$6,033,803.00
TOTAL ADMITTED ASSETS DECEMBER 31st, 1922	264,586.56
NET CASH SURPLUS OVER ALL LIABILITIES	212,718.32
DOUBLE DIVIDEND PAID IN 1922, Three and Four Year Periods	49,113.47
DIVIDENDS PAID POLICY HOLDERS SINCE ORGANIZATION	453,374.50
FIRE LOSSES PAID POLICY HOLDERS SINCE ORGANIZATION	262,478.56

Assets per \$1,000. of Risk	\$43.68	Surplus per \$1,000. of Risk	\$35.25
Loss ratio to Premiums	26 1/2 %	Expense Ratio to Premiums	18 1/2 %
Loss Ratio to Income	33 %	Expense Ratio to Income	17 %
Average Loss Ratio of Stock Companies	56 %	Average Expense Ratio of Stock Companies	42 %

AT THE ANNUAL MEETING HELD JANUARY 13th, 1923, THREE IMPORTANT CHANGES WERE MADE IN THE BY-LAWS:

- Article 1. No Membership Fee to be charged hereafter.
- Article 33. Thirty Days time allowed Policy Holders to pay Premiums before Policy becomes void.
- Article 36. Policy Holders Liability Limited to an Assessment on not more than One Additional Premium.

DIVIDEND FOR 1923

50%

MERCANTILE AND DWELLING RISKS SOLICITED

Are you saving 50% on your insurance costs? You should investigate. Write for further information to

I. W. FRIMODIG, Gen. Mgr.
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SAFETY

SAVING

SERVICE

Class Mutual Insurance Agency

"The Agency of Personal Service"

C. N. BRISTOL, A. T. MONSON, H. G. BUNDY.
FREMONT, MICHIGAN

WE REPRESENT TEN OF THE LARGEST MUTUAL COMPANIES DOING BUSINESS IN MICHIGAN

AGGREGATE INSURANCE IN FORCE	\$575,000,000
AGGREGATE ASSETS	8,250,000
AGGREGATE SURPLUS	4,350,000

Risks are classified and Dividends Paid according to Loss Ratio of each Class. Why pay the High Rates of the Old Line or Stock Companies when you can Insure in the

HARWARE AND IMPLEMENT MUTUALS AND ASSOCIATED COMPANIES
AT COST OF YOUR PARTICULAR CLASS.

Our facilities are almost unlimited and can write \$100,000 or more on

Any Good Mercantile Risk, Garage or Dwelling,
That can Pass our Inspection Requirements.

FIRE, TORNADO, AUTOMOBILE, PLATE GLASS, PUBLIC LIABILITY AND WORKMEN'S COMPENSATION INSURANCE WRITTEN.

If interested, write for further particulars.

INDUSTRIAL HOMES CO.

Valid Reasons Why It Should Be Suppressed.

To indicate, even in a sketchy manner, the office of an organization such as the Salvation Army is a perplexing task, and yet, whatever may be the difficulties thus confronted, there is at least one rule of action which such a body must observe if it expects to escape reproof. Failing in the fulfillment of this rule it becomes an object of legitimate censure. This rule demands the adequate accomplishment of the service it has volunteered to bestow.

I am not inclined nor expected to discuss the religious or the rescue home departments of the Salvation Army's work, except and whenever they relate directly to the practices involved with my topic, the Industrial Homes Company.

That I may properly establish at the outset the true bearing of the facts which I shall present I wish to impress upon the minds of my readers the well-established certainty that General Booth is the sole and absolute head of the Salvation Army at all times and in all places; that he makes all orders and regulations and that every member of the Army is compelled to take, among others, the following pledge: "I do declare that I will carry out to the utmost of my power all orders and regulations of the Army." The organization is a hereditary autocracy for the Booth dynasty, and no Oriental monarch has more power over his subjects than General Booth. The main idea is to obey orders from headquarters blindly and without question. The officers are taught to fight the Devil with his own weapons if necessary—that is, to use hypocrisy, deceit, etc., to further the purpose of the sect.

The Salvation Army in the United States is managed and controlled by a National Board of Trustees, composed of five. The handling of the funds of the Army in this country is vested absolutely in this Board of trustees. Eighteen years ago the Salvation Army Industrial Homes Co. was incorporated under the laws of the State of New Jersey, capitalized at \$500,000—\$250,000 preferred shares, bearing interest at 6 per cent., the payment of which interest annually is guaranteed by the Salvation Army (incorporated). The \$250,000 of common stock remains in the control of the Salvation Army (general), enabling the Salvation Army (incorporated) to control the Industrial Homes Co. through its Board of Directors, the Directors of the Industrial Homes Co. being members of the Salvation Army. And this company is authorized to carry on many different kinds of business for profit.

The Industrial Homes Co. owns and conducts all of the Salvation Army Industrial Homes in America and this corporation carries on a very large business in the collection of paper waste and material used in the manufacture of paper, besides other junk material. It also operates the second-hand furniture and clothing stores of the Army, in which the goods donated by the public are

placed on sale. This corporation—as an accessory to the Salvation Army—induces those members of the public who are charitably inclined to donate old magazines, rags, second hand clothing and furniture, metals, etc., free of charge. This waste material is collected by men dressed in the garb of the Salvation Army by methods which appear to me to be very close to the line of obtaining goods under false pretenses. Pathetic stories are told of the suffering of poor families, of the agony of invalid women and the pinching poverty of hungry children. The donor is led to infer, at least, that goods given into the hands of these solicitors will be distributed among the worthy poor of our own city. The gifts thus secured are sorted, cleaned, renovated and prepared for the market by men who are supposed to be out of work and needy. These "out-of-works," as they are denominated, are usually lodged and boarded in lodging houses maintained in connection with the Industrial Homes, and in addition these workers are clothed and receive from 50 cents to \$1 in cash for their work each week.

By the manipulation and sale of the raw material, which is a gift from the general public, these Homes are not only made self-supporting, but pay 6 per cent. interest to the stockholders—and possibly something beside to the despotic monarch on the other side of the Atlantic who recently boasted that he had provided 3,000,000 beds for the poor of America during 1915—and afterwards admitted that the profit from these beds was \$315,000.

When one considers that private individuals and corporations do a profitable business by dealing in junk and salvage material for which they pay householders, it is not strange that the Industrial Homes Co., which secures the material free of cost and sells the renovated and assorted product at the market price, is able to be more than self-supporting.

That the Industrial Homes Co. is sailing under a name which is simply an alias for the Salvation Army name is evidenced by the statement made in the Public Opinion magazine (June 9, 1916 by James Holmes Ferris, head of the legal department of the Army. He says, in reply to a direct enquiry, that the Directors of the Industrial Homes Co. are the Commander of the Salvation Army, the Chief Secretary of the Salvation Army, the Financial Secretary of the Western Social Province, the Secretary of the Eastern Social Province, the officer in charge of the Prison-Gate work of the Army, and J. Ransom Caygill, of New York City, who acts as Treasurer for the Industrial Homes Co. and the Reliance Trading Co., which publishes the War Cry and other publications of the Army and carries on the business of manufacturing and selling fountain pens, bonnets, hats, musical instruments, etc., thus affording a wheel within a wheel by which the men at the head of the organization are able to wax fat on the patronage of the privates who do the hard work in the field at small compensation.

With this rather prosaic presentation of the make-up of the Industrial Homes Co. completed, it is quite the natural thing to expect the query: "Isn't it a legitimate business proposition?"

My reply is that it is not, because it is based upon misrepresentation. Its success rests upon unfair influence exerted upon those men and women who are charitably inclined, that influence being possible through co-ordinate work along social and religious lines undertaken by the Salvation Army. The Industrial Homes Co. is a purely commercial enterprise with religious influence and results as possible incidents. It is not a legitimate proposition because it seriously injures in many instances citizens and corporations engaged legitimately in the same line of business, who are obliged to buy their raw material. Moreover, it is not wise on the part of the public to contribute to the Industrial Homes Co., because these companies can not, under the Army's Articles of War, work in co-operation with any local organization anywhere, except by permission of General Booth, and he is not in the habit of granting any such privilege to any of his soldiers.

And so, unable to join co-ordinately with the Army, local bodies of a philanthropic character, which are entitled to the junk and salvage material which is to be "given away" or sold in their respective communities, are seriously handicapped in their efforts and the Army sends the net profit which is donated to them away to the treasury in New York and the local community has no means of knowing how much it amounts to or to what purpose it is applied—beyond the payment of the 6 per cent. interest which is guaranteed by the Army.

It is not in any sense a business proposition that the citizens of any community should subscribe to by contributing their waste material.

It is not an enterprise which observes the basic rule of rendering efficient performance of the service it claims or volunteers to render.

It is not a worthy institution because it is not only not a charitable enterprise, but it is, pure and simple, a money making venture. Not that these Industrial Homes never prove a haven of rest and help to homeless, penniless men and boys, because they do occasionally, but merely as accidental incidents, but that the well-demonstrated purpose is primarily so to conduct the Homes that they shall earn at least 6 per cent. net on \$250,000 of preferred stock of the Salvation Army Industrial Homes Co., which stock is practically the individual property of General Booth.

All men of experience know that the average man out of work—the chronic out-of-work—is represented by problem is not to be solved by temporary employment, even although that be given the added zest of religious appeals, psalm singing, tambourine banging and the like. Individual treatment, carefully suited to varying needs, is necessary. To accomplish lasting results the co-operation of many helpful agencies must be sought out and used. This requires

many types of men and boys. Their time and patience and quiet, persistent effort rather than the emotional, wholesale methods of a quasi-charitable stock company.

Mention has been made of discrepancies and deficiencies in the statistical exhibits sent out by the Army and reply to the charge of carelessness of this sort is made that mistakes will happen in all institutions and all departments of business. This is true, but this reply does not constitute a sufficient excuse when the Army's statistics make it exceedingly difficult to secure satisfactory information as to its financial affairs. The Army is dependent chiefly upon the public for its support, and that public is entitled to know something tangible and satisfying as to the financial management of the institution. The public is entitled, by virtue of the abundant support it bestows, to some sort of representation in the carrying out and auditing of the system of accounts used by the Army.

A glaring and most reprehensible practice in securing funds for the support of the Army Industrial Homes was revealed in our own city a few days ago, and the stereotyped cry of "Mistakes will happen" was set up in justification of the incident.

A circular form of contract used in securing subscriptions toward the support of the Salvation Army Home was sent out with the forged signatures of well-known business men at the head of the list. On the strength of these forged signatures genuine signatures were obtained. This matter was thoroughly exposed by the Tradesman at the time and the Army's only explanation was that it was known that the men whose signatures were forged had signed their names in support of some other department of the Army's work and, by mistake or through incorrect understanding, it was supposed that they had contracted to support the Industrial Homes Co.

An organization nearly fifty years old, and so shrewdly managed and so persistently and energetically fostered that it is represented all around the globe, could not make such a mistake. Its system is too well perfected and its rules and regulations are too exacting to permit such an error to happen merely as an error. No, this explanation merely confirms the theory that the Industrial Homes Co. utilizes the emotional, sentimental resources of the Salvation Army in the promotion of its own money making plans. The dear public admires the devotional enthusiasm of the men and women they see and hear praying and singing in the streets; its great big heart is touched by the helpless half frightened and despairing demeanor of the homeless, penniless waifs who follow the uniformed evangelists of the street and, without investigation or second thought even, they declare that what they see and hear constitutes a "beautiful work."

And it is a beautiful work—entirely too beautiful to permit of its contamination by so bold and foolish a mistake as a forgery in behalf of a business enterprise.

The industrial field which the Salvation Army Industrial Homes Co. un-

FIRE

WINDSTORM

TORNADO

The Mill Mutuals

Agency

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Representing One of the

Strongest Mutual Fire Ins. Groups In United States

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\$22,610,000.00 Cash Assets
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We also furnish to our clients, without cost, the best insurance and engineering service obtainable and in case of loss our own adjusters will serve you.

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ROBERT HENKEL, President
Detroit

A. D. BAKER, Sec'y-Treas.

GEO. A. MINSKEY, Manager

120 Ottawa St., Lansing, Mich.

fortunately occupies—because of the methods of that company—should be entirely cut off from the advances that are being made. There are many individuals in Grand Rapids and in all large cities who have invested their money in machinery tools and shop equipment; who hire labor, pay rent and taxes, and who are ready to buy second-hand shoes, clothing, furniture, rags, waste paper, junk and salvage of all kinds. They do not make false claims, do not work upon your emotions by parading their benevolence or bolstering their efforts with religious assertions. They are doing business fairly and squarely.

This the Industrial Homes Co. is not doing. That company is earning at least 6 per cent. on \$250,000 capital, and how much more none but the autocratic leader of the Army knows. Even the officers of various grades in the Army do not know. How much less, then, do the privates of the Army and the public in general know about it.

When the Industrial Homes Co. declares its willingness to account accurately and truthfully to each locality in which it operates as to funds received and expended locally; when it provides for the auditing of its local accounts by outside disinterested parties; when it provides for a local board of control, the same as is done by the truly charitable organizations, and when it comes out in the open and co-operates with other philanthropic organizations in our community, then will I gladly proclaim that it is entitled to the respect and support of our citizens. E. A. Stowe.

Why Labor Cost Is High.

Although it is frankly admitted that raw material costs are the big factor in establishing selling prices of silk hosiery, makers of this merchandise say that labor costs play a larger part in it than the average buyer realizes. Eight processes in the production of a pair of hose were enumerated yesterday, these being legging, footing, running on, seaming, joining, mending, inspection and boarding. The last-named process approximates pressing. In some mills a second inspection adds to the cost. Under the heading of shipping come at least four processes in which labor enters, such as stamping, boxing, labeling and packing. In cases where mills handle the entire process of manufacture, there is also to be considered the cost of boiling, throwing and dyeing of the raw material. Where the silk yarns are purchased ready for knitting these costs are transferred from the labor to the material column, but they continue present in figuring selling prices. Until labor comes down or raw materials recede, lower hosiery prices can only come through the mills running at a loss.

Worry poisons the system, kills love, kindness and generosity, destroys the ability to think logically, makes the best food taste like Dead Sea Fruit, fills the road to Slumberland with briars and brambles and tacks that puncture, and is never found in the kit of the man bent on discovering the Pole of Success.

Indian Bill and Other Indians of Early Days.

Grandville, Jan. 16—Indian Bill was a character on the Muskegon River half a century ago and more. He was cotemporary with Joseph Troutier. Bill was a full blooded Ottawa Indian, while his friend and afterward son-in-law was half French.

The idea of an honest Indian was scoffed at betimes and, yet Bill was honest in every sense of the term. His besetting sin was love for the bottle that intoxicates. The white man's firewater often got the best of the Indian's good judgment, so that sometimes he found himself behind jail walls.

Very few white men cared to try titles with him in fistic battle and he was one of the best hunters and trappers in the valley.

He often entertained at his cabin near the Dam some of the great men of the time, among them the elder Ryerson, who passed on a few years ago in Chicago, one of that city's most honored and wealthy citizens.

It was said that Indian Bill was sorely disappointed that the Chicago millionaire made no mention of him in his will. Many a sturgeon dinner had the two partaken of together in the little log cabin on the Muskegon.

Many of the halfbreeds made a good living piloting rafts down the river during the open season, but Bill, a full blooded Indian, scorned the work as beneath the dignity of an Ottawa chief.

He never quite got over the Indian love for forest sports and ever wore the moccasins of his tribe. His hunting stories were enjoyed by his white visitors from outside, and he always entertained right royally, his squaw having been a remarkably good cook.

If Indian Bill said so it was so, and there was no use disputing him.

That was the sentiment of the men who knew him and had dealings with him on any subject. There was also an Indian Jim, but he did not train in the same company with Bill. Indian Jim aped the white ways, sought to educate himself, and after middle age became a Catholic priest.

Another important character on the river was "Old Lixey."

Not really old when he acquired the cognomen, but many men were dubbed old by the pioneers whenever they became prominent in the public eye. Lixey's full name was Alexander St. Peter, and he was a capable and friendly man, a half blood French-Indian.

Indian Bill regarded all those with white blood in their veins as whites, and never fraternized with them as he did with fullbloods and real white men. It was interesting and amusing to listen to and see Bill while telling his hunting yarns. He was a capable actor and acted in pantomime all his movements while on the trail, oft times concluding with a leap into the air and a wild Indian yell.

Six feet tall in bare feet, broad of shoulder, and with a strongly marked countenance, the Indian was a marked figure in any assembly.

Alixey had two sons who were expert pilots.

Consumption was the bane of the Indian race of Western Michigan in that early day, many of them passing to the Great Beyond because of that disease. Whisky was often prescribed and many of the ill ones carried a flask of firewater as a medicine.

Indian Bill, however, was a stalwart of the stalwarts, never having anything but the minor illnesses of the time. As a hunter and trapper he was without a peer. Many times, while passing up and down the river, Bill would stop at the store and replenish his stock of food and clothing. Many times he lacked ready money, and the merchant always gave him credit for any amount. Sometimes ninety days would elapse before the Indian passed that way again, but on every such occasion the pay was forthcoming.

To be honest meant something to this untutored redman.

It was said that Indian Bill once killed a full grown bear with a small hatchet. The bear had two cubs, which Bill brought to town on a sled, together with the carcass of the mother bear. Since I saw the bears and heard the story I did not doubt.

Indian George was another character who inhabited the woods for a short period. He posed as a pilot, was a half breed, yet nearly white, tall and commanding of figure. Unlike Indian Bill, this man was seldom surprised into speaking the truth. His word was as fickle as a flappers love, and soon the whites came to despise his many deceits and dropped him from the list of river pilots.

The Badow family was one well known on the river. There were several boys and the father and mother, who were French-Indian to the core.

The father was something of a politician and espoused the cause of the Whigs during the hard cider campaign of the forties. "Tippecanoe and Tyler too," was the shibboleth of the Harrison supporters, and it was not uncommon to hear Mr. Badow's voice in song for his hero.

After the premature death of President Harrison, the elder Badow remarked that he supposed Tyler too would be President now.

Very few of the Indians of the Muskegon Valley had tribal relations and so became citizens and voters at the elections of that day. While Joseph Troutier was a politician, his friend Indian Bill did not bother his head about affairs of state. A bear or deer hunt interested him more than all the politics in the Nation.

Indian Bill met his death beneath a street car at Muskegon a few years ago. He was certainly an honest man, whatever his other faults may have been. Old Timer.

Question Very Low Prices.

The low prices at which furs, linens, cottons and various kinds of garments are being offered in the January sales throughout the country, while giving the public a kind of Roman holiday in values, are questioned by many well-posted wholesalers with an eye for the future. The contention is advanced by them that the sale prices will give the public an entirely wrong idea of the trend of values, conveying the impression that a period of lower costs is at hand, when the reverse is the case in most instances. Particularly is this impression given by sales prices on certain cotton and cotton garments which, at the present level of wholesale values, cannot be replaced at anything like the figure at which consumers can now buy them. The contention is further advanced that, when the almost inevitable rise in retail price comes, those retailers who are now, by force of competition or otherwise, sacrificing goods will find themselves again facing an unpleasant situation.

Has a New Combination.

An unusual novelty in the form of a combined penknife (two blades) and a three-inch mechanical pencil is now offered to the trade here. Both articles are of good quality gold plate and the combination may be retailed profitably at \$1. The knife is offered in several engine-turned patterns and has a small shield on which initials may be engraved. The pencil is held in a cylindrical sheath at the back of the knife, which has at the end a ring by which it may be attached to a watch or sautoir chain. It is designed for use both by men and women.

Some Early Investors in the Flivver.

James Couzens invested \$2500 in the company and organized and directed five departments—bookkeeping, time clerk, purchasing agent, sales manager and business manager, but he had no assistants; he did all the work. Later he received a check for \$32,000,000 for his interest. Mr. Malcomson found it more difficult than he had expected to sell the company's stock but finally secured the following purchasers:

John S. Gray, a rich candy maker, who put in \$10,500 in cash.

John Anderson of the law firm of Anderson & Rackham, attorneys for the company, who invested \$5,000.

Horace Rackham, his partner, who likewise invested \$5,000.

Albert Shelow, who invested \$5,000 and later sold his holdings to Mr. Couzens for \$25,000.

V. C. Fry and C. H. Bennett, who bought \$5,000 worth of stock each and later sold out to Mr. Ford and Mr. Couzens for \$25,000 each.

Alexander G. Malcomson, who put in \$25,500 in cash.

Mr. Ford was given an equal amount of stock for his assets.

At the end of two years the largest stock holders in the company were Alexander Malcomson, Henry Ford, James Couzens and John S. Gray. The Dodge brothers offered their foundry for the making of the car parts and each invested \$5,000 in the company and became a director.

Back of the selling of one block of stock is an interesting story. Both Mr. Anderson and Mr. Rackham were young attorneys and Mr. Malcomson was their client. He talked to them of the company he was organizing, and Mr. Anderson, at once put his money into it, "taking a chance as he said. Mr. Rackham's case was different. He lived only two doors from the Ford home and had nodding acquaintance with the inventor, but his health was poor and he could not afford to speculate with his savings. So he went to a leading banker for advice.

The banker took him to a window. "Look," he said pointing to the street. "You see all those people on their bicycles riding along the boulevard? There is not as many as there was a year ago. The novelty is wearing off; they are losing interest. That is just the way it will be with automobiles. People will get the fever; and later they will throw them away. My advice is not to buy the stock. You might make money for a year or two, but in the end you would lose everything you put in. The horse is here to stay, but the automobile is only a novelty—a fad."

Mr. Rackham was convinced. But a few days later he met Mr. Malcomson who showed him facts and figures and talked eloquently. Rackham was convinced again—but the other way. He sold some real estate and took the money to Malcomson. "Here, take this money and buy the stock before I have time to change my mind again," he said. Anderson and Rackham drew the incorporation papers and each man held his stock, selling it finally for \$12,500,000.

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.

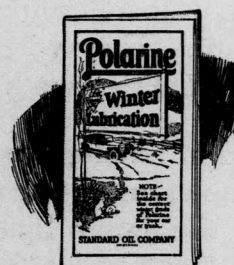
Not only do you pay for these repairs, but while they are being made you lose the time of the machine and the driver as well.

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.



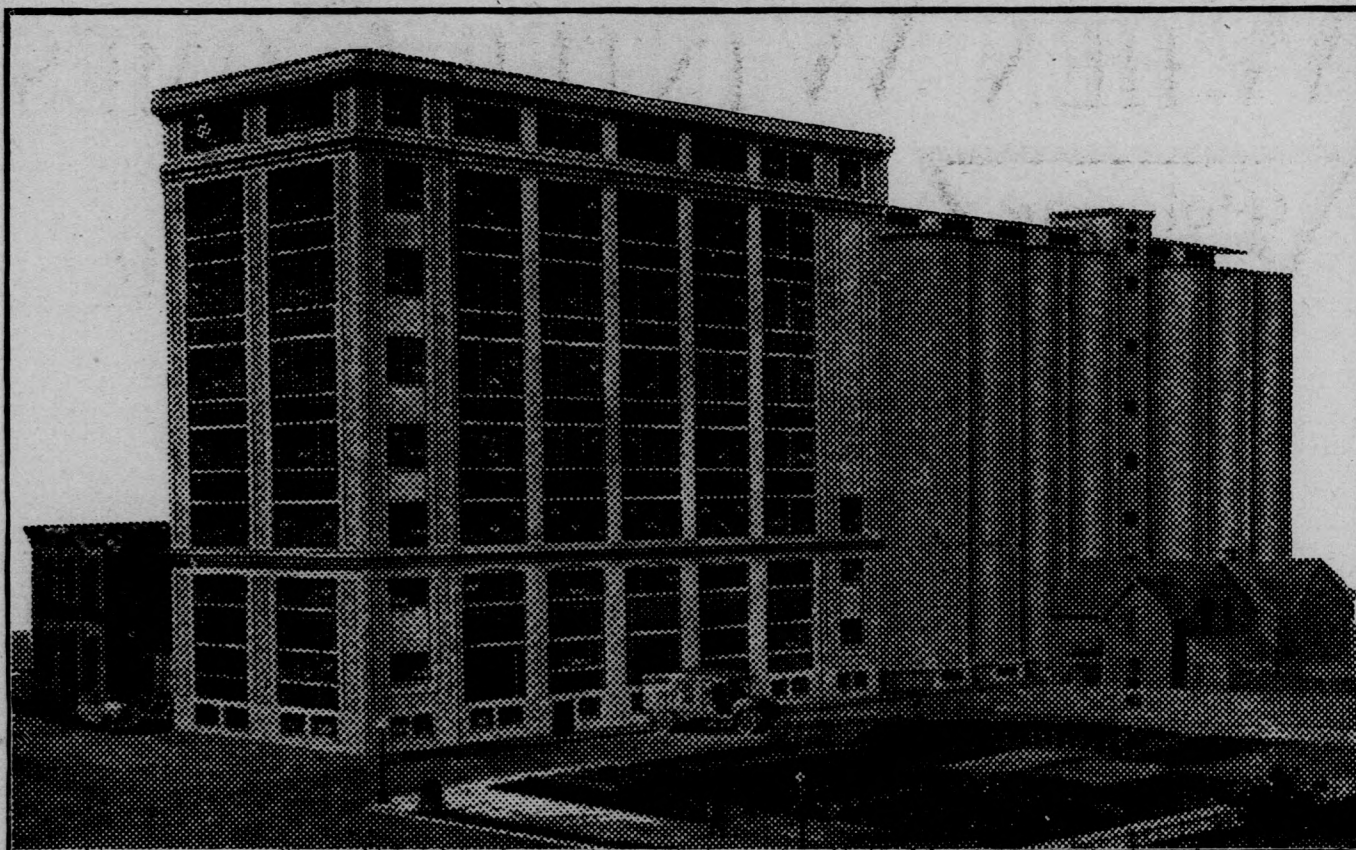
STANDARD OIL COMPANY

(INDIANA)

937 S. Michigan Ave.

Michigan Branches at Detroit, Saginaw, Grand Rapids

Chicago, Illinois



We have leased one unit, or 1,000 barrels per day, of this new 2,000 barrel mill completed in 1919.

WITHIN fifteen hours from the start of the fire, which destroyed our Valley Mill and Warehouse, plans were under way for the acquisition of another plant in which to manufacture our flours until we can complete our new mill, warehouse and elevators between Turner Avenue and the Pere Marquette Railroad.

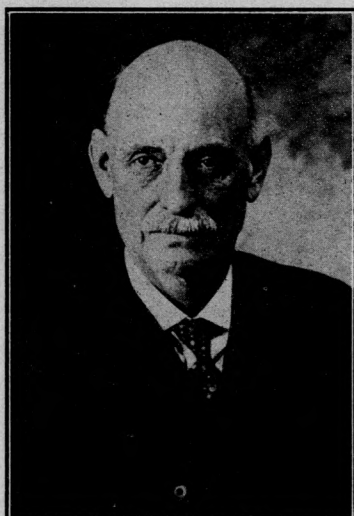
Within four days we had completed arrangements for from 800 to 1,000 barrels per day capacity in one of the most modern plants in the Country, a mill turning out 2,000 barrels of flour per day.

This mill was built the latter part of 1919 and is what is termed a Soft Wheat Mill, so it is particularly well suited to the manufacture of Lily White Flour, Roller Champion Flour and Snow Flake Flour.

Our Mr. Jesse Owen and Mr. Robert Saline left Sunday evening, the 14th of January to take charge of this leased plant. They will make such changes as are necessary to enable us to reproduce the identical qualities we have manufactured under our various brands.

We are most fortunate indeed in having been able to acquire this excellent plant, which will be operated, pending the completion of our new mill, under the supervision of our own millers, Mr. Jesse Owen, Mr. Benjamin Sparks and Mr. Robert Saline.

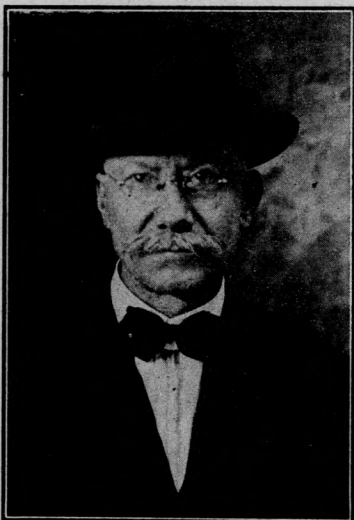
Within a week we will again be manufacturing Lily White, Roller Champion, Snow Flake and Graham flours, and Bran, Cow Feed and middlings in sufficient volume to care for our trade requirements, and what is more important, the quality of these various grades will positively be maintained in every respect and will be sold under our broad guarantee of better satisfaction or the refund of the purchase price.



Mr. Jesse Owen, Milling Superintendent, who came with the Valley City Milling Co. in February, 1884, nearly thirty-nine years ago.

Introducing our Milling Superintendent and two Operative Millers, who will operate the leased mill.

One of Mr. Owen's outstanding characteristics was and is his determination to mill the finest flours it is possible to produce. Many times he has shut down the mill, with rush orders on the books, because he happened to run out temporarily of a certain variety of wheat that was essential to the maintenance of the quality of Lily White or Roller Champion Flour. Mr. Owen is responsible in a very great measure for the excellent reputation of Lily White and Roller Champion flours, because of the fact he always milled into those flours superb qualities and never permitted any deviation from his standard. He is a man of broad experience, has visited nearly all of the prominent mills in the Country and at one time was Vice President of the National Association of Operative Millers. He has not confined his education to the Milling Industry, but is well versed in many lines. He has traveled from Panama to Alaska and from the Atlantic to the Pacific coasts.



Mr. Benjamin Sparks, Operative Miller.

Mr. Sparks has been with the Valley City Milling Co. eighteen years and has been schooled in the art of milling under the direction of Mr. Jesse Owen and is regarded by the Company as thoroughly efficient and capable in every way of handling our line of goods independently of assistance, because of the experience he has had. In the eighteen years Mr. Sparks has been with us he has proven to be a valuable man for the Company, energetic, capable and trustworthy and imbibed with the idea that quality must be the first consideration in the manufacture of flour. He is an able assistant to Mr. Owen.

Mr. Saline, while a comparatively young man, has been in our employ approximately fourteen years, starting in as a feed packer at the old Globe Mill. By his industriousness, thrift and conscientious attention to duty, he has steadily climbed until he is now an operating miller second in ability only to Mr. Owen, and progressing rapidly. Like Mr. Sparks, under Mr. Owen's tutelage, he has acquired that very essential characteristic that brings success in any line of work, the intuition and ability to understand that quality **must** be the **first** consideration either in individual performance or in the manufacture of flour.

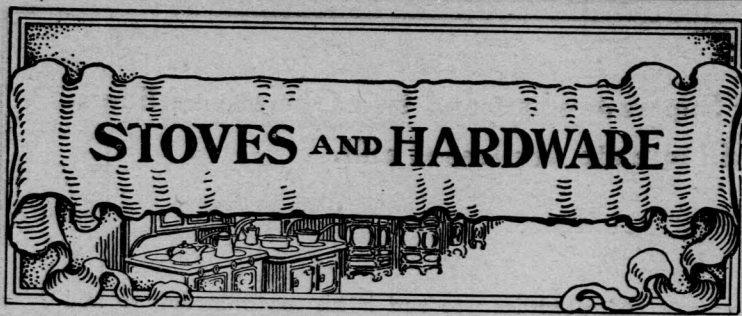


Mr. Robert Saline, Operative Miller.

The Valley City Milling Company is indeed fortunate to possess a Milling Superintendent and two operative millers of the experience and ability of the three men in question, upon whose shoulders the responsibility of maintaining the high quality of the flours they really have created is placed, and this announcement, in fact, is a public acknowledgment of our appreciation of the services they have rendered in the past, and an assurance to our customers and friends that the quality of Lily White and Roller Champion flours, "The Flours the Best Cooks Use," will now and in the future positively be maintained in every particular.

Our offices are located at the corner of Michigan St. and Monroe Ave., in the Hotel Rowe, ground floor. Mail directed to this address will reach us without delay.

VALLEY CITY MILLING COMPANY
GRAND RAPIDS, MICHIGAN



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

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

Suggestions in Regard To Business Building.

Written for the Tradesman.

The hardware business is not a mere matter of "keeping store" and waiting upon customers. Conscious and determined effort enters into the building of a successful business. The hardware dealer must plan intelligently; he must, furthermore, profit by his mistakes.

A hardware dealer carrying a rather heavy stock had been doing a "fair sailing" business. Times were booming; and he carried on business as if the boom were meant to last forever. The unexpected slump caught him quite unprepared.

During the anxious days that followed, he did some of the hardest thinking he had ever done in his life. The outcome was a new insight into his business, and a drastic revision of his business methods.

He discovered, for one thing, that he could handle his usual volume of business on two-thirds or less of his usual investment. He found that approximately 15 per cent. of his gross sales consisted of staples, which he was handling at an actual loss. He handled three different makes of stoves; and it was his habit to start the season with something like 50 stoves in stock, and he aimed to have at least 25 stoves on his floor at all times.

One of these lines, a very reputable one, was manufactured in a city less than 50 miles distant; so near, in fact, that he could telephone an order in the morning and have the stove in his store before night. This gave him an idea. He concentrated his selling efforts on this one line, closing out the other two; and found he was able to do as large a business as ever with a stock which even in the busiest season never exceeded 15 or 20 stoves at the very most.

The same plan he applied wherever practicable throughout his entire stock, which, as a result, was reduced to a figure somewhat less than he had calculated. As a result, a lot of capital was released. The dealer was able to do as good a business with a far smaller investment; and, consequently, a considerably better profit.

The unprofitable lines of course got attention at once, and were closely studied. Some of them were cut out entirely, the money thus released being re-invested in new and profitable

sellings. On a few the prices were raised to a profit-making basis. The volume of unprofitable sales was, as a result, reduced from approximately 15 per cent. to less than 3 per cent.

The defects discovered by this merchant were, as will be seen, everyday defects, quite common among hardware dealers who are satisfied to merely "keep store" instead of building business. The remedies were just as simple and perfectly obvious. The important thing was to discover the weak spot in the machinery and to apply the remedy.

Two things are important to every business—frequent turnovers and keeping clear of unprofitable lines. Another dealer had to start business in a small way, with limited capital. He was afraid of getting in too deep. As a result, he was practically compelled to buy in limited quantities, and frequently; and sheer necessity kept him from handling unprofitable lines.

From the very outset he kept every dollar moving and bringing back a quick profit. This prevented him carrying certain articles of hardware; but at the same time it made him a student of prices, on the watch for profit-making lines. As a result he developed into an exceptionally shrewd buyer. Though he has reached the era of ample capital and an assured business, he still sticks to the principle of buying according to his real needs, and turning over his investment frequently.

An important factor in building business is the popularity and reputation of a store. Every store has a personality, which develops in course of time, and can, by careful direction be shaped on well-defined lines. If a store has a reputation for putting across cheap and unsatisfactory lines for the sake of the profit they bring, it will find itself handicapped in the introduction of new goods. On the other hand, the store with a sound reputation will find that reputation a help. The constant development of new "profit-makers" is an important matter in business-building.

Some hardware stores make a regular feature of a "new goods department." Samples of new lines are attractively displayed, with appropriate show cards. The arrival of new goods is bulletined in the windows or announced on a special bulletin board, and customers are invited to come in and see these lines. Shrewd buyers are constantly on the watch for new lines that can be advantageously handled. Buying is, of course, an important factor in making a success of such lines; but training and ability on the part of the salespeople is even more a factor.

There is a marked difference between people needing an article and wanting it. A good many families need washing machines, but don't really want them. A good many

families want talking machines, but don't really need them. The one way to transform the need into a compelling want is to tell the public why they should possess the article, and to inoculate them with the buying impulse.

There is a store in the American Northwest where one of the salesmen in the sporting goods department has a positive genius for making people want things. A sportsman dropped into the store for one or two articles preparatory to his fall hunting trip. The salesman knew all there was to know about hunting, and hunting equipment; and the customer at once recognized him as a friend, brother and sound and dependable adviser. The result was that, on top of the one or two articles he asked for in the first place, the customer purchased a

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.

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

Foster, Stevens & Co. Wholesale Hardware

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

Grand Rapids, Mich.

rifle sight, a thermos bottle with shoulder strap and case, and a recoil pad. Suggestion on the part of an intelligent salesman inspired in the customer the want for these things.

This sort of suggestion is an immense help not only in making sales but in building business. The store which can dependably advise its customers ceases to be merely a store. It becomes an information bureau and a friend in need.

Tact is requisite, however, or the salesmanship will be over-done. The unscrupulous salesman who loads his customers with things they don't need and don't want is a detriment to business. This sort of thing, the forcing of articles upon customers, is quite frequently encountered in stores depending on a transient trade. But the store which expects to sell to the same man year in and year out must remember that the satisfied customer is its most valuable asset.

"Don't crowd your customer," is sane advice. But if you can awaken in him a real desire for a certain article which he actually needs, that is good salesmanship, and good business-building.

The territory from which the average hardware store draws its trade is usually limited. Hence, a great thing in business-building is to develop a string of steady customers. It pays to study the individuals who deal with you and to learn, not merely their immediate, but their prospective wants; and to equip yourself to cater to them.

A certain hardware dealer one rainy spring had many complaints of paint that blistered or failed to dry properly. He discovered that his paint salesman had little knowledge of paint. He secured an expert to coach his entire sales staff, so that they could be able to correctly advise all customers in regard to the proper use of paint. There were no more complaints; that store gave a dependable service to its paint customers, and, as a result, developed business.

This sort of service is just as important in regard to stoves, washing machines, electrical goods, and similar articles. It is not enough to sell the goods; you must be in a position to see that they satisfy your customers. That sort of service means extra effort and extra expense; but the hardware dealer is more than repaid in the steady growth of business.

Victor Lauriston.

Predicted December Slump Did Not Materialize.

The first month of a new year rarely affords any satisfactory indication of what sort of business is going to develop in the immediate future. After the strenuous trade activity of the holiday season there comes the inevitable reaction. Meanwhile, however, industrial activity has held up in excess of expectations. The mid-December slump in steel output, which is regarded as a normal movement, failed to materialize this year, and the mills of the country still operate at about 80 per cent. of capacity, as they have been doing since October. With the passing of the period of year-end settlements money has become easier, and the bond market consequently has

shown increasing firmness during the week. Stocks, however, have fluctuated uncertainly, and have shown no trend of barometric significance. The breaking up of the conference of Allied premiers in Paris was for the time being a bearish influence on security prices and on foreign exchange. Cotton prices moved irregularly, and grain prices underwent a substantial reaction as a result of heavy selling. Most of the business statistics issued during the month—such as car loadings, coal output, and bank clearings—show the expected drop as a result of the holiday period. For the same reason the Reserve Bank statement shows a contraction of note circulation, accompanied by a heavy increase in deposits. William O. Scroggs.

As To Stock Dividends.

The distribution of stock dividends still goes on, and down in Washington some members of Congress are still breathing out threats of what they are going to do if this thing doesn't stop. Total stock dividends last year, according to a compilation made by the Journal of Commerce, amounted to something like \$2,000,000,000. There are some congressmen of the bucolic persuasion who profess to believe that the stockholders of the companies affected have been enriched thereby to the extent of \$2,000,000,000, and that the Government incidentally has been defrauded of an enormous amount of taxes. The fallacy of this contention has been set forth by no less eminent an authority than the Supreme Court of the United States, but that does not seem to faze some of the congressmen, who are brandishing their tomahawks and determined to go back to their constituents with the scalps of "Big Biz" dangling from their belts. They propose to perform the scalping operation by means of an act that will set aside the Supreme Court's interpretation of the revenue laws and make stock dividends taxable as income.

A Tough Child.

When Dorothy Denton, at two years old, learned a cuss word or two, her parents thought it cute and encouraged her. At four years they tried to break her of the habit. Tying to the bed and whipping had no effect, so one day her mother told her that the next time she cursed she would have to pack her things and leave as she couldn't be her little girl any more if she persisted in using such bad language.

The very next day Dorothy's tongue slipped again, so her mother packed up a little bundle of clothes and sent her away, watching her, however, to see what occurred.

Dorothy went slowly out of the front door and down the steps. She halted on the bottom step and sat down. A messenger boy came along and stopped in front of her, saying: "Little girl, does Mr. Denton live here?" "How the hell do I know?" she sweetly replied; "I don't live here any more."

It isn't increasing a man's pay that makes him work harder. If he hasn't natural ambition or energy money won't give it to him.



OUR NEW
ATTRACTIVE
DISPLAY CARTON

This is a Cough
Drop of Exception-
al Merit and Sells
on Sight.

Order of Your Job-
ber's Salesman.

Manufactured By

NATIONAL CANDY CO., INC.

PUTNAM FACTORY

Grand Rapids, Mich.

HEKMAN'S

At
Every Meal
Eat
HEKMAN'S
Crackers and
Cookie-Cakes

Grocers—The product that is **KNOWN**
is the product that **SELLS**. Hekman
baked goods are well known in your
town.



Hekman Biscuit Co.
Grand Rapids, Mich.

Watson-Higgins Milling Co.

GRAND RAPIDS, MICH.

NEW PERFECTION

The best all purpose flour.

RED ARROW

The best bread flour.

Look for the Perfection label on
Pancake flour, Graham flour, Gran-
ulated meal, Buckwheat flour and
Poultry feeds.

Western Michigan's Largest Feed
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You Make

Satisfied Customers
when you sell

**"SUNSHINE"
FLOUR**

Blended For Family Use
The Quality is Standard and the
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**Genuine Buckwheat Flour
Graham and Corn Meal**

J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

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THE
DANDY
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Prices

Special	\$ 8.00
No. 24 Good Value	8.50
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No. 27 Quality	10.75
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Freight allowed on
shipments of five
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**All Brooms
Guaranteed**

Rich & France

607-9 W. 12th Place

CHICAGO, ILLINOIS



Don't Cramp and Hamper Your Children.

Written for the Tradesman.

"I did so want to go to college; but both my father and my mother said it was out of the question. They seemed to think I was kind of wicked and ungrateful even to talk about it. So I gave it up, and now it is too late." A young woman whom I met on a train said this to me, sadly, with that air of "it might have been" that carries so much desperation in it.

"Why was it out of the question?" I asked.

"Oh, we were poor, and all that."

"But there are plenty of poor boys and girls in college. I know lots of them—young people who didn't have a dollar, but got scholarships and outside work, and are making their way in the best possible style. I know one such fellow who graduated last year at one of the biggest colleges, with all the honors the place had to give."

"I know that," she said, but it was of no use to talk to my parents about it. They didn't want me to be in college as a poor student, and they didn't have money to pay my way. So I just couldn't go. I shall never feel right about it, either, because down in my heart I know—I suppose I oughtn't to say this; but you're a stranger and never will know who they are—down in my heart I know that that wasn't the real reason."

"What do you think was the real reason?"

"They didn't want me to leave home."

"Well, you couldn't blame them for that," I said.

"I suppose not; but I think I had a right to all the education I could get, even for their sakes. If they had been old, and helpless, and had needed me, I shouldn't have minded it. I should have been glad—or willing anyway—to stay. But they were young, and had each other and my younger sister and brother. No, they just didn't want me to go away. They are definitely planning to have my brother go. A girl is so helpless!"

"Why didn't you insist upon going? Or go anyway, and take your chances on getting a scholarship, and employment to earn the rest of the money?"

"That's the awful thing about being a girl. It wasn't my money that I was proposing to spend, and when my father said he could not afford it—was I in a position to tell him that he could? Especially when mother agreed with him? And you know what a terrible thing it is for a girl to leave home against the wishes of her parents."

Yes, I do know. And I know what a mistaken thing it is for parents to

surround their children with the idea that they are poor and limited and cannot do things. All the time this girl was speaking, I was thinking of something I heard a man say not long ago to his nephew about this very thing:

"My boy, don't let yourself get into the way of thinking of yourself as a second-rate person; as one who should be satisfied with any training but the best or any place except the top. Set out for the best training there is, and for the very front of your profession, whatever it may be."

"But not everybody can get to the top," said the boy.

"Of course not. Not everybody can get to the top, and you may not get there, but there is all the difference in the world between not getting to the top because your efforts don't succeed through no neglect of your own, and not getting there because you didn't think it worth while to try, because you thought of yourself as a poor sort of fellow who didn't deserve to get there. If you don't get there, don't let it be for lack of trying."

It seems to me that it is the duty of parents and others in a position to influence young people to surround them with the atmosphere of ambition and courage; to keep before them the very highest ideals for themselves. As I have so often said in these articles, it is a crime to keep telling children, little or big, that they "can't" do his or that; to discourage them in efforts to do something—even something that looks too big for their strength.

Keep before them the idea that they can do anything they really want to do; that they are not using half their abilities and energies; that you are expecting them to be ever so much smarter and better educated and more efficient than you have been.

I don't know what punishment is severe enough to be inflicted upon parents who cramp and hamper their children, and keep them from getting full preparation for their life-work, for selfish reasons such as those which this girl attributed to her father and mother. What if your own daughter, your own son, just now were thinking something like that about you!

Prudence Bradish.

(Copyrighted, 1923.)

Knew What He Wanted.

"Have you any sort of hair-restorer," asked the perfectly baldheaded man.

"We have several preparations recommended for that purpose. Any special kind you would prefer?"

"Yes. If you have any kind that will restore dark-red hair I'd like it."

Profit Insurance

is what you invest in when you place your order for

K C Baking Powder

• The price is plainly marked on the label. Your customers accept K C at that price without question. It is never necessary for you to reduce the selling price and take a loss on K C.

Your customers get full value for their money when you offer them

K C Baking Powder

Same price for over 30 years

25 ounces for 25¢

and you can always get your

Full Margin of Profit

The government bought millions of pounds.

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

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

JAQUES MFG. CO., Chicago

Hold Germany To the Letter of Her Contract.

Grandville, Jan. 16—France has crossed the Rubicon, so to speak, and the worlds stands aghast at such temerity.

Britain and the United States will withdraw their troops as a rebuke to the pugnacious Frenchmen. It is all right to withdraw American soldiers; the pitiful corporal's guard left at Coblenz has been there all too long, but with Britain it is different. She is a party to the Versailles treaty and should be bound by it as well as France.

Matters seem to be coming rapidly to a head in Europe. The opposition press are blaming the Harding administration for all the follies and dangers now menacing the peace of the world, while numbers of the Republican press are uttering stage whispers about certain shortcomings on the part of the Washington administration. Some Republican papers are with the French with both feet, so you pays your money and takes your choice.

Why is it wrong for France and Belgium to demand what is justly their due? Why is it wrong to cross into Ruhr and secure the coal and other fields until Germany comes to her milk?

The Germans refuse to stand by the Versailles treaty. France is simply using force to compel the Teuton to pay his just debts, all of which may hasten the catastrophe of renewed war. If Germany is as helpless as she professes, France will have easy sailing. On the contrary, if the Germans have been acting the lie all along, then the world may be taught another lesson in the matter of trusting to German promises and German honesty.

Britain, however, is acting the part of a coward in the whole matter and shows ingratitude of the worst kind in her desertion of France and Belgium at the crucial moment. It was known long ago what amount the Germans must pay by the middle of January, yet the quibbling and halting policy of England served to encourage Germany to continue their arrogant default.

Should the fires of war again fleck the hills and plains of Europe, England will not be blameless. It is not the fault of a large party in the United States that we are not embroiled in the new troubles which are threatening the peace of Europe. The word honest comprises more than any other word in the language, and it is because the central empire of Europe has never had any regard for that all comprising word that she is seeking to create new trouble along the Rhine.

America's policy is to stand back and look on. There seems to be a considerable sentiment among our people to interfere with advice against France doing her duty in the premises. If the French were to follow the advice of Britain and many Americans she would by so doing withdraw her claims for reparation, turn her back on her own robbed and murdered people and become the jellyfish of European diplomacy. Thank God, France and little Belgium are made of sterner stuff. Knowing their rights they dare maintain them, even at the expense of war.

Wheedling words, compromise and poltroonry are no more admirable in a nation than in an individual. France stands up to her agreement; Britain and Germany do not. Which, then, should we sustain and admire?

Compromise now will lead to no end of trouble in the future. Bend to the will of the enemy, let the Germans down easy, with 4 per cent. payment of their just debts, and where will it end? The Teuton has no respect for his plighted word. Just a scrap of paper. Once he gets excused from a part of the indemnity assessed against him and then good-by all.

No, good men of America, France is doing nothing to be blamed for, nothing to wonder at, nothing but what her sense of honor inspires her to do, and every freedom-loving man and woman in America ought to rejoice at her courage in the right as God gives her to see the right.

If all this leads to war, let war come. Better to come now than one year or ten years later. If this settlement is just, why should it not be made? Be just before you are generous is the proper policy to pursue, and that is what the sons of Lafayette are doing to-day in their raid into the Ruhr country.

Germany has played with the patience of a magnanimous enemy long enough. When patience ceases to be a virtue, the time for action is at hand.

Mistakes have been made in too many instances in the final settlement of the troubles growing out of the world war. That France should insist on her rights, even to the point of war, is not inconsistent, nor is it unrighteous. She knows the Germans better than we do. Her despoiled homes, her ruined public buildings, the millions slain at beck of a bestial kaiser are not forgotten, nor has France asked the half that should be demanded for the criminal and uncalled for assaults made by the Germans upon her millions of assaulted women and lacerated children.

It is inexplicable, the stand Britain is taking in this matter. She is leaving her late ally to carry out agreements alone. This is not courageous, it is not manly, nor is it just. There will come a day when those who sneer at France for her present course will wish they had shown more charity than they are doing to-day.

It is admirable—the stand France has dared to take.

It is evident she means to hold the enemy country to the letter of the contract, and in doing this she is showing the courage of her convictions. It should be borne in mind that it is barely possible that America owes her position to-day as a world nation to the generous aid of France when a friend was sadly needed. The French at Yorktown made good and helped the continentals humble the power of Britain, so that the surrender of Lord Cornwallis on that occasion was the beginning of the end which led up to the independence of the United States of America.

This is no time for shedding tears over the imagined wrongs of Germany. Old Timer.

Twenty Billion Marks Per Day.

The German currency situation has reached a point where the imagination fails to grasp the significance of the huge figures that must be employed. The circulation of Reichsbank notes last week increased at the rate of over twenty billion marks a day, and the public debt of the country is now reported to be in excess of a trillion marks. If an illustration were ever needed to show that the printing of money does not enrich a country, Germany is now supplying it. For a prolonged period Germany has really been making loans to foreign countries through the export of capital by those who fear confiscatory taxation. As the interest on this invested capital falls due, it is partly reinvested instead of being drawn into Germany. Much that is brought in is merely hoarded, and so loath are its owners to part with it for depreciating marks that they frequently use it as collateral for loans, even paying exorbitant rates rather than part with sound currency. As a result, there is a dearth of working capital and consumption tends to

outrun production, with consequent progressive impoverishment of the country.

Why the Butcher Did Not Pay.

He was running a small market in a newly developed district and the wholesale dealers found him very backward in paying his bills.

They sent him letter after letter, each more politely threatening than the last. Finally a representative was sent to give him a last chance of paying up.

"Now," said the caller, "we must have a settlement. Why haven't you sent us anything? Are things going badly?"

"No. Everything is going splendidly. You needn't worry. My bankers will guarantee me, all right."

"Then why haven't you paid up?"

"Well, you see, those threatening letters of yours were put together so well that I've been copying them out and sending them to a few customers of my own who wouldn't pay up, with the result that all have called and paid in full. I was only holding back because I felt sure there must be a final letter, and I wanted to get the series complete."

Truth is always consistent with itself and needs nothing to help it out. It is always near at hand, sits upon our lips and is ready to drop out before we are aware. A lie is troublesome and sets a man's invention upon the rack, and one despicable trick needs a great many more of the same kind to make it good.

Grand Rapids Calendar Co.

572-584
Division Ave., S.

Publishers

Grand Rapids,
Michigan

ADVERTISING SPECIALTIES



Lily White

"The Flour the Best Cooks Use"



A GOOD RECIEPE FOR CINNAMON ROLLS

2 cups Lily White flour, ½ teaspoon salt, 6 teaspoons baking powder, 1 cup sugar. Sift all together and add enough milk to make a soft dough. Roll out on board, brush over with melted butter, sprinkle with ¼ brown sugar, ½ teaspoon cinnamon, ¼ cup raisins. Roll up and cut in 2-inch lengths. Bake 20 minutes.

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.

For Three Generations

For three generations the best cooks have found in Lily White a flour that best meets all their baking requirements. Breads, rolls and biscuits are light, tender, of even texture, wholesome, easily digested—but best of all—good to eat. There is a taste to Lily White breads. The flavor is superb. This is because the flavor of America's finest wheat has been retained, and the result of a scientific milling process which retains this flavor, eliminates all dirt, produces a uniformly perfect granulation and makes baking triumphs assured.

Why You Should Use Lily White

REASON No. 21

It will please you better than any flour you have ever used.

Some may think we claim too much for Lily White. We know we do not. The most convincing way we can bring this home to you is to guarantee every sack you buy to please you better than any flour you ever used. Read our guarantee, then call your grocer.

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.



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.

Felt Hats For Spring.

Although more or less difference of opinion still exists concerning the position of felt as a material for Spring hats, the feeling is growing that the elaborateness of the trimmings in favor for the new season will help this fabric a great deal. This is what the bulletin of the Retail Millinery Association of America has to say about it:

"The felt opinion is as divided as ever, but the fact that flower trimmings are coming into prominence naturally means that the blocked felt hat will have another turn of it. The trimmings are so finished and expensive that labor on the hat must be eliminated in the establishments, hence this union of blocked form and rich trim.

Then, again, on the sports side are many favorable reports—the draped kerchief craze, for instance. The low-priced manufacturers can copy this feature in printed yardage silks, making the brim of one and the crown of the other. Scarf trimmings also call for the felt hat, from which they may flutter.

"The printed silk vogue is a big factor in buying just now, and it is largely a matter of price range. Of course, the bandannas for sports wear come by the yard at the same price as separately, or by the dozen, but there are many large and bizarre patterns in silks lying idle that some wholesalers are clever enough to manipulate in draping to resemble the Indian print kerchiefs.

"Wide ribbons that can make the entire hat are being so used by clever modistes. In this manner the sombre (shaded) ribbons perpetuate the cham-eleon silks, such as various kinds of taffetas, failles and the heavier ribbed silks. Wide belting ribbon, of course, is as good a 'buy' now as it ever was this season. Moire is just forcing its way in, and the crepe weaves have become established."

Trend in Women's Neckwear.

In sizing up the spring demand for women's neckwear, the belief is prevalent among local dealers that the bertha has a good chance of duplicating the success it met with in the late fall. In any event, large stocks of these are offered the buyers now in town and will be to those arriving during the remainder of this month. It is felt, however, that the panel collar may prove a strong competitor of the bertha for favor. A number of

dress manufacturers have used the former for decorating their garments. Retailers are said to be showing interest in Bromley sets, in linens, with Paisley effects in colored embroideries striking a new note. Later on organ-dies are expected to come to the fore, with touches of color apparent in their make-up. Four-in-hands for women's use are being prepared in crepe de chine and Roman stripe satins, and some knitted ties for sports wear are also offered. One wholesaler is showing a satin four-in-hand in a Paisley design to retail at 50 cents.

Cotton Prices and Cotton Goods.

Not even the foreign complications caused by the advance of the French into Germany acted as more than a temporary check to the advance in cotton during the past week. Before the rise was over new high records had been set for future contracts. The ginning figures showing the quantity which passed through up to Jan. 1 were quite bullish, as they seemed to negative the idea of much, if any, increase in the yield beyond that hitherto estimated. The total accounted for up to the beginning of this year was 9,598,907 bales. Continued attention is being given to measures for this year's crop, concerning which several things are already apparent. One matter that will be pushed is the getting in of the crop as early as possible. Another is the more general use of calcium arsenate in fighting the boll weevil and a more economical way of using the insecticide. Education on these points is now in progress.

In the goods market less hesitancy is now shown in advancing prices to meet the higher cost of the raw material. Rises were put in effect during the week in denims, percales and certain bleached goods. Print cloths and sheets have also been advanced. Thus far, not only has there been shown no resistance to the advances but, in the case of some fabrics, there has been a rush to buy at the new levels. This was particularly the case regarding denims, which were sold up almost at once to the end of May. Underwear and hosiery are both in a strong position.

Wool Supplies and Woolens.

A stronger tone continues in the wool markets, both here and abroad. Better prices were obtained during the week at auction sales in Australia and New Zealand, where American competition was a factor. Sales in this country are on a high basis and there is a marked tendency toward speculation in desired kinds of wool. Predictions are made by the Department of Agri-

culture of a large increase in the number of sheep and lambs. A short time ago before the enactment of the present tariff, the same department in an estimate cut off about 20 per cent. of the sheep of the country with one stroke of the pen. Now the estimate is for a 20 per cent. increase. But, side by side with this, comes a tabulated statement showing much higher prices for sheep and lambs for meat purposes instead of wool. In woolens the main topic of interest is the guessing on what the prices of fabrics for Fall will be. The principal factor is expected to announce its figures within about a week. Estimates vary up to a 20 per cent. increase, and it seems to be taken for granted that the highest percentage of advance will be on the cheaper fabrics. Overcoat-

ings continue to sell. More will be heard of dress fabrics after the meeting of the jobbers of these goods this week. Clothing manufacturers report a good Spring business thus far, with expected reorders yet in view.

Cause For Excitement.

A pawnbroker's shop was on fire and a woman spectator was greatly excited. Every few minutes she would urge the firemen to more strenuous efforts, until presently a bystander said: "What's the matter, Missus? There's no one in there. What's all the fuss about?"

"Fuss? There ain't no fuss at present," replied the woman, "but there will be if they don't get the fire out soon. My old man's fall suit is in hock there and he don't know it."

SPECIALS

We are offering, for this week only, the following items:

27 in. Cashmere Twills or New Meteor Flannels, Plain White and Colors@ 15 $\frac{3}{4}$ c

Bdl. Outings 10/20 about 125 yards to bundle.

27 in. Minnehaha Light Fancies@ Yard 13 $\frac{1}{2}$ c

27 in. Prospect Light Fancies@ Yard 10 $\frac{1}{2}$ c

36 in. Pacolet Unbleached Cotton@ Yard 13 $\frac{3}{4}$ c

These are wonderful values. Send us your mail orders.

Quality Merchandise—Right Prices—Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

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.

Every conceivable up-to-date material in

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PRICES CURRENT ON STAPLE DRY GOODS.

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

Dress Goods.	
32 in. Wool Mixed Storm Serge	42 1/2
36 in. All Wool Storm Serge	77 1/2
44 in. All Wool Storm Serge	97 1/2
50 in. All Wool Storm Serge	1 20
French Serges proportionately,	
Danish Poplar Cloth	42 1/2
Juilliards Novelty Checks & Plaids	1 85
54 in. All Wool Coating	1 50@2 00

Linings.	
30 in. Black Satine	18 1/2
36 in. Satine, black & colors	25 @35
36 in. Percaleine	16 1/2
Windsor Cambric	12
36 in. Radiant Charmeuse	47 1/2

White Goods.	
Indian Head.	
33 in. Soft Finish	22
36 in. Soft Finish	25
44 in. Soft Finish	31
54 in. Soft Finish	38
All Linen Finish 1/2 yard more.	

Ginghams and Wash Goods.	
27 in. Plain Colors	15@17 1/2
27 in. Checks & Plaids	17 1/2
32 in. Checks & Plaids	19 1/2
32 in. Checks & Plaids, better	
quality from	23 1/2@32 1/2
32 in. Tissues	35 @45
39/40 in. Voiles	18 1/2@17 1/2
40 in. Organdies, all colors	42 1/2
32 in. Romper Cloth	22 1/2
27 in. Apron Ginghams	12 1/2@14 1/2
27 in. Cheviots	16 1/2
Plisse & Serp. Crepe	20 @27 1/2
32 in. Madras	25 1/2
36 in. Suitings, from	22 1/2@35
32 in. Chiffon, from	32 1/2@42 1/2
27 in. Poplins	32 1/2
36 in. Poplins, from	27 1/2@42 1/2

Percales.	
36 in. 64x60	Lights 14 1/2, Darks 15 1/2
36 in. 68x72	Lights 16 1/2, Darks 17 1/2
36 in. 80x80	Lights 19, Darks 20

Crashes.	
18 in. P. Bleached	22
18 in. P. Brown	21
Other grades accordingly and less	
10%.	
16 in. Irish Imp. Br. Linen Crash	16 1/2
15 in. Bleached Toweling	03 1/2
17 in. Glass Toweling, Red Stripe	12 1/2
18 in. Absorbent Toweling	15 1/2
16 in. Blea. Linen Crash, from 20 to 25	

Diaper Cloth.	
18 in. Red Star	1 15
20 in. Red Star	1 25
22 in. Red Star	1 35
24 in. Red Star	1 45
27 in. Red Star	1 70

Damask.	
64 in. Mercerized	62 1/2
72 in. Mercerized	72 1/2
58 in. Mercerized	45
58 in. Bates or Imp. Hol. Red Dmk.	75

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

Towels & Wash Cloths.	
Turkish Towels from \$2.25@9.00 depending on size and quality, and whether plain or fancy.	
Huck Towels from 62 1/2c@\$.60 per doz. depending on size and quality and whether part linen, hemstitched, etc.	
Wash Cloths from 45c per doz. to \$1.50 depending on size and quality and whether plain or fancy.	
Bath Sets from 75c@1.30 each.	

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

Blankets.	
45x72 Cotton Felted Blankets	1 07 1/2
50x72 Cotton Felted Blankets	1 20
64x74 Cotton Felted Blankets	1 37 1/2
60x76 Cotton Felted Blankets	1 55
61x76 Cotton Felted Blankets	1 70
64x80 Cotton Felted Blankets	1 70
68x80 Cotton Felted Blankets	2 00
72x80 Cotton Felted Blankets	2 15
Seconds about 5 to 10% less.	
Singles and Single 2nds proportionately.	
64x76 Barlan Heather Plaid	2 10
72x80 Barlan Heather Plaid	2 20
Seconds about 5 to 10% less.	
Singles and Single 2nds proportionately.	
60x76 Plain Woolnaps	2 30
64x76 Plain Woolnaps	2 55
66x80 Woolnap Plaids	3 35
72x84 Woolnap Plaids	3 75
Seconds about 5 to 10% less.	
Singles and Single 2nds proportionately.	
60x76 Woolnap Plaids	2 50
60x80 Woolnap Plaids	2 65
66x80 Woolnap Plaids	2 85
72x84 Woolnap Plaids	3 65
Seconds about 5 to 10% less.	
Singles and Single 2nds proportionately.	

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

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

Camp Blankets.	
Camp Blankets	2 50
up	
Auto Robes.	
Auto Robes	2 50

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

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

Sheets.	
63x90 Pequot	15 95
63x99 Pequot	17 35
72x90 Pequot	17 35
72x99 Pequot	19 00
81x90 Pequot	18 85
81x99 Pequot	20 65
83x90 Pepperell	12 25
63x99 Pepperell	13 39
72x90 Pepperell	13 45
72x99 Pepperell	14 71
81x90 Pepperell	14 25
81x99 Pepperell	15 70
72x90 Lockwood	15 25
72x99 Lockwood	16 69
81x90 Lockwood	16 75
81x99 Lockwood	18 34
Cheap Seamless Sheets	13 50
Cheap Seamed Sheets	9 00

Pillow Cases.	
42x36 Pequot	4 32
45x36 Pequot	4 56
42x36 Pepperell	3 48
45x36 Pepperell	3 72
42x36 Lockwood	3 96
45x36 Lockwood	4 20
Cheap Pillow Cases	2 25

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

Carpet Warp.	
White Peerless	50
Colors Peerless	56

Ollcloth.	
5-4 White	3 20
5-4 Meritas White	3 70
5-4 Meritas Fancy	3 60
6-4 Meritas White	4 70
6-4 Meritas Fancy	4 60

Batts.	
3 lb. Quilted Cot. Batts	80 per batt
3 lb. Plain Cotton Batt	75 per batt
8 oz. Small Cotton Batt	10 1/2 per batt
10 oz. Small Cotton Batt	12 per batt
12 oz. Small Cotton Batt	18 per batt
1 lb. Wool Batts	1 45 per batt
2 lb. Wool Batts	2 50 per batt

Wide Sheetings.	
7-4 Pequot Bleached	50
8-4 Pequot Bleached	55
9-4 Pequot Bleached	60
10-4 Pequot Bleached	65
7-4 Pequot Brown	44
8-4 Pequot Brown	50
9-4 Pequot Brown	55
10-4 Pequot Brown	60
7-4 Pepperell Bleached	38
8-4 Pepperell Bleached	42
9-4 Pepperell Bleached	45
10-4 Pepperell Bleached	50
8-4 Pepperell Brown	38
9-4 Pepperell Brown	42
10-4 Pepperell Brown	45
7-4 Lockwood Bleached	43
8-4 Lockwood Bleached	48
9-4 Lockwood Bleached	53
10-4 Lockwood Bleached	58
8-4 Lockwood Brown	43
9-4 Lockwood Brown	48
10-4 Lockwood Brown	53

Tubings.	
42 in. Pepperell	30
45 in. Pepperell	31 1/2
42 in. Pequot	36
45 in. Pequot	38
42 in. Cabot	30
45 in. Cabot	31 1/2

4-4 Bleached Cottons.	
Lonsdale	18
Hope	17 1/2
Cabot	17 1/2
Fruit of the Loom	19 1/2
Auto	17
Big Injun	14 1/2

4-4 Brown Cottons.	
Black Rock	15
Velvet	14
Giant	14
Cheaper Cottons	10 1/2@11

Cambrics & Nainsooks.	
Knights	21
Berkley, 60	21
Old Glory, 60	19 1/2
Diamond Hill	16

Ticking.	
Straw Ticking	16 1/2
Feather Tickings from	28 1/2@30
Fancy Satine Tickings from	29 1/2@35
36 in. Imp. Hol. Ticking	37 1/2

Denim.	
220	23
240	21 1/2
260	20

Prints.	
In Various colors	11 1/2

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

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

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

Notions.	
Star Snaps, gro.	60
Kohinoor Snaps, gro.	60
Wilsnaps, gro.	75
Satin Pad S G Garters, doz.	2 00
Sampson fly swatters, doz.	75
Roberts needles, per M.	2 50
Stork needles, per M.	1 00
Self Threading Needles, paper	06 1/2
Steel Pins S. C., 300, per box	43
Steel Pins M. C., 300, per box	45
Brass Pins S. C., 160, per box	43
Brass Pins M. C., 300, per box	80
Coats Thread, doz.	59
Clarks M. E. Thread, doz.	59
J. J. Clarks Thread, doz.	56
Belding Silk, 50 yd., doz.	90
Cobro Silk net with elastic, gro.	4 50
Gainsborough Hair Nets	
Single Strand	80
Double Strand	1 00
Wolverine nets, gro.	9 00
R. M. C. Crochet Cotton, per box	90
B. & O. N. T. Cro. Cotton, per box	90
Silkene Crochet Cotton, per box	90
Sansilk Crochet Cotton, per box	55
M & K or Dexters Knit. Cot., white, per box	1 50
Black and colors	1 75
Allies Yarn, bundle	1 50
Fleishers Knitting Worsted Skeins	2 30
Fleishers Spanish worsted balls	2 60
Fleishers Germant'n Zepher Balls	3 70
Fleishers Saxony Balls	3 70
Fleishers Knitting Worsted Balls	2 60
Fleishers Scotch & Heather Balls	2 90
Excella Suspenders, doz.	4 50
President Suspenders, doz.	4 50
President Suspenders, Ex. Heavy	6 00

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

Children's Hosiery.	
BS No. 1 Cotton Hose	2 22 1/2
R. & F. 07 1/2	
2 Thread 200 Needle, 3 lbs. on 9 2 25/8	
R. 10 F. .05	
Misses Mercerized 300 Needle	2 25/7
Combed Yarn Hose	R. 10 F. .05
Misses Cot. 28 oz. Dou. card. Hose	1 35/7
R. & F. .05	
Misses Merc. 344 Needle Hose	3 35/7
R. 10 F. .05	

Ladies' Cotton & Silk Hosiery.	
176 Needle Cotton Hose	1 25
220 Needle Cotton Hose	1 35
220 Nee. Co. Yarn, seam back Hose	2 50
232 "Burson" rib top	4 25
232 "Burson" rib top, out size Hose	4 50
520 "Burson" split sole Hose	4 25
220 Needle Mercerized	4 00
Pmt. 1001, lisle, hem top	4 00
460 Needle Top full Mercerized	5 25
Fibre Silk Hose	4 62 1/2
12 Strand Pure Silk Hose	12 00
Pmt. 110 Silk & Fibre	8 00
260 N'dle 18 in fibre boot mock sm.	6 75
10 Strand 18 in. Boot Silk	9 00
Ladies' Full Fash., 42 Gauge, all	
Silk Hose	19 50

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

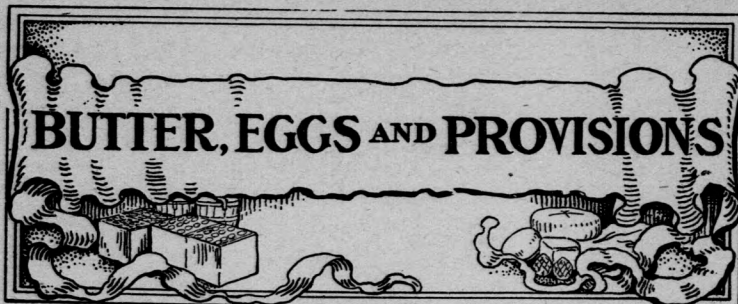
Men's Hose.	
E. & F. Hose Cotton	1 50
Record, med. weight Cotton	1 90
R. & D. Heavy Cotton Hose	1 60
176 Needle Cotton Hose	1 35
200 Needle Combed Yarn Hose	2 15
200 needle full mercerized Hose	3 00
240 needle fibre plated Hose	4 75
Pure Thread Silk Hose	6 00
Nelson's Rockford socks, bdl.	1 40
Nelson's Rockford socks, bdl.	1 50
Nelson's Rockford socks, bdl.	1 65
2 1/2 lb. Wool Sox	2 25
3 lb. Wool Sox	3 50@3 75

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

Boys' Underwear.	
Fleece Union Suits, Heavy	7 00/2
Rise	.75
Egypt Ribbed Union Suits	4 25/20
Rise	.62 1/2
"Hanes" No. 958 Ribbed U. S.	6 00/20
Rise	.62 1/2
Part Wool Union Suits, all sizes	12 00
50% Wool Union Suits	13 00/20
Rise	.75
Heavy Fleece Vests & Pants	3 00/16
Rise	.37 1/2
Part Wool Vests & Pants	6 50/16
Rise of	.50

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

Misses' Underwear.	
Vellastic Vests & Pants	3 00/16
Rise	.37 1/2
Heavy Fleece Union Suits	6 50/2
Rise	.62 1/2
Med. Weight Fleece Union Suits	5 50/2
Rise	.50
Part Wool Union Suits	13 50/2
Rise	1 00
Vellastic Fleece Union Suits	7 00/2
Rise	.75



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.

Raising Reindeer For Consumption in This Country.

Manitowoc, Wis., Jan. 16—An industry in which Manitowoc is more than a little interested in this time, not only because it has developed to such great proportion and possibilities, but because John Ornes, of this city, store manager for the O. Torrison Co., is sole distributor for the product, is that of reindeer meat for food.

In the unceasing search for something with which to delight the palate and, gastronomically speaking, to keep their patrons sweet tempered, a number of the leading caterers in this country some time ago discovered that reindeer meat supplies an attractive feature for their menus. While Manitowoc as yet has had none of the product offered for sale here, Mr. Ornes states that within a short time this meat, regarded now as a great delicacy, will be offered in the local hotels and restaurants.

The company which Mr. Ornes represents controls the industry in this country and has so far branched out as to become the subject of many special articles in the magazines and, more recently, in newspapers throughout the West.

Reindeer meat, which has lately been introduced in the United States from Alaska, besides being a new food product here, has the additional characteristic of stability. In the form of chops, steaks, roasts or stews, reindeer meat possesses the quality of both the game and the domestic dish. An Eastern epicure recently remarked that it has the juiciness of beef and the tenderness of venison. It is here, not to supplant beef, but as a supplement to it in the effort to supply an increasing demand for a rapidly diminishing commodity.

Alaska, that magic cornucopia of the North, as an addenda to her wealth of mineral, fish, timber, furs and other products, now presents Uncle Sam with this new industry as a return on a small investment in an initial herd back in 1892. In that year, Dr. Sheldon Jackson, United States general agent of education in Alaska, with a fund of a couple of thousand dollars, purchased 171 head of reindeer in Siberia, and brought them to Nome. Several Laps were induced to come over and aid the Eskimos in making a start. During the nine years following, a total of 1,109 head were brought across and the result to-day is estimated at a quarter of a million reindeer in the various herds that range over the region back of Nome.

The introduction of reindeer into Alaska was inspired by Dr. Jackson's desire to improve the living conditions of the Eskimos. This, Government reports say, has happily followed; and now comes this new industry knocking at the doors of the country.

The Lomen Company, which controls a herd of 35,000 reindeer, began in a small way seven years ago, and, up to 1919, had made no attempt to put their product on the market. A

statement is made that says that in 1919 the company shipped 225 carcasses to the states, and last year, 1,600. Most of this meat was shipped to Minneapolis, heretofore the chief center of distribution. This year, the company is preparing to ship from 2,500 to 5,000 carcasses.

Mr. Lomen was in the East a large part of the winter, and, while there was the guest of the National Geographic Society in Washington, D. C., and New York. He appeared before the ways and means committee of the house and made an argument for a tariff on reindeer meat, and also testified to the agricultural committee on the biological survey of the reindeer industry in Alaska under the direction of Dr. E. W. Nelson, which has been under way for a number of years. As a result of Mr. Lomen's visit to Washington, Congress, this session, increased the appropriation for this work from \$25,000 to \$31,500.

How does reindeer meat compare with venison? It is a finer meat than venison. It is classed between beef and mutton. It has a distinctive flavor; is fine grained, and ranks very high as meats are classed. Often it is called game meat, but it is not. It is a domestic meat, and must be differentiated from other meat and game. It has the juiciness of the beef and the delicacy and tenderness of venison.

A reindeer dressed weighs approximately 150 pounds. It is about equal to two sheep. The Biological Survey claims that, with proper breeding, the present weight of the reindeer can be doubled within ten years. The subject of proper breeding of reindeer has been neglected in Alaska heretofore. Reindeer is a new meat product, requiring a special market to absorb it. Shipments are now being made to the various parts of the United States in order to familiarize the public with it, and in order to create a demand necessary to absorb the great supply which soon will be available.

It may be interesting to know what the reindeer feed upon. They roam over the open range and live on the green grasses of various kinds during the summer.

The hide of the reindeer has no particular commercial value at the present time. Four to five dollars a skin is the maximum price. In Alaska, the skins are used for clothing and bring a higher price than in the United States. When the skins are tanned like other skins, they make very fine leather. The principal use of the hide is to make a warm, hairy parka, a cozy coat with hood attached. The hood and sleeves are sewn on with reindeer sinews, which do not rot like ordinary thread. The finest traveling outfit of the Eskimo embraces two parkas, one worn with the fur in and with the hood trimmed with wolverine, the other with the fur out and trimmed with wolf-skin. The hood is a perfect fit. As frost does not adhere to the wolverine fur, the latter is especially desirable to wear next to the face. The tiny hairy icicles formed on other fur from congealed moisture of the breath are most uncomfortable. The longer hair of the wolf-skin trimming blows across the face thus protecting it from icy blasts. Both parkas are worn at the same time.

The reindeer will also yield an abundance of dairy products when

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A GOOD "NEW YEAR'S RESOLUTION" IS
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ABE SCHEFMAN & CO.

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Grand Rapids, Mich.

WHEN YOU THINK OF FRUIT—THINK OF ABE.

such time has arrived that attention can be paid to that part of the industry. At the present time, the herds are disturbed as little as possible, the only object being to sell and deliver meat in the United States. The milk of the reindeer, however, is very rich and palatable.

The reindeer cannot be housed, as our animals are, in cold weather. This has been tried in a small way by constructing corrals, but these animals are semi-wild and will not thrive if restraints are set upon their roaming nature. They are very docile animals—much like the cow, and not difficult to domesticate. The domestication of the reindeer in Alaska is a most interesting subject.

From the earliest days, the reindeer has been man's good friend. Man has ever largely depended upon the reindeer. The evidence is conclusive. The bone and the horn relics left in the caves of Norway, Scotland, Ireland, England, France and Switzerland, together with bone knives used to extract the marrow, which even to-day is a delicacy with the reindeer men, bear witness to the long history of the utility of the reindeer. In the carvings on the bones and horns of the reindeer are found the beginnings of civilization. It is also interesting to know that the reindeer is the only member of the deer family that has been domesticated by man, and the only domesticated animal among the aboriginal tribes of the Far North. Unlike all other domestic animals, it is not dependent on man for food or shelter, admirable qualities for habitat in sub-polar climes.

There is no more picturesque business in the United States to-day than that of the reindeer industry of Alaska. The first importation into Alaska, which is the region where this industry has been developed, was made from Siberia in 1892, consisting of 171 animals. The importation was made possible through the activity of missionaries, who wanted to establish an industry for the Eskimo in Alaska, but the following year the United States Government made appropriations for further importations, in order to foster the industry and to give to the Eskimo, who had become a Government charge, the means of livelihood. Since that time, the Government has annually made appropriations for the further development of the industry, the Russian Government having prohibited further exportations after 1902.

From 1802 to 1902, a total of 1,280 reindeer was imported into Alaska. The present total herds resulting from these importations amount to approximately 200,000 living reindeer, exclusive of approximately 100,000 which have been slaughtered for food and clothing.

John Ornes.

Sugar Sales in 1922 Set New High Mark.

The amount of sugar distributed in the United States during 1922 has been greater than that of any single previous year, according to leaders in the industry who have just completed an analysis of the outstanding developments. The record consumption of sugar for the year was held furthermore, to reflect the increasing tone of prosperity throughout the country, particularly among wage earners.

Total sales for the year amounted to more than 5,000,000 long tons, or 11,200,000,000 pounds, according to E. W. Mayo in the current number of Facts About Sugar. This was said to represent an average of approximately 100 pounds for every man, woman and child in the country.

Discussing the outstanding features of the industry during 1922 as a basis for a forecast of 1923, Mr. Mayo states:

"From the point of view of the sugar producer the outstanding feature of the year has been the active demand and the steady improvement in prices and trade conditions. At the close of 1921 the price of raw sugar in the New York market had dropped to the lowest point in twenty years. From the beginning of 1922, however, a steady rise set in, and at the close of the year raw sugar was selling at 5.65 cents per pound, duty paid, and the wholesale price of refined sugar was 7 cents.

"At the beginning of 1922 surplus stocks of sugar in the United States and Cuba amounted to more than 2,000,000 tons. All these stocks have been distributed together with the large crops, amounting to 5,800,000 tons, that have been harvested during the year. An important factor in bringing about the absorption of this huge supply has been the heavy export demand.

"From present indications the world's sugar crop for the 1922-23 season will be about the same as that produced last year, or about 17,750,000 long tons. Owing to the absorption of the large carry-over stocks that were on hand a year ago, and the fact that no surplus supplies are being carried in any part of the world, the amount available for consumption in 1923 will be 1,500,000 tons less than last year. If demand continues in anything like the same dimensions as last year it seems probable that prices will not decline much from present levels—except possibly for a short period in February and March, when the Cuban harvest is at its height—and that they may go considerably higher later in the year."

More Grapefruit Is Being Canned.

The canning of grape fruit in Porto Rico in No. 2 cans seems in a year past to have grown largely. Receipts from there to various parts of the United States have amounted to about 30,000 cases of 2 dozen No. 2 cans each, and it looks as if the canning of this article is likely to supersede to some extent the shipment of the grape fruit in crates. The flavor of the canned article is fully equal to that of the fresh fruit and the freshness of it is fully preserved. Then the economy is evident, as there is no decay or freezing to be feared when the fruit is in cans.

The transportation economy is also considerable, as only the meat of the fruit is canned and the peeling and water, etc. are not transported. The canning is but little more expensive, if any, than the crating would be. These economical arguments are nearly all applicable to the article known as "canned fruit salad" recently introduced upon the market, which is an excellent article embodying all the convenience and economy credited to canned grape fruit.

Hawaiian canned pineapple is steadily in demand and in such irregular and small supply that dealers are no longer interested in the article. Pacific Coast holders of canned salmon and buyers are apart in their views as to prices, which situation results in no movement.

John A. Lee.

Moseley Brothers

GRAND RAPIDS, MICH.

Jobbers of Farm Produce.

We are making a special offer on
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Imported Old Monk The World's Finest Olive Oil

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"YELLOW KID" BANANAS

always give complete satisfaction

**DELICIOUS
NUTRITIOUS
WHOLESOME**

Mail orders solicited and given prompt service.

The Vinkemulder Company
GRAND RAPIDS, MICHIGAN

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

Receivers and Shippers of All

Seasonable Fruits and Vegetables

THE SLICKSTER SALESMAN.

Significant Manifestation of Our Change of Mind.

Jake Burrows, proprietor and manager of the City Drug Store, in a little one-cylinder Southern town, one day about fifteen years ago, was listening attentively to the spiel of a drummer whose line chanced to be a very superior brand of "bitters."

The drummer talked persuasively. Jake became more and more enamored of the proposition. Finally came the inevitable, "Well, I reckon you can put me down for a case."

The drummer was all smiles and suavity. Out came the order book. A few hasty scratches of the pencil. Jake glanced at the order, and inscribed his name on the dotted line.

Then one morning, three weeks later, Tom Holcomb, the city drayman, began delivering the shipment of "bitters"; not one case, but two, three, four—and still they came! With fainting heart Jak dug up his copy of the order. The "slick" salesman had entered his one case order in the second left hand column, instead of the first. Looking closely the faintest tracing of an "O" was visible beside the "1." Jake had signed for ten cases instead of one!

Naturally, you are going to ask why Jake Burrows, under the circumstances, didn't do this, that or the other thing—why he didn't take any one of half-a-dozen courses of action. That is, you will ask such questions unless you are familiar with small-town merchandising conditions a decade or so ago. If you are conversant with such conditions, you will know, without explanation, that Jake simply paid the bill, and charged it up to experience.

Nor was Jake by any means the sole victim of this particular form of duplicity. This "raise-the-ante" stunt was one of the "sure-fire" tricks in the repertory of the flitting specialty salesman of a previous day.

Then, there was the array of "slickster" salesmen who made it their business to addle the poor merchant until he did not know what he was doing or buying. Usually a salesman of this type would breeze in, all bubbling over with the details of some sort of a new and weird "Free Deal" offer.

Now, there is nothing wrong with the legitimate "free deal" as a merchandising policy. It is being used today by some of the most reputable business houses. The "free deal" of former days was far different. It was purposely made as complicated and confusing as possible. The dealer was led to believe that he was going to get the world with a hog-tight fence around it the moment he signed the order—and then, he was given next to nothing at all. Any experienced "free deal" salesman could take a scrap of paper and a sharp lead pencil and, in less than a quarter of an hour, literally lose the storekeeper in a maze of meaningless figures. Sometimes, in addition to the "free deal" the salesman had some sort of a premium or coupon-and-rebate offer that the dealer could work on his customers "to introduce the goods." That made the

proposition even more interesting—and complicated.

These are but a hint of the sales schemes that were in vogue just a few short years ago. It is not my purpose here to catalog the entire list. The present-day worth of these plans would be nil; their historical value questionable.

Selling goods to the small-town merchant, in those days, wasn't a business; it was a wild adventure, to be undertaken by the glib of tongue. The game was to verbally hypnotize the storekeeper into buying four times as much stock as he needed. A specialty salesman who could do this stood ace-high with the house. If, in addition, he could get by with some little stunt to double or triple the order, he looked upon as a wonder—a star of the first magnitude.

The salesman of the early 1900's simply "didn't belong." He was regarded with suspicion by organized society. Repeatedly we had him pictured to us as a reckless ne'er-do-well who lived by the grace of his wits.

Even the theater took its slam at the traveling man. Frequently he had a prominent part in the melodramas that played at the Opera House in our town.

The shows were of the usual type of "one-night stands." And whether the title chanced to be "The Missouri Girl" or "The Triumph of True Love," the theme invariably was the same. There was the sweet, innocent and (until the last act) unloved country maiden; the honest but awkward swain who had more hands and feet than he knew how to use; the irate father; the dear little mother; an assortment of more or less colorless characters; and the slick shoe salesman from Chicago.

The awkward swain always won the girl, just about two minutes before the final curtain. And the salesman turned out to be a bad lot, just as every-

body knew he was all along, as soon as they saw that his pants didn't bag at the knees. Personally, I used to feel that if I were the maiden, perhaps after all, I'd rather have a little less virtue and a little more verve in my mate. I kept going to those shows noping against hope that some day the salesman would get the best of it. But, of course, that could not be.

To say that every salesman of ten or fifteen years ago belonged in this category would be far too sweeping an indictment. The drama, the jokes, the stories all were exaggerated. And yet, they reflected to a degree the general tendencies of the traveling man or the times.

Once a copy-book maxim, honesty has become the working creed of business. The passing of the slickster salesman is perhaps the most significant single manifestation of our change of mind. But no doubt that

term, "the slickster-salesman" stands in need of explanation and amplification. Let me make clear that I am including in this group, not only the absolute swindlers and frauds of the Royal Order of the Order Book, but also that great army of traveling men who in years gone by sought orders above all else. Seldom did these men give second thought to the merchant and his problems. They were interested solely in immediate sales. With wild claims and extravagant promises, they "stuck" the dealer for every dollar's worth of merchandise they could possibly load onto him.

But business men of the present day have come to realize the waste and folly of the "one-time-sale" system. Many great business houses, enjoying a National trade, have completely revamped their sales policies. They are now operating on the unit system. That is to say, a salesman is placed in

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

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United States Depository

Capital \$300,000

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

3½% interest paid on Certificates of Deposit if left one year.



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a definite unit of territory and given to understand that he is to stay there—to make his home there—and to call on the trade regularly. There is only one thing for a man to do under such conditions—and that is to become a salesman in the biggest sense of the word. He must learn to serve; to double check every statement; and to make lasting friends.

A few years ago the salesman's sole job was to sell goods. His methods were not closely checked. Nobody worried much about the reaction of the dealer after the goods were on his shelves.

Nowadays it is different. With a multiplicity of merchandise, and manufacturers on every hand spending hundreds of thousands of dollars in advertising to establish new brands, it is becoming increasingly important that the dealer shall not only stock the merchandise, but that he shall also push the line consistently. It is here that the salesman's actions are of prime importance.

Realizing this very condition, the guiding head of an internationally-known corporation issued this word of caution at a recent gathering of his salesmen:

"Men, remember when you walk into a dealer's store, you are our company. By your actions the house is judged. Don't forget that you must maintain the position, the dignity, the integrity of a fifty-million-dollar company. Do nothing to lower our standard in the estimation of the merchant. Think twice before you make a single claim—and then make it only half as strong as you intended. We must be believed!"

In direct contrast to this attitude of painstaking accuracy, is the occasional instance of deliberate "put-overism" that one meets, even in this enlightened age. There still are business houses of considerable size and power, though thank goodness they are rare, that have not yet become reconciled to the doctrine of doing business sans slicksterism.

I have in mind a particular instance. In a large city of an Eastern state, there is a manufacturing concern, great in size, but notably narrow in vision. The executives of this firm have literally blinded their eyes to the hand writing on the wall; and stuffed cotton into their ears, to avoid hearing the steadily advancing tread of progress.

Ten years ago this company was unquestionably the dominating factor in its field. In the crude, but expressive, parlance of the day, "They had the world by the tail."

To-day the company has scarcely a friend among the retail trade. Not a reputable jobber will speak a good word for the house.

The head of the house is himself a master "pad-and-pencil" salesman. The dean of the sales force is a graduate of the same school. Other salesmen have not been slow to follow their example and precept. Whenever two or more of the road men meet, there usually is talk on this or that merchant. The policy of the house, apparently, has been "We are so big nothing can happen to us; let's not stop at anything this side of murder!"

But the policy hasn't turned out well. And it is continually becoming less trustworthy. It is no state secret among the trade that this firm has lost a tremendous fortune in the last two or three years. Practically they are seeking the key to the situation that, their competitors know, lies at their very door-step. They simply have not been cognizant of the passing of the slickster salesman.

And the salesman who oversells his customers can cause almost as much havoc for the house. A little over a year ago, a midwestern manufacturer of a butter alternative found himself in a bad way. Salesmen had no trouble in securing liberal orders. But somehow or other the business didn't forge ahead. The manufacturer was face to face with the necessity of continually opening new accounts, in order to maintain his sales volume.

A merchandising expert was asked to make a thorough investigation. Two weeks later he walked into the manufacturer's office with his report. It was brief and to the point. "Your whole trouble," the merchandising man explained, "is predicated upon the fact that your salesmen are selling too much margarine. They have been trained to 'load the dealer.' You have continually pushed them for big-volume sales. What is the result? Simply this: your proposition is so attractively presented by the salesman that the dealer is induced to buy more than he can readily sell to his trade in a reasonable time. The goods move slowly. Perhaps several packages turn rancid before they finally are sold. Customers complain of the product, and will have no more of it. The dealer becomes discouraged. When your salesman calls for a re-order, there is nothing doing. So he has to go out and open a new account—and it costs you money every time he does that."

The manufacturer was a keen business man. He was broad enough to look at the problem from the merchant's angle. As a result, his sales policy was promptly altered. With the aid of the merchandising man, he worked out what he terms his "maximum schedule." This schedule is a sliding scale, based upon the mercantile ratings. Here's the way it works out: If a merchant is rated at, say \$1,000, the salesman consults his schedule and finds that he can sell him two cases of the company's product. If the dealer is rated at \$2,000, it is assumed that he has a larger volume of business, and perhaps the maximum sale may be five cases, and so on.

In the few months that this policy has been in effect, the business has shown a remarkable growth.

I would not have it appear that all business houses have, within the past few years, faced the necessity of making a radical change of sales policy in order to avoid oblivion. That would be a ridiculously inaccurate statement. There are many fine, old institutions which, at no time in their history, would have tolerated the slickster salesman. There are younger institutions, too, firms that started right and have kept right. And to-day they stand frank and unafraid; convincing proof that the salesman with his bag

of parlor tricks is no longer a commercial necessity.

To All Hardware Dealers.

Port Huron, Jan. 16—The tide has turned. A period of general business improvement and prosperity is at hand. Eminent business economists are agreed that we are coming out of a period of depression and the era of general prosperity is before us.

It will be up to the hardware merchant to be prepared to meet this improved condition and be able to take advantage of it. Many opportunities will present themselves to him. The best way to prepare will be to attend the hardware convention and exhibition at Grand Rapids (Feb. 6, 7, 8 and 9. Mark these dates in red ink on your calendar.

Many good things are in store for you. All you need to do is to attend and take advantage of them. The program prepared is the best ever arranged. National speakers as well as some of our members will present important subjects. Many vital questions will be discussed. Convention sessions will be held at the Pantlind Hotel.

The exhibition of the jobbers and manufacturers at the Klingman building, will be the largest and finest ever held. Awards for buying will again be given.

Make arrangements now so that you can attend this convention. Bring your family and clerks to receive the wonderful benefits and inspiration from the convention. Don't let anything keep you away.

Charles A. Sturmer,
President Michigan Retail Hardware Ass'n.

The Effect of Prayer.

"Tuther night at the revival," related Gap Johnson, of Rumpus Ridge, "Newt Gumpshun's wife riz in meet-

ing and asked the preacher to pray for her husband."

"Do you reckon it done him any good?" asked an acquaintance.

"It 'peared to. Newt has always been a still, quiet feller, willing to take 'most anything that was piled onto him. But having his name mentioned in meeting thataway as a ripper-bate and sinner was too much for him. When he got his wife home he went and whipped her good and proper."

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,
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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.

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Ask about our way

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The Name on the Sack is a Guarantee of its Contents

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

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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.

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Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 16—Government control of sales of alcoholic beverages in Canada has brought about the two-fold benefit of abolishing the saloon and putting the bootlegger out of business, according to L. M. Boomer, director of the Waldorf-Astoria, New York, who is in the city buying furniture this week. Mr. Boomer points to the fact that British Columbia and Quebec turned from bone-dry legislation to Government regulation of the sale of intoxicating liquors with good results, and says that the United States might well look to the North for a solution of the present impossible prohibition situation. His article also shows that the responsible hotels in this country are suffering from the non-enforcement of the dry laws. He charges that the hotels are losing legitimate business because liquors may be gotten in other places.

"If my hotels were situated beyond the three-mile limit I could easily compete with the restaurant, the foreign vesse, the European resort, the Canadian hotel and the American bootlegger," says the article. "The hotels in this country are suffering from their position of responsibility in the social and political fabric. This is one of the incidental injustices arising out of the inability, or at least the failure, to enforce the Eighteenth Amendment.

"It is not so much prohibition that has brought hardship on the hotels, but the non-enforcement of prohibition. If, as the dry forces had once hoped, it were possible to dissolve a desire for intoxicating drinks into thin air by the mere passage of a law, the hotels would be in no less favorable position to-day than they were before the passage of the Eighteenth Amendment. But the facts of the case are that absence has made the heart grow fonder. One who demands a slightly moist dining place simply avoids dining in places where drinks are not served and becomes educated in the ways and means of securing intoxicating liquors elsewhere.

"The disadvantages of unequal enforcement are not felt by the Canadian hotels as in the United States. The Canadian hotels are permitted to sell beer, light wines and ale for immediate consumption only by those who are taking their meals at the hotel. The hard liquors are sold at Government stations in reasonable amount, and may be brought to hotels and restaurants by patrons who wish liquor with their meals. Thus, Canada has killed two birds with one stone—abolished the saloon and put the bootlegger out of business.

"There are few violations of the law because the requirements of the law are reasonable; the prices are fair because they are fixed on a cost plus 25 per cent. revenue basis by the Government, and poisonous liquor is eliminated because Government tests are made of all liquor sold. Surely this is one equitable and just method of correcting the evils of the liquor traffic."

Saturday selling has been successfully conducted by the United Drug Company. And one of the reasons it has been successful is that the fundamental principle has been that the salesman approaches the dealer, on Saturday, not with the idea of selling a bill of goods, but with the idea of

being of service to the dealer. Briefly summing it up, the salesman plays the part of creator, instead of solicitor. Under the Saturday sales plan, when a salesman visits a dealer who declares he is too busy to talk, the salesman offers to wait on trade, rearrange a display case, take inventory of a section of stock or aid in any way that the dealer desires. If the salesman keeps his eyes wide open, he is able at the end of his period of helping to suggest articles that the dealer might carry with profit or ways to increase business on some article already in stock, with the result that in a great many instances the salesman gets an order. Thus he is helping the dealer and himself at the same time.

To the sales manager of a big oil company, the one cause of greatest failure in salesmen is that they have to be their own bosses on the road, and that not one man in fifty can stand that test. "Lack of discipline is at the bottom of the majority of failures, in my experience," he said. "By discipline, I do not, of course, mean enforced motions under the eye of a superior. I mean ones' own self-command. A salesman off on the road feels more or less of a free agent. He can do pretty much as he pleases. There is no check on him and he is continually tempted to be lax. It is easy to form expensive habits—luxurious hotels, high-priced foods, parlor cars and entertainment in many forms. I think it is true that salesmen question instructions more often and persistently than anyone else in business. But the successful salesman must keep a check on himself. Provided he has all the desirable qualities without this factor of discipline, the salesman is apt to come to grief, and so insidious is the process of demoralization that he is often unaware of it and is utterly astounded at the final catastrophe."

After the first two months on the road the novice discontinues the detailed accounts of his experiences and limits himself to the regular sales reports to the sales manager. Now, almost entirely, he must draw upon his own resources. This is a period of pure self-development that sharpens his initiative, keys up his self-reliance, and exercises his wit and ingenuity, though as a salesman he is still in the probationary stage. This is also the weeding out period. Those that hold up are joined by the sales manager, usually at the end of two months after his first two weeks of personal instruction on the road. And if he is of the right stuff he meets the sales manager bursting with questions. The manager is then able to get a final check of his candidate, correct errors that have cropped up in his work, and get him firmly on his feet. After his second trip with the man, the sales manager again leaves him to work out his own salvation until six months from the time he started. During the interval the sales manager, of course, watches his progress from his reports, carefully and constantly advises, counsels and stimulates him. Then, should the manager decide that he really has a salesman, and should the salesman also decide that he has made no mistake in entering the employ of the company as salesman, he is sent to the nearest factory for three weeks' prac-

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ROOMS with Duplex Bath \$2.00; With Private Bath \$2.50 or \$3.00

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St. Joseph, Mich.
European Plan

Headquarters for Commercial Men
making the Twin Cities of
ST. JOSEPH AND BENTON HARBOR
Remodeled, refurnished and redecorated throughout.

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

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CODY HOTEL GRAND RAPIDS

RATES \$1.50 up without bath
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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.

tical work and training. He is not taught about manufacturing or shop processes, but instead about the responsibility and experience of the manufacturer plus the strength of the product and its method of application. The man then goes back to his territory a full-fledged salesman.

The close of the second week of the January furniture market the registration totaled 2,100 buyers. That in face of a total of the January market of 1922 of being just a trifle over 2100 gives positive proof that this January, 1923, market is going to be a record and at the present writing it is predicted it will run over 2,500. The arrivals up to Tuesday noon totaled over 300, bringing the market very close to 2,400, and the remainder of this week to run. In almost every show room you go into you hear the same expression, "This is certainly one dandy market." Everybody is good natured. There is no price cutting being done and every buyer is interested in placing orders. It is true, that with the opening up of January, 1923, a great many factories were behind in shipments sixty days or better, but no cancellations are coming in on those orders because those goods will all be shipped at 1922 prices. In a great many of the lines shown prices are good only to April 1. That does not mean, however, that any orders placed now and accepted will take any advance in price if not shipped before April 1. Even though the market is advertised to close Saturday, Jan. 20, there seems to be a feeling and an inclination on the part of some exhibitors to hang over for late buyers who they think will come in the week of Jan. 22. This is only a guess on the part of some salesmen and it is possible by the close of the week the arrival sheet will run so large that it will be the conclusion that all buyers who intended coming will have been here. The volume of business being done is running high and we fully expect to give you the report next week that will, perhaps, total and may pass the biggest market Grand Rapids ever had, which was the July market of 1922.

The regular noon luncheon of the You-See-Tee Club will be held Saturday, Jan. 20, in the Rotary room of the Pantlind. This will be the annual meeting and it is very important that every member who possibly can attend this meeting be there promptly at 12:45. Do not forget that the ladies are especially invited and there will be something good in store for them in the way of entertainment. Immediately after the election of officers and the general order of business of the club the Bagmen will go into executive session in the Red room at the Pantlind, so now to all Bagmen we want to say, come to the You-See-Tee luncheon, get a good feed, mix with a good body of good fellowship and stay over for the Bagman meeting.

Some people are like a million-dollar check on a ruined bank. They look big, they promise great things, but you can not cash them.

Love is the master key of life. It is the plus sentiment which adds value to everything. Intellect is cold and hard without it. Wisdom lacks something without it. It is the humanizing, sweetening life elixir, without which life would be warped, sordid, selfish.

The world has for us just what we have for it. It is a great whispering gallery which flings back the echo of our voices. If we laugh, it laughs back; if we curse, it curses back.

Some of the greatest successes have been the greatest failures in the world's estimation; but they have bequeathed fortunes of character, they have been millionaires of manhood and womanhood. These are the enrichers of civilization.

Charles M. Schwab, the steel magnate, called the greatest American salesman, has boundless enthusiasm.

Nobody ever hears him talk on any subject without being carried over to Schwab's point of view. You can't help believing him. His sincerity and earnestness admit of no suspicion. He is so full of his subject that he just bubbles over with it. His enthusiasm is one of his greatest business assets, as valuable to him as his millions. His enthusiasm has helped make the millions, but money alone could not make the enthusiasm.

Clarence J. Farley, President of the Grand Rapids Dry Goods Co., left for New York Sunday to buy fall goods.

The new Hotel Rowe (Grand Rapids) opened Jan. 1 with a full house and has done a capacity business ever since. It has contributed very materially to the solution of the hotel problem which has accompanied every furniture season for several years and is therefore regarded as a distinct asset to the furniture trade. Now that the Valley City Milling Co. plant has been destroyed by fire, it is not unlikely that a new building will be erected on the site of the old mill, with sleeping rooms on the upper floors which can be connected with the Hotel Rowe by means of an elevated viaduct across Mill street. The food and service at the Rowe are both in keeping with the promises of the promoters of the undertaking and the room service and housekeeping are also up to standard. The coffee room opened by the Rowe on the Michigan street side of the building is a joy to those who seek good food and quick service at reasonable prices.

W. R. Roach, the canned goods prince, is recovering from a severe attack of pneumonia, which at one time promised to assume dangerous proportions. Mr. Roach is bound and determined to attend the National convention of canners at Atlantic City next week and his physicians and friends are equally determined he shall not go. The outcome will be watched with much interest by those fully acquainted with the mild manners and amiable temperament (under restraint) of the distinguished patient.

Frank T. Miller, Secretary and Treasurer of the Miller-Michigan Potato Co., is confined to his home by illness. His trouble appears to have originated in the heart. His friends plan to take him to Battle Creek for treatment as soon as he gets a little stronger.

Innate Modesty of Boyne City Fishermen.

Boyne City, Jan. 16—Boyne City has settled down for the winter. So far we have had little snow. Woods work of all kinds is going on under the best of conditions and every one is commenting on the mildness of the weather. It is rather an anomalous condition for this section. We had a real snow storm Sunday, but only about 8 inches of snow fell, with very little drifting. Auto trucks are still running and automobiles are in use.

Local fishermen are bringing in some mighty nice trout from the Pine Lake fishing grounds. We note with great anxiety the apparently unnatural modesty with which they seek the back streets and unfrequented byways to escape notice. There seems no way for them to get home with a 24 or 30 inch trout except the middle of Water street. Of course one can't carry such a fish as that in any other way but dangling down over back on the end of a spear. Fishermen are notoriously retiring anyway.

Cappy Rouse (General Oil Co.) went to Jackson last week, returning Saturday. Now, it is nothing out of the ordinary for his nibs to go to Jackson, but to go in an automobile—and get back—in January, is something to brag about. He reports that he was not bothered by dust or mosquitoes, but he does not enjoy snow plowing, as he did from Reed City to Manton.

Come on up, that toboggan slide is ready. Maxy.

Review of the Produce Market.

Apples—Jonathans, Spys and Baldwins fetch \$1.75@2.25 per bu.

Bananas—8c per lb.

Beets—\$1 per bu.

Butter—The consumptive demand has been good. The make is not increasing so fast as it usually does at this season of the year. Stocks in storage are considerable less than they were a year ago. A few days ago we had a decline of about 2c per pound. We do not look for much relief from the present shortage until make shows considerable increase. The quality of butter arriving is good for the season. Local jobbers hold extra at 48c in 63 lb. tubs; fancy in 30 lb. tubs, 50c; prints, 50c. They pay 23c for packing stock.

Cabbage—75c per bu.; red 90c per bu.

Carrots—\$1 per bu.

Cauliflower—\$3.50 per dozen heads.

Celery—50c per bunch; extra jumbo, 70c.

Cocoanuts—\$6.50 per sack of 100.

Cranberries—Late Howes are \$5.50 per ½ bbl. (50 lbs.)

Cucumbers—Illinois hot house, \$5 per doz.

Eggs—The market is steady on the same basis as a week ago. There is an increase in the production of fresh eggs, but not enough to affect the market to any material extent. The supply of storage eggs is in excess of what they were a year ago. The market is steady on the present basis of quotations and we do not look for much change in the immediate future. The consumptive demand is very good on both storage and fresh eggs. Local jobbers pay 36@37c for fresh. Cold storage operators are offering their supplies as follows:

Firsts	32c
Seconds	26c
Checks	24c

Egg Plant—\$3 per doz.

Grapes—Calif. Emperors, \$7 per 30 lb. keg; Spanish Malagas, \$9.50 for 40 lb. keg.

Green Onions—Chalotts, 85c per doz. bunches.

Honey—32c for comb; 25c for strained.

Lettuce—Hot house leaf, 24c per lb.; Iceberg from California, \$5.50 per case.

Onions—Home grown, \$2.75 per 100 lb. sack.

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

300 size, per box	\$8.00
360 size, per box	8.00
270 size, per box	8.00
240 size, per box	7.50

Oranges—Fancy Sunkist Navals 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 50c per box lower, being now sold as follows:

126	\$5.50
150	5.50
176	4.50
200	4.50

216 ----- 4.50

Parsley—50c per doz. bunches.

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

Potatoes—Home grown, 50c per bu.

Poultry—Local buyers now pay as follows for live:

Light fowls ----- 13c

Heavy fowls ----- 19c

Heavy springs ----- 18c

Cox and Stags ----- 10c

Turkeys ----- 30c

Radishes—90c per doz. bunches.

Squash—Hubbard commands \$1.50 per 100 lbs.

Strawberries—Floridas! bring 60@65c per qt.

Sweet Potatoes—Delaware kiln dried command \$2.25 per hamper.

Tomatoes—6 lb. basket of California, \$1.75.

Turnips—\$1 per bu.

Pleased With Results of Credit Elimination.

Long Lake, Minn., Jan. 25—Replying to your enquiry I beg leave to state that I am very much pleased with the results following elimination of credit. At my closing time each night it certainly tickles me to see the nice line up in my cash drawer and to compare it with what it was before going on a cash and carry basis. Besides, there is no longer the argument with customers that "I didn't get this" and "you charged me too much for that," etc. There is no begging them to settle their accounts. If every merchant would go on a cash and carry basis I hardly think there would be many more cases in bankruptcy.

Every time any article is sold off a merchant's shelves it must be replaced with another and, if it is charged, and perhaps lost if sold to a deadbeat, the profits on two or three other sales of the articles are lost as well. Moreover, a merchant is often supplying a customer who, when he has cash, does his buying elsewhere. My idea is that cash is the basic principle and foundation of successful retailing.

E. E. Blair.

Hides, Pelts and Furs.

Hides	
Green, No. 1	10
Green, No. 2	09
Cured, No. 1	11
Cured, No. 2	10
Calfskin, green, No. 1	14
Calfskin, green, No. 2	12½
Calfskin, cured, No. 1	15
Calfskin, cured, No. 2	13½
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

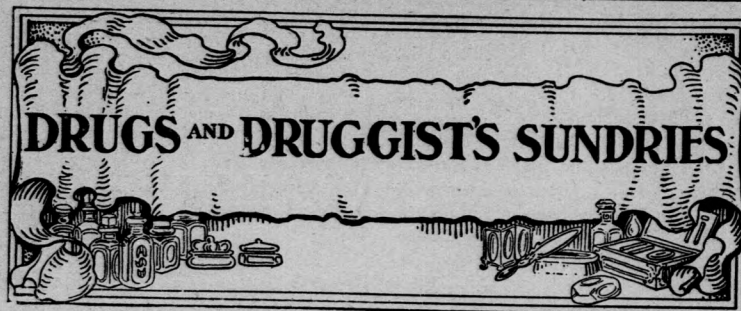
Wool.	
Unwashed, medium	@35
Unwashed, rejects	@30
Unwashed, fine	@35

Furs.	
Skunk, No. 1	3 25
Skunk, No. 2	2 25
Skunk, No. 3	1 25
Skunk, No. 4	60
Mink, Large	7 00
Mink, Medium	5 00
Mink, Small	3 50
Raccoon, Large	5 00
Raccoon, Medium	2 50
Raccoon, Small	1 50
Muskats, Winter	1 00
Muskats, Fall	50
Muskats, Kitts	10

Read and Ponder.

In the cathedral in Lubeck on an old slab is this challenge:

Thus speaketh Christ our Lord to us:
Ye call me Master, and obey me not;
Ye call me Light, and see me not;
Ye call me Way, and walk me not;
Ye call me Life, and desire me not;
Ye call me Wise, and follow me not;
Ye call me Fair, and love me not;
Ye call me Rich, and ask me not;
Ye call me Eternal, and seek me not;
Ye call me Gracious, and trust me not;
Ye call me Noble, and serve me not;
Ye call me Mighty, and honor me not;
Ye call me Just, and fear me not;
If I condemn you, blame me not.



Mich. State Pharmaceutical Ass'n.
 President—George H. Grommet, Detroit.
 Secretary—L. V. Middleton, Grand Rapids.
 Treasurer—E. E. Faulkner, Middleville.
 Executive Committee—J. A. Skinner, D. D. Alton and A. J. Miller.

Michigan Board of Pharmacy.
 President—James E. Way, Jackson.
 Vice-President—Jacob C. Dykema, Grand Rapids.
 Secretary—Charles S. Koon, Muskegon.
 J. A. Skinner, Cedar Springs.
 Oscar W. Gorenflo, Detroit.
 Director of Drugs and Drug Stores—H. H. Hoffman, Lansing.
 Examination Session—Cass Technical School, Detroit, Jan. 16, 17, 18; Grand Rapids, March 20, 21 and 22.

GONE TO HIS REWARD.

Death of Veteran Drug Salesman at Howell.

Howell, Jan. 12—William F. Griffith, veteran traveling salesman of this place and known all over Michigan, died suddenly at his home here last Thursday afternoon, his death resulting from an accident three weeks ago when he slipped on the icy steps of his home, falling and fracturing his leg in three places. Apparently the fracture was knitting together and he was seemingly improving and was expecting to be up in a wheel chair within a few days, but was taken with a severe pain Thursday afternoon from which he suffered for less than a half hour preceding his death, which was entirely unexpected.

Mr. Griffith had been employed as traveling salesman for the wholesale drug house of Farrand, Williams & Clark, for a period of forty-one years and was anticipating starting out the first of the year on the forty-second when the accident which resulted so fatally overtook him. During all this period on the road it is said that he had never met with an accident and had never taken a vacation although urged to do so by the drug company. Prior to going on the road he was employed as clerk in the drug store of Henry Wilbur at this place and had resided here practically all his life.

He is survived by his wife who was Miss Sarah Kilpatrick before her marriage, one daughter, Mrs. Charles P. Adams of this city and two grandsons, Earl and James Adams, both of this place. Funeral arrangements are not yet completed.

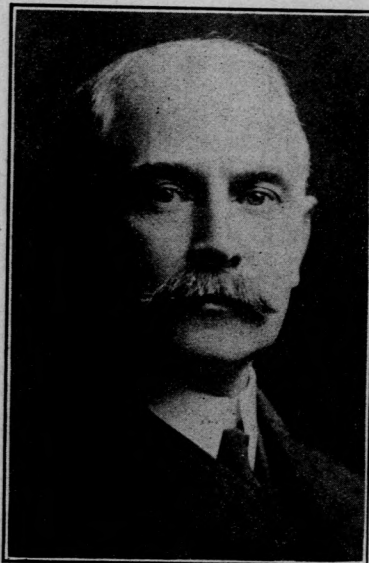
The Tradesman endeavored for many years to secure data from Mr. Griffith for a biographical sketch in our Successful Salesmen Series, but every attempt resulted in the same reply, "This does not appeal to me." In view of Mr. Griffith's aversion to recognition of this character, the Tradesman respected his wishes and postponed further importunities until he changed his mind, which evidently never happened.

Mr. Griffith was a genial gentleman from crown to sole. He dealt fairly and acted generously. He had no use for an off color story, a man who resorted to profanity or a selfish or ill mannered person. He treated

everyone with whom he came in contact with distinguished consideration and scorned to do an unworthy act. He was energetic, truthful and invariably dependable. He would go out of his way any time to help a brother in distress, a woman in trouble or a child in need of a friend. He was loyal to himself, his home, his house and his trade. What more can be said of any man?

The following brief reference to the deceased appeared in the Tradesman of Jan. 3, 1921:

Forty years on the road for the same house and covering the same territory is the record of William F. Griffith, of this city. Mr. Griffith has made Central and Western Michigan for the Farrand, Williams & Clark, of



The Late William F. Griffith.

Detroit, now for two score years and is probably one of the best known traveling salesmen in the State. He is particularly well known to the older men on the road and he and George W. Haskell, of Owosso, who has also been on the road for forty years, are very close friends. Mr. Griffith graduated from the University of Michigan in 1877 and four years later went on the road for Farrand & Williams, wholesale druggists, of Detroit. Since then the name has been changed to Farrand, Williams & Clark. Mr. Griffith is known among his fellow salesmen for his good nature, his propensity for practical jokes and for his kindness. His acquaintance with Haskell, who has somewhat a similar reputation as has Griffith, dates back to thirty years ago, when they met on a train up in the Northern part of the State. Haskell needed a shave very badly and some of the other traveling men on the train had been chiding him, but Griffith, who did not know him, said nothing until he caught Haskell alone. "Say, young fellow," he said, "you need a shave pretty badly, don't you?" "Yes, I do," ad-

mitted Haskell. "Well, here is 10 cents (that was back when you could get your face scraped for a dime). Go and get a shave as soon as you reach the next town," said Griffith. Haskell took the money without cracking a smile and later got his shave. He wrote out a receipt and had the barber sign it and then mailed it to Griffith. Griffith has it yet. That was the beginning of a warm friendship between the men which has endured for more than three decades.

Christless Christianity.

Detroit, Jan. 16—What the world needs to-day, to my mind, is mental disarmament, and no men who tread the earth are better equipped to do this than are the men who preach the true word of God and religion. In the last analysis, what difference does it make what particular denomination a man is affiliated with so long as he "does justice, and loves mercy, and walks humbly with his God." To do this it requires introspection.

To my way of thinking, a great deal of the trouble in the world to-day is due to the fact that Christless Christianity holds sway. If the true spirit of Christ was alive Christians could not turn against the Jews as they do, for it is the stock from whence they came. Let each of us, no matter what our religion may be, practice what we preach. That will make for peace and harmony in the world and righteousness will again prevail, for exactly that which makes a man a good Christian likewise makes a man a good Jew.

The goal of all religious teaching is good citizenship, for if a man be ever so devout in prayer and religious observances and he be not a good citizen what does his religion avail him? The Ten Commandments are the best guide for all human beings, and before any man or group of men set out to condemn others, let them ask themselves are their hands clean, or are they not perhaps swearing deceitfully? Hatred and persecution was and is at the bottom of Europe's trouble. Men who preach the doctrine of hate and prejudice should be silenced by the strong arm of our Government. Mental disarmament is what every preacher of hate, prejudice and discontentment needs more than anything else. Our own Abraham Lincoln, who may well be ranked as one of the prophets and who was the prototype of the law-giver, Moses, who freed the children of Israel from bondage and slavery, freed the colored race from slavery. We know what the answer was of that great soul, who, when he was taunted and called a mystic, replied: "No, I am deeply and truly religious, and if you will show me the house of worship over the door of which there is written Love thy God with all thy might, with all thy heart, and all thy soul, and thy neighbor as thyself, and stops there, that church will I join." Those are the prophetic words of the Jewish prophets.

It behooves us all to be mentally guided by the attitude of Abraham Lincoln, the Emancipator and lover of tolerance, liberty and freedom. We can all well re-consecrate our lives to an American faith in which we will live and practice the soul-stirring and prophetic words of Lincoln, "With charity for all and malice toward none." Up to now no one has returned to earth to tell us who was truly right and who was truly wrong, for the interpretation of the great mystery of religion is as unsolved to-day as it ever was, just as is the origin of life and death. Let us make of this Nation what it seems destined to become, the strongest and the most just leader of nations that the world has ever known.

Henry M. Tooh.

The biggest successes in business come to the men who plan ahead and get their future actions mapped out in advance. The failures come to the men who never think beyond to-day.

Power To Expel Imaginative Ailments

South Bend, Jan. 16—In this age of skepticism, when only palpable facts seem to count, when human efforts center on the abolition of creeds and ideals, a man like M. Coue should, indeed, be hailed as a benefactor. We have lost faith in everything, and all religion is a myth, medical science a humbug or a fraud, surgery purely a commercial scheme. We have discarded creeds and drugs and turned for help for our physical ailments to all sorts of complicated elaborated devices and diets, with satisfactory or unsatisfactory results, as the case may be. Lost in a sea of ultra-modern fanciful attempts, humanity continues to limp along, still and always searching for the panacea, the great cure-all.

From across the Atlantic sounds a voice; a voice speaking a language which implies neither creeds nor drugs, simple in itself and within the reach of every one, proclaiming a theory as old as the world we live on. Indeed, since time immemorial in the history of mankind, the great ancestors, the Wise Men of the East, prophets, warriors, leaders of all nominations and denominations, exercised this mysterious influence to contrive individuals and masses to their will, using suggestion to obtain autosuggestion from their followers.

We cannot, therefore, acclaim the little man from Nancy as a prophet or exponent of a new creed or science, for he brings us not the light, but the means of obtaining some light on how to rid ourselves of our imaginative ailments. For that, and for that only, we are indebted to this student of nature's resources within ourselves. For the good his teachings have done to those unfortunate who imagine ills, let us all be thankful to M. Coue; more let us be thankful to every one and everything, whether religious or scientific, whose means are to bring about curative autosuggestion in the human mind, for in ourselves, indeed, dwells the power to expel imaginative ailments and the capacity to contribute through hope and confidence to the re-establishment of perfect health when, subject to the eternal law of nature which spares no living thing, we are afflicted with some curable disease.

Marie Sarlabous.

The Perfect American.

Detroit, Jan. 16—Who was the perfect American? We all venture an answer. Washington, says one. Lincoln, responds another. And still others cry Roosevelt, Grant, Franklin, etc., Yet, strangely enough, no one has ever mentioned the man who might be justly said to be the "perfect American." And why? Because there never was one and perhaps never will be one. Speaking chronologically, Washington was admired for his courage and perseverance; Webster, for his oratory; Lincoln, for his belief in justice and the courage of his convictions, and Roosevelt, for his fortitude. Each of these men has contributed a virtue to the American race. Any one of them might be termed the "perfect American." But only he who can possess the combined virtues which characterize these men may justly be designated as the "perfect American." Incidentally, don't you think the world could use such a man now?

Irving A. Lewis.

Moselle Syrup.

A syrup bearing this name is given in Hager's Handbook of Pharmaceutical Practice. The formula follows:

Citric acid	75	grs.
Angostura bitters	1½	drs.
Spirit of lemon	1½	ozs.
Caramel	1½	ozs.
Extract of vanilla	6	drs.
Simple syrup	2	pts.

There is not much to commend about this syrup, and we doubt if it would prove popular in this country.

Phosphorus Rat Paste.

1—	
Phosphorus	1 part
Warm water (70 deg. C.)	16 parts
Molasses	8 parts
Suet (or lard)	16 parts
(Oatmeal) or flour	to make a paste

2—	
Phosphorus	4 parts
Sulphur	1 part
Mustard	2 parts
Sugar	60 parts
Wheat flour	80 parts
Carbon disulphide, water of each	sufficient.

Place the sulphur and phosphorus in a porcelain dish, cover with water, and pour in sufficient carbon disulphide to dissolve; then add the remaining solids and sufficient water to make a paste.

Carnation Toilet Water.

Toilet waters usually contain from 1/2 to 2 ounces of combined materials per gallon, and it is advisable to use some sort of fixative in their preparation. The percentage of water varies from 15 to 25 per cent. Askinson suggests the following formula for the preparation of an extract, and from this, a toilet water could be made with little difficulty:

Extract of Jasmine	2 1/2 pts.
Extract of orange flower	2 1/2 pts.
Extract of rose	5 pts.
Tincture of vanilla	20 ozs.
Oil of pink (syn.)	2 ozs.

Lilac Toilet Water.

A cheaper water may be made by reducing the amount of terpineol and substituting distilled water for the orange flower water. Try dissolving 1/2 ounce of terpineol in 1/2 gallon of deodorized alcohol and add by degrees 8 pints of distilled water, or as much as will be taken up without throwing the terpineol out of solution. Terpineol 1 oz,

Oil of rose	30	dps.
Tincture of benzoin	30	dps.
Deodorized alcohol	7 1/2	pts.
Orange flower water	8	ozs.

Library Paste.

White dextrin	9	ozs.
Water	13	fl. ozs.
Oil of wintergreen (syn.)	3	mins.
Oil of cloves	3	mins.

Heat the water to 160 deg. F., then remove the heat and add the dextrin, stirring until dissolved. When cool add the oils and again stir; then pour into collapsible tubes. Close the containers and put them away in a cool place. After two to four weeks' time the mixture will have altered or "ripened" so that a creamy mass is obtained. If the tubes are put into a refrigerator at a temperature of about 40 deg. F., the "ripening" will occur in a week or less.

Then He Lost His Job.

The new salesman in the drug department was approached by a young lady who could have had more pimples only if the pimples had been smaller or her face larger.

As it was, the standing-room-only sign was out.

"Have you anything that will remove my pimples?" she asked.

After a long, careful scrutiny of her display, the young man answered:

"No, miss, we ain't got no guillotine here."

Cologne Water With Musk.

Oil of Neroli petale	1	dr.
Oil of rose geranium	30	min.
Stronger tincture of orris	2	ozs.
Tincture of Musk	1	oz.
Tincture of Civet	1	dr.
Alcohol	28	ozs.

Mix and filter.

What this country needs isn't a lower rate of interest on money, but a higher interest in work.

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	21 80
Boric (Xtal)	17 1/2 @ 25	Amber, crude	2 00 @ 2 25	Aloes	21 45
Carbolic	54 @ 61	Amber, rectified	2 25 @ 2 50	Arnica	21 10
Citric	62 @ 70	Anise	1 25 @ 1 50	Asafoetida	22 40
Muriatic	3 1/2 @ 8	Bergamont	5 00 @ 5 25	Belladonna	21 35
Nitric	9 @ 15	Cajeput	1 50 @ 1 75	Benzoin	22 10
Oxalic	20 1/2 @ 30	Cassia	2 90 @ 3 25	Benzoin Comp'd	22 65
Sulphuric	3 1/2 @ 8	Castor	1 40 @ 1 70	Buchu	22 55
Tartaric	40 @ 50	Cedar Leaf	1 50 @ 1 75	Cantharides	22 85
Ammonia		Cintronella	1 00 @ 1 20	Capsicum	22 20
Water, 26 deg.	10 @ 13	Cloves	3 00 @ 3 25	Catechu	21 75
Water, 18 deg.	8 1/2 @ 13	Cocanut	25 @ 35	Cinchona	22 10
Water, 14 deg.	6 1/2 @ 12	Cod Liver	1 30 @ 1 40	Colechicum	21 80
Carbonate	20 @ 25	Croton	2 25 @ 2 50	Cubeb	23 00
Chloride (Gran.)	10 @ 20	Cotton Seed	1 25 @ 1 35	Digitalis	21 80
Balsams		Cubeb	8 50 @ 8 75	Gentian	21 35
Copaiba	60 @ 1 00	Eligron	4 00 @ 4 25	Ginger, D. S.	21 80
Fir (Canada)	2 50 @ 2 75	Eucalyptus	90 @ 1 20	Guaiaac	22 20
Fir (Oregon)	60 @ 80	Hemlock, pure	2 00 @ 2 25	Guaiaac, Ammon.	22 00
Peru	3 50 @ 3 75	Juniper Berries	2 00 @ 2 25	Iodine	22 50
Tolu	1 25 @ 1 60	Juniper Wood	1 50 @ 1 75	Iodine, Colorless	21 50
Barks		Lard, extra	1 25 @ 1 45	Iron, clo.	21 35
Cassia (ordinary)	25 @ 30	Lard, No. 1	1 10 @ 1 20	Kino	22 50
Cassia (Saigon)	50 @ 60	Lavender Flow	5 25 @ 5 50	Myrrh	22 50
Sassafras (pw. 45c)	@ 40	Lavender Gar'n	1 75 @ 2 00	Nux Vomica	21 55
Soap Cut (powd.)	15 @ 20	Lemon	1 50 @ 1 75	Opium	23 50
Berries		Linseed Boiled bbl.	@ 97	Opium, Camp.	@ 85
Cubeb	1 75 @ 1 85	Linseed bld less	1 04 @ 1 12	Opium, Deodor'd	23 50
Fish	25 @ 30	Linseed, raw, bbl.	@ 95	Rhubarb	21 70
Juniper	7 @ 15	Linseed, ra. less	1 02 @ 1 10	Paints.	
Pricky Ash	@ 30	Mustard, artfil. oz.	@ 50	Lead, red dry	13 1/2 @ 14 1/2
Extracts		Neatsfoot	1 15 @ 1 30	Lead, white dry	13 1/2 @ 14 1/2
Licorice	60 @ 65	Olive, pure	3 75 @ 4 50	Lead, white oil	13 1/2 @ 14 1/2
Licorice powd.	70 @ 80	Olive, Malaga,		Ochre, yellow bbl.	@ 2
Flowers		yellow	2 75 @ 3 00	Ochre, yellow less	2 1/2 @ 6
Arnica	25 @ 30	green	2 75 @ 3 00	Putty	5 @ 8
Chamomile (Ger.)	40 @ 50	Orange, Sweet	4 50 @ 4 75	Red Venet'n Am.	3 1/2 @ 7
Chamomile Rom	@ 1 75	Origanum, pure	2 50 @ 2 75	Red Venet'n Eng.	4 @ 8
Gums		Origanum, com'l	1 00 @ 1 20	Whiting, bbl.	@ 4 1/2
Acacia, 1st	50 @ 55	Pennyroyal	2 50 @ 2 75	Whiting	5 1/2 @ 10
Acacia, 2nd	45 @ 50	Peppermint	4 75 @ 5 00	L. H. P. Prep.	2 60 @ 2 75
Acacia, Sorts	25 @ 30	Rose, pure	12 00 @ 16 00	Rogers Prep.	2 60 @ 2 75
Acacia, powdered	30 @ 35	Rosemary Flows	1 25 @ 1 50	Miscellaneous	
Aloes (Barb Pow)	25 @ 35	Sandalwood, E.		Acetanalid	52 @ 58
Aloes (Cape Pow)	25 @ 35	I.	10 00 @ 10 25	Alum	08 @ 12
Aloes (Soc. Pow.)	70 @ 75	Sassafras, true	1 50 @ 1 80	Alum. powd. and	09 @ 15
Asafoetida	65 @ 75	Sassafras, art'l	1 00 @ 1 25	Bismuth, Subni-	3 55 @ 3 75
Camphor	1 00 @ 1 25	Spearment	4 50 @ 4 75	trate	@ 7 13
Guaiac	1 15 @ 1 20	Sperm	1 80 @ 2 05	Borax xtal or	07 @ 10
Guaiac, pow'd	@ 1 00	Tansy	14 00 @ 14 25	powdered	1 75 @ 1 96
Kino	@ 75	Tar, USP	50 @ 65	Cantharides, po	1 75 @ 2 00
Kino, powdered	@ 85	Turpentine, bbl.	@ 1 66	Calomel	1 75 @ 1 96
Myrrh	@ 80	Turpentine, less	1 73 @ 1 81	Capsicum	55 @ 65
Myrrh, powdered	@ 85	Wintergreen,		Carmine	6 00 @ 6 60
Opium, powd.	11 00 @ 11 20	leaf	6 75 @ 7 00	Cassia Buds	25 @ 30
Opium, gran.	11 00 @ 11 20	Wintergreen, sweet		Cloves	47 @ 50
Shellac	1 00 @ 1 15	birch	3 75 @ 4 00	Chalk Prepared	14 @ 14
Shellac Bleached	1 05 @ 1 20	Wintergreen, art	1 05 @ 1 25	Chloroform	57 @ 6
Tragacanth, pw.	2 25 @ 2 50	Wormseed	6 00 @ 6 25	Chloral Hydrate	1 35 @ 1 81
Tragacanth	2 50 @ 3 00	Wormwood	13 50 @ 13 75	Cocaine	11 60 @ 12 25
Turpentine	25 @ 30	Potassium		Cocoa Butter	55 @ 75
Insecticides		Bicarbonate	35 @ 40	Corks, list, less	40 @ 50 75
Arsenic	13 1/2 @ 30	Bichromate	15 @ 25	Copperas	2 1/2 @ 10
Blue Vitriol, bbl.	@ 7 1/2	Bromide	45 @ 50	Copperas, Powd.	1 40 @ 10
Blue Vitriol, less	8 1/2 @ 15	Carbonate	30 @ 35	Corrosive Sublm	1 45 @ 1 63
Bordeaux Mix Dry	14 @ 29	Chlorate, gran'r	23 @ 30	Cream Tartar	35 @ 45
Hellebore, White		Chlorate, powd.		Cuttle bone	55 @ 75
powdered	20 @ 30	or xtal	16 @ 25	Dextrine	4 1/2 @ 15
Insect Powder	50 @ 85	Cyanide	35 @ 50	Dover's Powder	3 50 @ 4 00
Lead Arsenate Po.	26 @ 39	Iodide	4 43 @ 4 55	Emery, All Nos.	10 @ 15
Lime and Sulphur		Permanganate	25 @ 40	Emery, Powdered	8 @ 10
Dry	09 1/2 @ 24 1/2	Prussate, yellow	45 @ 55	Epsom Salts, bbls.	@ 3 1/2
Paris Green	30 @ 43	Prussate, red	65 @ 75	Epsom Salts, less	4 1/2 @ 09
Leaves		Sulphate	35 @ 40	Ergot, powdered	@ 1 50
Buchu	1 75 @ 1 90	Roots		Flake, White	15 @ 20
Buchu, powdered	@ 2 00	Alkanet	@ 40	Formaldehyde, lb.	19 @ 25
Sage, Bulk	25 @ 30	Blood, powdered	30 @ 40	Gelatin	30 @ 1 50
Sage, 1/4 loose	@ 40	Calamus	35 @ 75	Glassware, less 55%.	
Sage, powdered	@ 35	Elecampane, pwd	25 @ 30	Glassware, full case	60 %
Senna, Alex.	75 @ 80	Gentian, powd.	20 @ 30	Glauber Salts, bbl.	@ 03 1/2
Senna, Tinn.	30 @ 35	Ginger, African,		Glauber Salts less	04 @ 10
Senna, Tinn. pow.	25 @ 35	powdered	55 @ 60	Glue, Brown	21 @ 30
Uva Ursi	20 @ 25	Ginger, Jamaica	60 @ 65	Glue, Brown Grd	12 1/2 @ 20
Oils		Ginger, Jamaica,		Glue, White	25 @ 35
Almonds, Bitter,		powdered	42 @ 50	Glue, White Grd.	25 @ 35
true	7 50 @ 7 75	Goldenseal, pow.	5 50 @ 6 00	Glycerine	24 @ 32
Almonds, Bitter,		Ipecac, powd.	@ 3 00	Hops	65 @ 75
artificial	2 50 @ 2 75	Licorice	40 @ 45	Iodine	6 @ 30 @ 6 75
Almonds, Sweet,		Licorice, powd.	20 @ 30	Iodoform	7 60 @ 7 85
true	80 @ 1 20	Oris, powdered	30 @ 40	Lead Acetate	18 @ 25
Seeds		Poke, powdered	30 @ 35	Lycopodium	1 00 @ 1 15
Anise	33 @ 35	Rhubarb, powd.	85 @ 1 00	Mace	75 @ 80
Anise, powdered	38 @ 40	Rosinwood, powd.	30 @ 35	Mace, powdered	95 @ 1 00
Bird, Is	13 @ 15	Sarsaparilla, Hond.		Menthol	12 50 @ 12 75
Canary	9 @ 15	ground	1 25 @ 1 40	Morphine	8 70 @ 9 60
Caraway, Po.	55 44 @ 50	Sarsaparilla Mexican,		Nux Vomica	@ 30
Cardamon	1 80 @ 2 00	ground	@ 65	Nux Vomica, pow.	15 @ 25
Celery, powd.	45 35 @ 40	Squills	35 @ 40	Pepper black pow.	32 @ 35
Coriander pow.	35 25 @ 30	Squills, powdered	60 @ 70	Pepper, White	40 @ 45
Dill	10 @ 20	Tumeric, powd.	15 @ 20	Pitch, Burgundy	10 @ 15
Fennell	25 @ 60	Valeran, powd.	40 @ 50	Quassia	12 @ 15
Flax	08 1/2 @ 13	Seeds		Quinine	72 @ 1 33
Flax, ground	08 1/2 @ 13	Anise	33 @ 35	Rochelle Salts	30 @ 40
Foenugreek pow.	12 @ 20	Anise, powdered	38 @ 40	Saccharine	11 @ 22
Hemp	8 @ 15	Bird, Is	13 @ 15	Salt Peter	11 @ 22
Lobelia, powd.	@ 21 25	Canary	9 @ 15	Seidlitz Mixture	30 @ 40
Mustard, yellow	15 @ 25	Caraway, Po.	55 44 @ 50	Soap, green	15 @ 30
Mustard, black	15 @ 20	Cardamon	1 80 @ 2 00	Soap mott cast	22 1/2 @ 25
Poppy	30 @ 40	Celery, powd.	45 35 @ 40	Soap, white castile	@ 11 50
Quince	2 75 @ 3 00	Coriander pow.	35 25 @ 30	less, per bar	@ 1 25
Rape	15 @ 20	Dill	10 @ 20	Soda Ash	04 @ 10
Sabadilla	20 @ 30	Fennell	25 @ 60	Soda Bicarboante	3 1/2 @ 10
Sunflower	11 1/2 @ 15	Flax	08 1/2 @ 13	Soda, Sal	03 @ 08
Worm, American	30 @ 40	Flax, ground	08 1/2 @ 13	Spirits Camphor	@ 1 85
Worm Levant	@ 4 50	Foenugreek pow.	12 @ 20	Sulphur, roll	3 1/2 @ 10

Soda Fountains

A New Fountain for the New Year

WE WANT TO TAKE THIS OPPORTUNITY TO ANNOUNCE THAT WE SHALL AGAIN BE THE GENERAL AGENTS FOR MICHIGAN FOR THE GUARANTEE ICELESS SODA FOUNTAIN MADE BY THE FOUNTAIN SPECIALTY CO., OF GRAND HAVEN.

THIS IS A FOUNTAIN OF UNQUESTIONED MERIT AND IT IS BACKED BY A WONDERFUL RECORD OF SERVICE.

NOW IS THE TIME TO MAKE PLANS FOR THE SPRING INSTALLATION OF A NEW FOUNTAIN.

WRITE OUR MR. A. W. OLDS FOR PARTICULARS.

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

Barley
Barley Grits
Apricots
Peanut Butter
Beans
Peas—Scotch

DECLINED

Lemon Peel
Orange Peel
Prunes
Farina
Fruit Jars
Oats
Feed

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton,
per doz. 1.75
1 X L, 3 doz., 12 oz. 3.75
Parsons, 3 doz. small 5.00
Parsons, 2 doz. med. 4.20
Parsons, 1 doz., lge. 3.35
Silver Cloud, 3 dz. sm. 4.80
Silver Cloud, 2 dz., med. 4.00
Silver Cloud, 2 dz. lge. 6.70
One case free with five.

AXLE GREASE



48, 1 lb. 4.25
24, 1 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. 95
Calumet, 8 oz., doz. 1.95
Calumet, 16 oz., doz. 3.35
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. 2.30
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
Ryzon, 4 oz., doz. 1.35
Ryzon, 8 oz., doz. 2.25
Ryzon, 16 oz., doz. 4.05
Ryzon, 5 lb. 18.00
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 3.85
Cream of Wheat 6.90
Pillsbury's Best Cerl 2.20
Quaker Puffed Rice 5.45
Quaker Puffed Wheat 4.30
Quaker Brist Biscuit 1.90
Ralston Purina 4.00
Ralston Bran 2.70
Ralston Food, large 3.60
Saxon Wheat Food 3.75



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 2.35
Post Toasties, 24s 2.85
Post's Bran, 24s 2.70

BROOMS

Standard Parlor, 23 lb. 8.00
Fancy Parlor, 23 lb. 9.50
Ex Fancy Parlor 25 lb 10.00
Ex Fcy. Parlor 26 lb 11.00
Toy 2.00
Whisk, No. 3 2.00

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 90
No. 2 1.25
No. 3 2.00

BUTTER COLOR

Dandelion 25c size 2.85
Nedrow, 3 oz., doz. 2.50

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.3
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT.

Apples, 3 lb. Standard 1.75
Apples, No. 10 4.25
Apple Sauce, No. 2 2.00
Apricots, No. 1 1.90
Apricots, No. 2 2.25
Apricots, No. 2 1/2 2.25
Apricots, No. 10 9.00
Blackberries, No. 10 9.00
Blueberries, No. 2, 1-75 2.50
Blueberries, No. 10 11.50
Cherries, No. 2 3.00
Cherries, No. 2 1/2 4.00
Cherries, No. 10 11.50
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 3.25
Peaches, 2 1/2 Cal. 3.00
Peaches, No. 10, Mich 7.75
Peaches, No. 10, Cal. 10.50
Pineapple, 1, sli. 1.85
Pineapple, 2, sli. 2.90
Pineapple, 2, Brk sli. 2.25
Pineapple, 2 1/2, sl. 3.90
Pineapples, No. 2, crus. 2.25
Pineapples, 10, cru. 7.50
Pears, No. 2 3.25
Pears, No. 2 1/2 4.25
Plums, No. 2 2.25
Plums, No. 2 1/2 2.25
Raspberries, No. 2, blk. 3.25
Raspb's, Red, No. 10 9.75
Raspb's, Black No. 10 11.00
Rhubarb, No. 10 5.25

CANNED FISH.

Clam Ch'der, 10 1/2 1.25
Clam Ch., No. 3 3.00
Clams, Steamed, No. 1 1.75
Clams, Minced, No. 1 2.50
Finnan Haddie, 10 oz. 3.30
Clam Bouillon, 7 oz. 2.50
Chicken Haddie, No. 1 2.75
Fish Flakes, small 1.35
Cod Fish Cake, 10 oz. 1.85
Cove Oysters, 5 oz. 1.45
Lobster, No. 1/2, Star 5.10
Lobster, No. 1/4, Star 2.90
Sard's, 1/4 Oil, k. 4.25
Sardines, 1/4 Oil, k. 3.85
Sardines, 1/4 Smoked 7.00
Salmon, Warrens, 1/2 2.75
Salmon, Warrens 1 lb. 3.90
Salmon, Red Alaska 2.80
Salmon, Med. Alaska 1.65
Salmon, Pink Alaska 1.40
Sardines, Im. 1/4, ea. 10.28
Sardines, Im. 1/2, ea. 25
Sardines, Cal. 1 1/2 2.10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekko 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 Sli. 1.75
Beef, No. 1/4, Qua. Sli. 2.10
Beef, No. 1, Qua. sli. 3.15
Beef, No. 1, B'nut sli. 5.10
Beef, No. 1/2, B'nut sli. 2.80
Beefsteak & Onions, 3.15
Chili Con Ca., 1s 1.35
Deviled Ham, 1/2 2.40
Deviled Ham, 1/4 3.60
Hamburg Steak & Onions, No. 1 3.15
Potted Beef, 4 oz. 1.40
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/4 Rose 40

Potted Ham, Gen. 1/4 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. 1s 5.00
Lamb Tongue, sm. sli. 1.60
Lunch Tongue, No. 1 5.50
Lunch Tongue, No. 1/2 3.55
Deviled Ham, 1/2 3.00
Vienna Sausage, sm. 1.90
Vienna Sausage, Lge. 3.00
Sliced Beef, small 1.70
Boneless Pigs Feet, pt. 3.15
Boneless Pigs Feet, qt. 5.50
Sandwich Spread, 1/2 2.00

Baked Beans

Beechnut, 16 oz. 1.30
Campbells 1.15
Climatic Gem, 18 oz. 95
Fremont, No. 2 1.15
Snider, No. 1 95
Snider, No. 2 1.35
Van Camp, Small 95
Van Camp, Med. 1.15

CANNED VEGETABLES.

Asparagus
No. 1, Green 3.90
No. 2 1/2, Lge. Gr. 3.75
Wax Beans, 2s 1.35
Wax Beans, No. 10 6.30
Green Beans, 2s 1.60
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
Beets, No. 2, cut 1.25
Beets, No. 3, cut 1.40
Corn, No. 2, St. 1.00
Corn, No. 2, Ex-Stan. 1.50
Corn, No. 2, Fan 1.60
Corn, No. 2, Fy. glass 3.25
Corn, No. 10 7.25
Hominy, No. 3 1.15
Okra, No. 2, whole 1.90
Okra, No. 2, cut 1.60
Dehydrated Veg Soup 90
Mushrooms, Hotels, lb 45
Mushrooms, Choice 38
Mushrooms, Sur Extra 65
Peas, No. 2, E.J. 1.25
Peas, No. 2, Sift. 1.60
June 1.60
Peas, No. 2, Ex. Sift. 1.90
E. J. 1.90
Peas, Ex. Pine, French 32
Pumpkin, No. 3 1.45
Pumpkin, No. 10 4.00
Pimentos, 1/2, each 15.18
Pimentos, 1/4, each 27
Sw't Potatoes, No. 2 1.15
Saurkraut, No. 2 1.65
Succotash, No. 2, glass 3.45
Spinach, No. 1 1.35
Spinach, No. 2 1.35
Spinach, No. 3 1.50
Spinach, No. 10 6.00
Tomatoes, No. 2 1.30
Tomatoes, No. 3 1.90
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. 1.60
Van Camp, 8 oz. 1.75
Van Camp, 16 oz. 3.15
Lilly Valley, 14 oz. 2.35
Lilly Valley, 1/2 Pint 1.65
Sniders, 8 oz. 1.75
Sniders, 16 oz. 2.75

CHILI SAUCE.

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

OYSTER COCKTAIL.

Sniders, 16 oz. 3.25
Sniders, 8 oz. 2.25

CHEESE

Roquefort 55
Kraft small tins 1.70
Kraft American 1.75
Chili, small tins 1.75
Pimento, small tins 1.70
Roquefort, small tins 2.50
Camembert, small tins 2.50
Brick 30
Wisconsin Flats 31
Wisconsin Daisy 31
Longhorn 31
Michigan Full Cream 30
New York full cream 32
Nap Sago 35
Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Sen. Sen. 65

Beeman's Pepsin 65
Beechnut 70
Doublemint 65
Juicy Fruit 65
Peppermint, Wrigleys 65
Spearmint, Wrigleys 65
Spic-Spans Mxd Flavors 65
Wrigley's P-K 65
Zeno 65

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/4s 35
Baker, Premium, 1/4s 35
Baker, Premium, 1/4s 35
Baker, Premium, 1/4s 35
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/4s 35
Runkle, Premium, 1/4s 35
Runkle, Premium, 1/4s 35
Vienna Sweet, 24s 1.75

COCOA.

Baker's 1/4s 40
Baker's 1/4s 40
Bunte, 1/4s 40
Bunte, 1/4s 40
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 33
Huyler 36
Lowmyer, 1/4s 40
Lowmyer, 1/4s 40
Lowmyer, 1/4s 40
Lowmyer, 1/4s 40
Van Houten, 1/4s 75
Van Houten, 1/4s 75

COCOANUT.

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/4s, 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 1/4
Santos 23 1/4
Maracaibo 28
Guatemala 30
Java and Mocha 39
Bogota 32
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, 3 doz. 4.40
Caroline, Tall, 4 doz. 4.00
Caroline, Baby 4.00

EVAPORATED MILK

Blue Grass
Beechnut, 20, Plain 6.00
Home Run, 20, Plain 6.00
Yankee Girl, 20, Plain 6.00
Sunshine, 20, Plain 6.00
Red Band, 20, Plain 6.00
Stroller, 15 in pkg. 96
Nebo, 20, Plain 7.00
Camels, 20, Plain 6.40
Lucky Strike, 20s 6.40
Sweet Caporal, 20, pl. 6.40
Windsor Castle, 20 8.00
Chesterfield, 10 & 20, Pl. 6.30
Piedmont, 10 & 20, Pl. 6.30
Spur, 20, Plain 6.00
Sweet Tips, 20, Plain 7.50
Omar, 20, Plain 7.50
Falks 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
Helmur, 20, Plain 10.50
English Ovals, 20 Pl. 10.50
Turkish Trop., 0 ck 11.50
London Life, 10, cork 11.50
Helmur, 10, Plain 11.50
Herbert Tarryton, 20 12.25
Egyptian Str., 10 ck. 12.00
Murad, 20, Plain 15.50
Murad, 10, cork or pl. 16.00
Murad, 20, cork or pl. 16.00
Luxury, 10, cork 16.00
Melachino, No. 9, 10, cork or plain 16.00
Melachino, No. 9, 20, 10, cork or plain 16.00
Melach'o, No. 9, 10, St. 16.50
Melach'o, No. 9, 20, St. 16.50
Natural, 10 and 20 12.90
Markaroff, No. 15, 10, cork 16.00
Pall Mall Rd., 20, pl. 21.00
Benson & Hedges, 10 20.00
Rameses, 10, Plain 17.50
Milo Violet 10, Gold 21.00
Deities, 10 21.00
Condex, 10 22.00
Phillips Morris, 10 19.00
Brening Own, 10, Pl. 28.00
Ambassador, 10 28.00
Benson & Hedges 55.00
Tuberettes 55.00

CIGARS

Lewellyn & Co. Brands
Mi Lola
Capitol, 50s 125.00
Favorita, 50s 115.00
Victory, 50s 95.00
Buckeye, 50s 75.00
Panetela, 50s 75.00
LaSoreta, (smokers) 70.00
Wolverine, 50s 75.00
Wolverine, 50s 130.00
Supreme, 50s 110.00
Bostonian, 50s 95.00
Perfecto, 50s 95.00
Blunts, 50s 75.00
Cabinet, 50s 75.00
Garcia Master
Cafe, 100s 37.50

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 58.00
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 95.00
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 32.00
New Currency, 50s 35.00
New Pantella, 100 37.50
Henry George, 100s 37.50

Cheroots

Old Virginia, 100s 20.00

Stogies

Home Run, 50, Tin 18.50
Dry Siltz, 100s 26.50

CIGARETTES

One Eleven, 15 in pkg. 96
Beechnut, 20, Plain 6.00
Home Run, 20, Plain 6.00
Yankee Girl, 20, Plain 6.00
Sunshine, 20, Plain 6.00
Red Band, 20, Plain 6.00
Stroller, 15 in pkg. 96
Nebo, 20, Plain 7.00
Camels, 20, Plain 6.40
Lucky Strike, 20s 6.40
Sweet Caporal, 20, pl. 6.40
Windsor Castle, 20 8.00
Chesterfield, 10 & 20, Pl. 6.30
Piedmont, 10 & 20, Pl. 6.30
Spur, 20, Plain 6.00
Sweet Tips, 20, Plain 7.50
Omar, 20, Plain 7.50
Falks 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
Helmur, 20, Plain 10.50
English Ovals, 20 Pl. 10.50
Turkish Trop., 0 ck 11.50
London Life, 10, cork 11.50
Helmur, 10, Plain 11.50
Herbert Tarryton, 20 12.25
Egyptian Str., 10 ck. 12.00
Murad, 20, Plain 15.50
Murad, 10, cork or pl. 16.00
Murad, 20, cork or pl. 16.00
Luxury, 10, cork 16.00
Melachino, No. 9, 10, cork or plain 16.00
Melachino, No. 9, 20, 10, cork or plain 16.00
Melach'o, No. 9, 10, St. 16.50
Melach'o, No. 9, 20, St. 16.50
Natural, 10 and 20 12.90
Markaroff, No. 15, 10, cork 16.00
Pall Mall Rd., 20, pl. 21.00
Benson & Hedges, 10 20.00
Rameses, 10, Plain 17.50
Milo Violet 10, Gold 21.00
Deities, 10 21.00
Condex, 10 22.00
Phillips Morris, 10 19.00
Brening Own, 10, Pl. 28.00
Ambassador, 10 28.00
Benson & Hedges 55.00
Tuberettes 55.00

CIGARETTE PAPERS.

Riz La Croix, Wh., dz. 48
Riz La Wheat Br., dz. 48
Zig Zag, per doz 34

TOBACCO—FINE CUT.

Liggett & Myers Brands

Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., dz. 11.00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 2.90
Red Bell, 75c Pails dz. 7.40
Sterling, 10c, doz. 96
Sweet Burley, 10c, doz. 96
Sweet Burley, 40c foil 3.85
Sw't. Burley, 95c Dru. 8.50
Sweet Cuba, 10c, doz. 96
Sweet Cuba, 40c, doz. 3.85
Sweet Cuba, 95c Pail 8.50
Sweet Orange, 10c, dz. 96
Scotten Dillon & Co. Brand
Jan Patch, 16 oz., dz. 7.50
Ojibwa, 10c, doz. 96
Ojibwa, 8 oz., doz. 3.85
Ojibwa, 95c, doz. 8.50
Ojibwa, 90c, doz. 8.00
Sweet Mist, 10c, doz. 96
Uncle Daniel, 10c, doz. 96
Uncle Daniel, 16 oz. 10.20
J. J. Bagley & Co. Brands.
Mayflower, 16 oz., dz. 15.00

Liggett & Meyers Brands.

Brian Pipe, doz.	96
Cuban Star, L. C., 10c	96
Cuban Star, Palls, dz	90
Corn Cake, Gran., 5c	48
Corn Cake, Gran., 10c	96
Corn Cake, Gran., 25c	2 40
Corn Cake, Gran., 50c	4 80
Duke's Mixture, 10c	96
Glad Hand, L. C., 10c	96
Growler, L. C., 10c	96
Growler, L. C., 25c	2 50
Growler, L. C., 50c	5 00
La Turka, Plug C, 15c	1 44
Noon Hour L. C., 10c	96
O. U., Gr. Cut P., 10c	96
O. U., C. P., 90c jars	9 00
Pilot, Long Cut, 25c	2 50
Plow Boy, 10c, doz.	96
Plow Boy, 70c Palls, 7	40
Summertime, 10c, doz.	96
Summertime, 30c, doz.	2 90
Summertime, 65c Palls	6 00
Sweet Tip Top, 10c, doz	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 palls	6 80

P. Lorillard's Brands.

Beechnut Scrap, doz.	96
Buzz, L. C., 10c, doz.	3 30
Buzz, L. C., 35c, doz.	3 30
Buzz, L. C., 50c, doz.	7 90
Chips, P. C., 10c, doz.	96
Honest Scrap, doz.	96
Open Book Scrap, doz.	96
Stag, Cut P., 10c, doz.	96
Union Leader, 10c tin	96
Union Leader, 50c tin	4 80
Union Leader, \$1 tin	9 60
Union Leader, 10c, doz.	96
Union Leader, 15c, doz.	1 44
War Path, 35c, doz.	3 35

Scotten Dillon Co. Brands

Dan Patch, 10c, doz.	96
Dillon's Mixture, 10c	96
G. O. P., 35c, doz.	3 00
G. O. P., 10c, doz.	96
Loredo, 10c, doz.	96
Peachy, Do. Cut, 10c	96
Peachy Scrap, 10c, doz.	96
Peninsular, 10c, doz.	96
Peninsular, 8 oz., doz.	3 00
Reel Cut Plug, 10c, doz.	96
Union Workman Scrap, 10c, doz.	96
Way Up, 10c, doz.	96
Way Up, 8 oz., doz.	3 25
Way Up, 16 oz., doz.	7 10
Way Up, 16 oz. palls	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 Palls, dz	7 60

Schmidt Bros. Brands

Eight Bros., 10c, doz.	96
Eight Bros., Palls, dz	8 40

R. J. Reynolds Tobacco Co. Brands.

George Washington, 10c, doz.	96
Old Rover, 10c, doz.	96
Our Advertiser, 10c	96
Prince Albert, 10c, dz	96
Prince Albert, 17c, dz	1 53
Prince Albert, 8 oz. tins, without pipes	6 72
Prince Albert, 8 oz. pipes, doz.	8 88
Prince Albert, 16 oz. doz.	12 96
Stud, Gran., 5c, doz.	43
Whale, 16 oz., doz.	4 80

Block Bros. Tobacco Co.

Mail Pouch, 10c, doz.	96
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Falk Tobacco Co., Brands.

American Mixture, 35c	3 30
Arcadia Mixture, 25c	2 40
Champagne Sparklets, 30c, doz.	2 70
Champagne Sparklets, 90c, doz.	8 10
Personal Mixture, 60c	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 Mixture, 50c, doz.	4 60
Vintage Blend, 25c dz	2 30
Vintage Blend, 80 tins	7 70
Vintage Blend, \$1.55 tins, doz.	14 90

Superba Tobacco Co. Brands.

Sammy Boy Scrap, dz.	96
Cigar Clippings	
Havana Blossom, 10c	96
Havana Blossom, 40c	3 95
Knickerbocker, 6 oz.	3 00
Lieberman, 10c, doz.	96
W. O. W., 6 oz., doz.	3 00
Royal Major, 10c, doz.	96
Royal Major, 6 oz., dz.	3 00
Royal Major, 14 oz., dz	7 20

Larus & Bro. Co.'s Brands.

Edgeworth Ready Rubbed, 17c tins	1 62
Edgeworth Ready Rubbed, 8 oz. tins, dz	7 00
Edgeworth Ready Rubbed, 16 oz. tins, dz	14 50
Edgeworth Sliced Plug, 17c tins, doz.	1 62
Edgeworth Sliced Plug, 35c tins, doz.	3 55

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 48
Dill's Best Gran., 16c	1 48
Dill's Best, 17c Tins	1 48

Snuff.

Copenhagen, 10c, roll	64
Seal Blandening, 10c	64
Seal Göteborg, 10c, roll	64
Seal Swe. Rapee, 10c	64
Seal Norkopping, 10c	64
Seal Norkopping 1 lb.	85

CONFECTIONERY

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

Mixed Candy Pails

Kindergarten	18
Leader	16
X. L. O.	13
French Creams	18
Cameo	18
Grocers	11

Fancy Chocolates

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

Gum Drops Pails

Anise	17
Orange Gums	17
Challenge Gums	14
Favorite	20
Superior	20

Lozenges. Pails

A. A. Pep. Lozenges	17
A. A. Pink Lozenges	17
A. A. Choc. Lozenges	18
Motto Hearts	19
Malted Milk Lozenges	21

Hard Goods. Pails

Lemon Drops	18
O. F. Horehound Dps.	18
Anise Squares	18
Peanut Squares	20
Horehound Tablets	20

Pop Corn Goods.

Cracker Jack, Prize	3 75
Checkers, Prize	3 75

Cough Drops

Putnam's	1 30
Smith Bros.	1 50

Package Goods

Creamery Marshmallows	
4 oz. pkg., 12s, cart.	95
4 oz. pkg., 48s, case	3 75

Specialties.

Arcadian Bon Bons	19
Walnut Fudge	23
Pineapple Fudge	21
Italian Bon Bons	18
National Cream Mints	25
Silver King M. Mallows	30

COUPON BOOKS

50 Economic grade	2 50
100 Economic grade	4 50
500 Economic grade	20 00
1,000 Economic grade	37 50
Where 1,000 books are ordered at a time, specially print front cover is furnished without charge.	

CRISCO.

36s, 24s and 12s.	
Less than 5 cases	21
Five cases	20 1/2
Ten cases	20
Twenty-five cases	19 1/2
6s and 4s	
Less than 5 cases	20 1/2
Five cases	19 1/2
Ten cases	19 1/2
Twenty-five cases	19

CREAM OF TARTAR

6 lb. boxes	38
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DRIED FRUITS

Apples	
Evap'd Choice, blk.	15
Apricots	
Evaporated, Choice	30
Evaporated, Fancy	34
Evaporated Slabs	28
Citron	
10 lb. box	57

Currants

Package, 14 oz.	27
Boxes, Bulk, per lb.	25

Peaches

Evap. Fancy, Unpeeled	20
Evap. Fancy, Peeled	22

Peel

Lemon, American	24
Orange, American	25

Raisins

Seeded, bulk	14
Seeded, 15 oz. pkg.	15
Seedless, Thompson	13 1/2
Seedless, 15 oz. pkg.	14

California Prunes

90-100 25 lb. boxes	@10 1/2
80-90, 25 lb. boxes	@11
70-80, 25 lb. boxes	@12
60-70, 25 lb. boxes	@13
50-60 25 lb. boxes	@14
40-50 25 lb. boxes	@15 1/2
30-40 25 lb. boxes	@18 1/2

FARINACEOUS GOODS

Beans	
Med. Hand Picked	09
Cal. Limas	11
Brown, Swedish	08
Red Kidney	09 1/2

Farina

24 packages	2 10
Bulk, per 100 lbs.	05

Hominy

Pearl, 100 lb. sack	2 50
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Macaroni

Domestic, 20 lb. box	07 1/2
Domestic, broken bbls.	06 1/2
Armours, 2 doz., 8 oz.	1 80
Fould's, 2 doz., 8 oz.	1 80
Quaker, 2 doz.	1 85

Pearl Barley

Chester	4 75
00 and 0000	6 75
Barley Grits	5 00

Peas

Scotch, lb.	09
Split, lb.	08 1/2

Sago

East India	07 1/2
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Tapioca

Pearl, 100 lb. sacks	07 1/2
Minute, 8 oz., 3 doz.	4 05
Dromedary Instant	3 50

FLAVORING EXTRACTS

Jennings	
Pure Vanilla	
Turpeneless	
Pure Lemon	

Per Doz.

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

FLOUR AND FEED

Valley City Milling Co.

Lily White, 1/2 Paper sack	
Harvest Queen, 24 1/2	
Light Loaf Spring	
Wheat, 24s	
Roller Champion 24 1/2	
Snow Flake, 24 1/2s	
Graham 25 lb. per cwt	
Golden Granulated Meal, 2 lbs., per cwt., N	
Rowena Pancake Compound, 5 lb. sack	
Buckwheat Compound, 5 lb. sack	
Watson Higgins Milling Co.	
New Perfection, 1/8s	7 75
Red Arrow, 1/8s	7 95

Worden Grocer Co.

American Eagle, Quaker, Pure Gold, Forest King, Winner.	
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Meal

Gr. Grain M. Co.	
Bolted	2 55
Golden Granulated	2 70

Wheat

No. 1 Red	1 25
No. 1 White	1 23

Oats

Carlots	51
Less than Carlots	56

Corn

Carlots	81
Less than Carlots	86

Hay

Carlots	16 00
Less than Carlots	20 00

Feed

Street Car Feed	35 00
No. 1 Corn & Oat Fd	35 00
Cracked Corn	35 00
Coarse Corn Meal	35 00

FRUIT JARS

Mason, pts., per gross	7 25
Mason, qts., per gross	8 50
Mason, 1/2 gal., gross	11 50
Ideal Glass Top, pts.	8 75
Ideal Glass Top, qts.	11 00
Ideal Glass Top, 1/2 gallon	15 00

GELATINE

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

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
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JELLY AND PRESERVES

Pure, 30 lb. pails	3 15
Pure 7 oz. Asst., doz.	1 20
Buckeye, 22 oz., doz.	2 00
O. B., 15 oz., per doz.	1 40

JELLY GLASSES

8 oz., per doz.	35
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MATCHES.

Blue Ribbon, 144 box.	7 55
Searchlight, 144 box.	8 00
Safe Home, 144 boxes	8 00
Red Stick, 720 lb. box	5 50
Red Diamond, 144 box	5 75

SALT

Colonial 24, 2 lb.	90
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bag	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	2 30

SOAP.

Am. Family, 100 box	6 00
Export, 120 box	4 90
Flake White, 100 box	5 25
Fels Naptha, 100 box	5 60
Grama White Na. 100s	5 00
Rub No More White	
Naptha, 100 box	5 50
Swift Classic, 100 box	5 25
20 Mule Borax, 100 bx	5 50
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 90
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 00
Grandpa Tar, 50 Lge	3 35
Fairbank Tar, 100 bx	4 00
Trilby, 100, 12c	8 00
Williams Barber Bar, 5s	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	3 65
Luna, 100 cakes	4 00
P. & G. White Naptha	5 25
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



80 can cases, \$4.80 per case

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climoline, 4 doz.	4 20
Grandma, 4 doz.	4 00
Grandma, 24 Large	4 00
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.	
Rub No More, 18 Lg.	3 85
Spotless Cleanser, 48.	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 70
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

SPICES.

Whole Spices.	
Allspice, Jamaica	@13
Cloves, Zanzibar	@45
Cassia, Canton	@16
Cassia, 5c pkgs.	@40
Ginger, African	@15

Ginger, Cochín	@20
Mace, Penang	@70
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@35
Nutmegs, 105-110	@30
Pepper, Black	@15

Pure Ground In Bulk	
Allspice, Jamaica	@16
Cloves, Zanzibar	@50
Cassia, Canton	@22
Ginger, African	@22
Mustard	@28
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@18
Pepper, White	@32
Pepper, Cayenne	@32
Paprika, Spanish	@32

Seasoning	
Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponsett, 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, 48 pkgs.	5 35
Tiger, 50 lbs.	2 85
	04 1/2

CORN SYRUP.

6, 10 lb. cans	2 55
12, 5 lb. cans	2 75
24, 1 1/2 lb. cans	1 95

Crystal White Syrup	
6, 10 lb. cans	2 95
12, 5 lb. cans	3 15
24, 1 1/2 lb. cans	2 25

Penick Maple-Like Syrup	
6, 10 lb. cans	3 70
12, 5 lb. cans	3 90
24, 1 1/2 lb. cans	2 75

Above prices apply to	
Southern Michigan, Ohio	
and Indiana.	

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

Imt. 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.	
2 doz.	9 00
Sugar Bird, 8 oz., 4	
doz.	12 00

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

Sugar Syrup.	
Domino, 6 5 lb. cans	2 50
Old Manse.	
6, 10 lb. cans	10 40
12, 5 lb. cans	11 00
24, 2 1/2 lb. cans	12 00
24, 1 1/2 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 80
Royal Mint	2 40
Tobasco	2 75
Sho You, 3 oz., doz.	5 75
A-1, large	3 25
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	28
Fancy	38@40
Ceylon	
Pekoe, medium	33
Melrose, fancy	56
English Breakfast	
Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43
Oolong	
Medium	36
Choice	45
Fancy	50

TWINE

Cotton, 3 ply cone	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	20
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

Bushels, narrow band,	
wire handles	1.90
Bushels, narrow band,	
wood handles	2 00
Bushels, wide handle	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	75
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	7 50
Universal	5 75

Window Cleaners

12 in.	1 65
14 in.	1 85
16 in.	2 30

Wood Bowls

13 in. Butter	5 80
15 in. Butter	9 00
17 in. Butter	13 00
19 in. Butter	25 00

WRAPPING PAPER

Fibre, Manila, white	05 1/2
No. 1 Fibre	07 1/2
Butchers Manila	06 1/2
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.	25
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AN EDUCATIONAL SYSTEM.

Its Expansion Has Been More Than Justified.

Three hundred years ago this present year the first attempt to set up a public school system in this country met with a temporary reversal. The Indian war of 1623 delayed for a time the educational plan of the little Virginian colony. But it was not long before the rude beginnings of American education had definitely established themselves upon these shores. It was not long before Boston took action, to the end that "our Brother Philemon Pormort shall be entreated to become schoolmaster for teaching and nurturing children with us," and it was only a year later that Harvard College was established.

Down through the three centuries that separate that time from this, our educational system has grown, until in forty-eight states we now have a system that for diversity of curriculum and democracy of spirit, is not surpassed in the world. We may not yet have reached a stage where we dare to say that America is the center of the educational world. With the old centers of learning still calling to graduates students of the cultural subjects, it would be presumptuous on our part to make such a claim.

Yet we have seen some indication that the medical world begins to look not so much to Paris and Vienna and London for its leadership as to America; we have seen fine art objects brought to us from other shores, and, above all else, we have seen the vocational school attaining its highest development in this country.

It is fair for us now to pause for a moment on that upward grade that has been leading America to higher achievements in education and check up, so far as we may be able, the results that have been attained.

Probably the greatest work of the schools of the United States has been a general elevation of the standard of living to a point higher than that reached by the people of any other country. Those who have reached the topmost pinnacle of usefulness here have climbed to a position no less high than their brothers in fame throughout the world. But it is not by success or fame of the few that American education is to be measured, but rather by the high plane upon which the great unknown "average man and woman" stand.

American education and American democracy, which has been its greatest product, have meant the betterment of the standards of the home and of business. They have meant that millions of homes have lived in greater appreciation of the conditions and facts of life surrounding them. They have meant that the young women who were to be the wives of the future or the teachers of youth have been trained in the essentials of better living. No corner of the American home has been left untouched by American education. Whether in the homely art of plain cooking or in the cultivation of the fine arts, the school has taken an effective place.

So, too, has the imprint of the school

been left upon American business. The time has come when the business man is realizing that it is only devotion to sound principles of economics that has brought American industry and banking to their present positions of security. He is coming to realize that only an electorate with some understanding of the laws of economics can guard the safety of American practices in Government and business finance. If at the present time, for instance, the American people, through the Congress that represents them, puts aside all suggestions of inflation of currency to pay off the war debt, it will be only because of the education that has instilled in us some knowledge of the working of economic laws and some ability to prophesy on the basis of history.

In agriculture alone the service of education has been great. One needs no extensive statistics to note the better education of the farmer of today as compared with the proverbial rustic of the past. Taking for his laboratory the vast fields under his cultivation, he is deeply engrossed now in the chemistry of the soil and of fertilizers, in bacteriology, in plant pathology, and in the keeping of accurate accounts.

Yet there are statistics at hand to tell of the growing interest among farmers in scientific agriculture. Out of 100 young farm managers or managers' assistants recently interviewed by a Pennsylvania State College professor traveling about the farms of the State ninety-seven were found to have attended high schools, the majority of them having taken courses in vocational schools.

Nor is it alone among the vocational high schools that training for particular callings is being given. Through the courses in agriculture, mining, engineering, natural science, and home economics' vocational education of more advanced grade and even of graduate grade is given.

If this public educational system has succeeded in lessening disease among potatoes, in making mining safer, and in making life more livable, that system has been justified.

John M. Thomas.

Thinks He Has Found a New Eldorado.

Sebring, Florida, Jan. 15—You are old enough and have money enough to come to Sebring, Florida, for the remainder of the winter and so I am sending you a book that tells you all about the town. This book, though in the form of an advertisement, contains the truth and nothing but the truth. Sebring, you will note is located in the highest section in the State of Florida (200 feet above sea level) and only sixty miles from either the Atlantic ocean or the Gulf of Mexico. The wind comes from either of these vast bodies of water over sixty miles of small lakes, forests and groves. On the coast when you get a wind off the water it is altogether too raw for comfort. That is the reason I say Sebring. Sebring was platted on a perfect system before a lot was sold. It did not come up haphazard like most towns. It lies on an eminence facing Lake Jackson, one of the large inland lakes of Florida, the water of which is as clear as crystal, great for bathing. They go in the ground 1000 feet for their drinking water and it is 100 per cent. pure. Frost like water runs to the lowest point, so on

these highlands they never have heavy frost when they have it in the low lands and along the coast. Sebring was located eleven years ago. They had to cut a road through the woods to get here with a ford car. Now it has a fine railroad station and the best of train and mail service. The county seat of Highland was located here permanently Nov. 21, by a majority vote of the county. There are all kinds of fruits and vegetables here all winter and the best of meats, milk and fish, and wild game if you want it. Occasionally we have to have a little fire in the grates nights or mornings, and there are enough pine limbs, for fuel for several generations, very cheap. Help is cheap here and all in all you can live cheaper here than in Michigan. It takes only two nights and a day to get here. Excellent service. You can drive over the State to any place you would want to go in a day with an auto. If you just want to go to a metropolitan city, you can go to Tampa in three and a half hours by auto or train. Sebring with only about 2,000 inhabitants, gives you a chance to get into the heart of the city for a little money. I have bought a lot a little over two blocks from the circle and will build a house and garage during 1923. The most of the people are from the North and there is a large winter population. Taxes are light, compared with Detroit. They have good churches and fine schools and plenty of good entertainment. The town is clean. No bums or bootleggers here. There are about twenty-four miles of paving in the town and around the lake. The roads are good in Florida and, are being rapidly extended to new points. There are no insects to bother a person here in the winter and you can sit on your porch in the evening without screens in perfect comfort. They have screen porches, however, to keep out house flies during the day. They are not nearly so thick as in the North in the Summer. I am writing in a screen porch at 2 p. m. The sun is shining brightly and it is about 70 in the shade. Come down or write,
Hiram Potts.

Plan To Attend the Lansing Convention.

Cadillac, Jan. 16—The coming convention of the Retail Grocers and General Merchants Association promises to be largely attended by men in the retail game, who have proved conclusively that there is need for closer co-operative effort on the part of retail dealers, if conditions are to be improved and suitable protection given in the extension of credit.

Credit is the basis on which big business is built. If customers of firms who operate extensively in a manufacturing or wholesale way must wait indefinitely for their money, it becomes necessary that they borrow money and pay interest, which they should add to their expense of operation, if, on the other hand, their invoices are paid promptly and on time less expense in carrying on the business results.

For some years past the consumers have paid cash for most of their purchases, due in some measure to the fact that a scarcity of merchandise caused such a demand that the man with the cash was surer of his goods than was the one who had to buy on credit, but conditions are rapidly changing and many who were in position to pay cash a year ago are unable to do so at this time.

Every retail merchant should take advantage of the credit rating system which is conducted in the home town, as this is one way of protecting a business against losses which might otherwise occur, as some of the most expert people at getting credit are those who are the poorest pay.

Local associations are a daily necessity if merchants are to be well posted on subjects which affect their business—collections, credits, insurance, in-

come tax statements, control of peddlers, buy-at-home campaigns and various other subjects which will be of benefit, if acted on by all the merchants in a city. It is a common thing for men who are only transient, so far as business is concerned, to open up a store or meat market during the winter months, when no ice is needed and no box in which to keep the ice and meat are required. Men who wish to operate in this way should be willing to pay a reasonable license for the privilege, but it takes active interest on the part of the merchants themselves to get suitable ordinances to handle cases of this character.

The program of the convention that meets at Lansing, Feb. 21 and 22, will be filled with addresses, resolutions and talks which will serve to give ideas around which can be built greater and more active local associations which will be in position to operate more effectively for its members. It is hoped any merchant who has suggestions to offer will feel free to present their views either to the entire convention or to some of the officers who can present the subject to the delegates. J. M. Bothwell, Sec'y.

To Bar Incompetents.

It has become strongly apparent to the United Women's Wear League that some person or body with authority is needed to advise the person planning to go into business. In practically all failures, investigation has shown that the business had no right to continue under the existing management or ownership, and that it should never have been established in the first place.

"At one time," said M. Masessohn, Executive Director of the League, "there was a law in France providing for an administrative officer whose duty it was to advise all persons planning to enter business, and to judge their competency and financial right to enter a particular business. In the event that the applicant was judged by this administrative office as incompetent or unfit financially to conduct the business successfully, he was denied the right to enter into it.

"Another law provided that each business, new or old, should be supplied with books bearing the Government seal, in which the financial records of the concern were to be kept. No erasures were allowed in the books, which were deemed Government property. In the event of a failure the books were examined and, if any erasures were discovered, the books became immediately prima facie evidence of fraud, and prosecution was possible.

"While such measures may not be possible under existing business conditions in America, the need for some steps to avoid the establishment of business enterprises on an unsubstantial basis cannot be questioned. As the need becomes greater year by year, the time will soon be considered ripe for unified action in this direction."

It will not be long, in Mr. Mosesohn's opinion, before some such organization as the United Women's Wear League of America takes steps to establish an advisory authority which shall have the power to declare a person or group of persons competent when such is the case. The Chamber of Commerce of the United States is in a position to establish such an advisory authority, Mr. Mosesohn believes.

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.

Business For Sale—Consisting of dry goods, shoes and men's furnishings. Located at Springport, Mich. About \$3,500. Time given on part. Write E. D. Collor, Springport, Mich. 15

For Sale—Poolroom in a town of 1500. Reason for selling, on account of other business. Box 101, Reading, Mich. 16

For Sale—Clean stock of groceries and fixtures. The leading store in live town of 1250 population. An unusual proposition. It will pay you to investigate. Address No. 17, care Tradesman. 17

MEAT MARKET—Main meat market in best town in Central Michigan. Gross business \$70,000 annually. Fine equipment. Wire or write Hugh Watson, Mt. Pleasant, Mich. 18

PHELPS CAFETERIA, CLARE—Only cafeteria in one of the best towns on the greatest tourist state road in Michigan. \$2,000 buys it. Write W. J. Cooper, Mt. Pleasant, Mich. 19

Wanted—A situation as manager for first-class shoe department or store, few years experience. Can furnish gilt edge references. Please address, Salesman, 709 So. Pine St., Lansing, Mich. 20

Wanted—An experienced salesman, for the state of Indiana, to sell patent medicine. Address No. 21, care Michigan Tradesman. 21

Good Opportunity—For man to work in hardware business. Fixtures complete and partly stocked. Food farming community. Only hardware store here. For particulars, write E. O'Rourke, Bear Lake, Mich. 22

For Sale—Grocery store, with living quarters up stairs. Fixtures and stock at inventory. Or will sell stock and rent building with fixtures. For further particulars, write Box 102, Cadillac, Mich. 23

For Sale—Good retail lumber yard with planing mill, sash and door factory in connection, in growing community in Northern Michigan. Address No. 24, care Tradesman. 24

FOR SALE—DRY GOODS, GROCERIES, CROCKERY. EXCELLENT LOCATION in town of 500, Kent Co. Doing best business in town. About \$8,000 required. Never offered for sale before. BRICK BUILDING, REASONABLE RENT and insurance. Good reason for selling. Address No. 25, care Michigan Tradesman. 25

REBUILT CASH REGISTER CO., Inc.

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

For Sale—Hay and poultry house, large poultry yards, on P. M. main line. Side track to building. Address S. V. Garlinger, Lake Odessa, Mich. 7

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.

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. Conduct business-building, reduction or complete closing-out sales for retail merchants. Terms, dates, etc., no obligation. Now booking sales for Jan. 27 and Feb.

216 E. Main, Jackson, Mich.

FOR SALE—Good money-making grocery and market in a town of 1500. Located in postoffice block. Inquire of Wm. F. Barchett, Watervliet, Mich. 11

FOR SALE—Seven bowling alleys, two billiard tables, 8 pocket tables, cigar stand, soft drinks, lunch counter. The best of everything. Big business, long lease. Best reasons for selling. Easy terms. L. A. Hombeck, Arcade Bldg., Lansing, Mich. 12

FOR SALE—Two millinery stores in two of the best small cities in Southern Michigan. No competition. Terms to responsible parties. Reason for selling, other business. Write Box 711, Durand, Mich. 13

KWIT YOUR KICKIN

About business. Have an Arrow Sale by

THE ARROW SERVICE
Cor. Wealthy St. & Division Ave.
Citz. 62374 Grand Rapids, Mich.

For Rent—Two new stores, Flint, Mich., 19x60 ft. Steam heat. Fine location. W. T. Kelley, 1602½ N. Saginaw, Flint, Mich. 1

For Sale—Cash registers and store fixtures. Agency for Standard computing scales. Dickry Dick, Muskegon, Mich. 643

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

DICKRY DICK THE SCALE EXPERT. MUSKEGON, MICH. 939

For Sale—Country store and general stock, almost new frame building. Fine farming section in Central Michigan. About \$7,000 required. Address No. 5, care Michigan Tradesman. 5

Why Not Have a Sale—Unload your surplus stock. Write for particulars. L. J. Crisp, Sales Conductor, Elk Rapids, Mich. 4

GRAND RAPIDS SAFE CO.

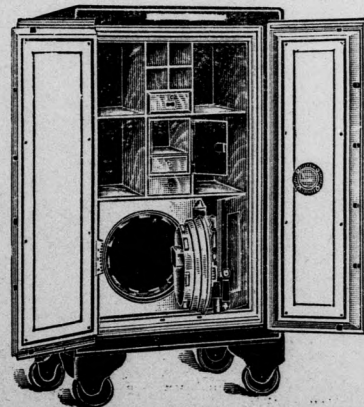
Dealer in

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, Jan. 9.—On this day were received the order of reference and adjudication in bankruptcy in the matter of Cyclone Motor Corp., Bankrupt No. 2202. The case comes to Benn M. Corwin as referee in bankruptcy, upon disqualification by certificate from the referee at St. Joseph. The bankrupt is a manufacturer of machinery and located at Benton Harbor, Michigan. From the fact that the case is involuntary, no schedules have been filed as yet and no first meeting of creditors has been called. The court has ordered the schedules filed, and upon receipt of the same the first meeting will be called and a list of the creditors and date of such first meeting noted here.

On this day also was held the first meeting of creditors in the matter of William H. Burroughs, Bankrupt No. 1923. The bankrupt was not present in person or represented. Claims were allowed. Certain creditors appeared in person. Adrian Oole, of Traverse City, was elected trustee, and the amount of his bond placed by the referee at \$300. The first meeting was then adjourned to Jan. 29 to allow the bankrupt to appear and be examined.

On this day also was held the special meeting and sale of the remainder of the assets in the matter of Producers Fuel Co., Bankrupt No. 2148. The trustee was present in person. Several creditors and bidders were present in person. The remainder of the property on hand was sold to John Van Elst, for \$200. Additional claims were proved against the estate of the bankrupt. An order for the payment of administration expenses, preferred claims and a first dividend of 10 per cent. to creditors whose claims have been allowed was made. The special meeting of creditors was then adjourned without date.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Arthur A. Allen, Bankrupt No. 2209. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids. The occupation of the bankrupt is not indicated on the schedules. The schedules list assets in the sum of \$300, of which \$250 is claimed as exempt, and liabilities in the sum of \$3,440.53. From the fact that the assets of the bankrupt not claimed as exempt are of doubtful value, the court has written for funds for the conduct of the first meeting, and upon receipt of these the first meeting will be called, and note of the same made here. A list of the creditors is as follows:

Louis Madison, Grand Rapids	\$ 50.00
Mr. & Mrs. Harrison, Grand Rapids	115.00
Agnes Laughlin, Grand Rapids	10.00
John Donahue, Grand Rapids	15.00
Bertha Kutchie, Grand Rapids	10.00
Lillian Zigler, Grand Rapids	10.00
Dorothy Marsden, Grand Rapids	5.00
Jordan & Jordan, Grand Rapids	130.00
J. Paravanata, Grand Rapids	300.00
M. St. Railway Co., Grand Rapids	225.00
Otis Freeman, Grand Rapids	35.00
M. Bainhart, Grand Rapids	2.50
Katz Market, Grand Rapids	111.00
James Pollie, Grand Rapids	310.00
G. R. Gas Co., Grand Rapids	49.60
Consumers Power Co., Grand Rapids	50.00
Kent Storage Co., Grand Rapids	46.77
Consumers Ice Co., Grand Rapids	49.75
Swift & Co., Grand Rapids	15.00
Worden Grocer Co., Grand Rapids	16.50
Tunis Johnson, Grand Rapids	24.75
Citizens Tel. Co., Grand Rapids	6.00
Lewellyn Bean Co., Grand Rapids	60.00
Coffee Ranch, Grand Rapids	18.25
Cigar Co., Grand Rapids	187.10
Hoekstra Ice Cream Co., Grand Rapids	100.00
Jacob Tuinestra, Grand Rapids	10.00
Mr. Elliott, Grand Rapids	8.50
City of Grand Rapids	70.00
E. E. Lessiter, Grattan Center	70.00
Woodhouse Co., Grand Rapids	90.00
G. R. Dairy Co., Grand Rapids	25.00
T. Smith, Caledonia	2.50
Sanitary Milk Co., Grand Rapids	2.90
General Cigar Co., Grand Rapids	20.00
William Weir, Grand Rapids	5.00
Defow & Son, Grand Rapids	13.50
J. A. Mohrhardt, Grand Rapids	3.50
Gast Soap Co., Grand Rapids	14.00
Canfield Co., Grand Rapids	183.00
Chas. Spellman, Grand Rapids	43.00
What-To-See, Grand Rapids	48.00
North Park Oil Co., North Park	7.45
Frank Williamson, Lake View	15.00
Peter Johnson, Lake View	225.00
J. J. Bale, Lake View	6.00
Meach & White, Lake View	10.00
Vandecar Auto Co., Grand Rapids	33.00
Universal Ford Co., Grand Rapids	36.00
Houssman & Jones Co., Grand Rapids	7.50
Lyde Veyers, Grand Rapids	80.00
Jake Norman, Bowens Station	40.00
Bowens Sta. Garage, Bowens Sta.	8.50
B. Houseman, Grand Rapids	9.50
Connor Fuel & Feed Co., Grand Rapids	9.50
Henry Skutt, Grand Rapids	220.00
Henry Smith, Grand Rapids	17.00
Dr. Barton, Grand Rapids	49.00
Dr. Renwick, Grand Rapids	25.00
Powers-Tyson Ptg. Co., Grand Rapids	35.00

Jan. 9. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Edward J. Michmershuizen, George Michmershuizen, and also as copartners as the Home Fuel Co., Bankrupt No. 2210. The matter has been referred to

Benn M. Corwin as referee in bankruptcy. The bankrupts are residents of the city of Holland and conducted their business as fuel dealers at that city. The schedules of the bankrupt as a partnership list assets in the sum of \$1,422.20, of which the partners claim exemptions in the sum of \$174.49, and liabilities in the sum of \$1,467.20. The schedules of Edward Michmershuizen, individually, list assets in the sum of \$106.32, of which this amount is claimed as exempt, and liabilities in the sum of \$215, outside of his liability as a partner. The schedules of George Michmershuizen list assets in the sum of \$825, all of which is claimed as exempt to the bankrupt, and liabilities in the sum of \$450. From the fact that the assets were not apparently of great value the court has written for funds for the first meeting, and the same having been furnished the first meeting will be held on Jan. 22. A list of the creditors of the bankrupts is as follows:

City of Holland, Holland	\$ 21.00
Pere Marquette R. R. Co., Detroit	105.31
Central Pochontas Coal Co., Cincinnati	268.78
Ky.-W. Va. Coal Co., Grand Rapids	109.80
Schroeder-Kelly Coal Co., Cleveland	298.46
Evans Coal Co., Detroit	292.74
West Crescent Fuel Co., Toledo	261.67
Kamps & Boes, Holland	87.75
Holland Co-operative Co., Holland	19.69
All of the above are partnership debts.	
Holland City State Bank, Holland	\$185.00
De Vries & Dornbos, Holland	30.00
First State Bank, Holland, amt. not stated	
The above are the debts of Edward Michmershuizen individually.	
First State Bank, Holland	\$150.00
Gerrit Damveld, Holland	300.00

The above are debts of George Michmershuizen, individually. On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Charles A. Brown, Bankrupt No. 2211. The matter has been referred to Benn M. Corwin as referee in bankruptcy and who has also been appointed receiver. The bankrupt is a resident of the city of Ionia and is a grocer. A custodian has been appointed and has the stock in charge. The schedules of the bankrupt list assets in the sum of \$2,268.40, of which \$500 is claimed as exempt, and liabilities in the sum of \$3,283.53. The first meeting of creditors will be held on Jan. 22. A list of the creditors of the bankrupt is as follows:

City of Ionia, Ionia	\$ 41.18
Joseph Loux, Ionia	400.00
National Bank of Ionia, Ionia	1,125.00
Jack Jones, Ionia	29.00
Herb. Miller, Ionia	20.00
A. M. Burnett, Ionia	30.00
Citizens Tel. Co., Ionia	10.50
Cornwell Co., Saginaw	33.60
C. C. Wright, Owosso	16.30
O. P. De Witt & Co., St. Johns	165.08
A. R. Walker, Muskegon	47.42
Widlar Co., Cleveland	28.58
Ionia Gas Co., Ionia	35.41
Ionia Electric Co., Ionia	3.72
Ionia Creamery, Ionia	38.10
Jonathan Hale & Sons, Ionia	90.00
Judson Grocer Co., Grand Rapids	50.00
Kent Storage Co., Grand Rapids	27.60
Lewellyn & Co., Grand Rapids	12.20
Mills Paper Co., Grand Rapids	25.20
M. Ploewaty & Sons, Grand Rapids	43.95
Plankington Packing Co., Milwaukee	92.14
Sentinel-Standard, Ionia	19.25
Schust Co., Saginaw	130.74
Tribune Printery, Ionia	4.15
Worden Grocer Co., Lansing	28.90
Worden Grocer Co., Grand Rapids	171.92
A. R. Walker Co., Muskegon	79.87
Theo. Leech, Fenwick	235.00
Dr. O. H. Kitson, Ionia	60.00
National Cash Register Co., Lansing	4.63
National Cash Register Co., Dayton	40.00
J. J. Spitsley, Ionia	23.34
National Bank, Ionia	10.20

Jan. 9. On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of John J. Stulp, Alfred J. Stulp, and Stulp Hardware Co., Bankrupts No. 2208. The matter has been referred to Benn M. Corwin as referee in bankruptcy and who has also been appointed receiver. The bankrupts are residents of the city of Muskegon and conducted a retail hardware store in that city. A custodian has been appointed and has the property in charge. The schedules of the bankrupts as a partnership list assets in the sum of \$10,137.00, of which the partners claim exemptions of \$500 and liabilities in the sum of \$7,360.14. The first meeting of creditors has been called for Jan. 24. A list of the creditors of the partnership is as follows:

City of Muskegon, Muskegon	\$335.82
Hackley National Bank, Muskegon	60.00
W. D. Halsted & Co., Milwaukee	178.50
Standard Oil Co., Muskegon	28.55
Henry J. Heystek, Grand Rapids	500.00
The Gidden Co., Chicago	218.84
Saginaw Ladder Co., Saginaw	12.00
Home Rubber Co., Trenton, N. J.	161.56
Lauckmeyer Co., Cleveland	316.43
Northwestern Stove Repair Co., Chicago	44.42
Sheffield Mfg., Burr Oak	45.30
Eastwood Glass Co., Saginaw	35.00
C. Johnson & Co., Racine	14.17
Holland Ladder Co., Holland	41.50
Walton & Mackay Nail Co., Kokomo, Ind.	14.40
John M. Foley, Chicago	11.61
C. Michael Co., Aurora	24.15
West Bend Aluminum Co., West Bend, Wis.	9.86

A. R. Damn, Muskegon	96.18
Tower Hardware Co., Muskegon	33.64
Haveman & Jolson, Muskegon	48.42
F. D. Smith & Co., Muskegon	82.99
Muskegon Rag & Metal Co., Muskegon	177.33
Fred L. Winter, Muskegon	33.40
Muskegon Glass Co., Muskegon	45.47
Bush Lumber Co., Muskegon	13.32
Moncea De Witt, Muskegon	1,658.73
Tom G. Kooley, Muskegon	1,164.94
Henry Rymhold, San Mateo, Calif.	701.94
Peter Kort, Jenison	400.00
Joe Pelon, Muskegon	60.00
Bishop Furniture Co., Muskegon	100.00
Hackley National Bank, Muskegon	85.00
Geret Kooley, Muskegon	262.91
John Hughes & Son, Muskegon	25.76
William H. Simpson, Muskegon	300.00

The following are the creditors of John J. Stulp:

William Van Der Kooi, Muskegon	1,272.00
Carl Stauffer, Muskegon	200.00
The following are the creditors of Alfred Stulp:	
William Van Der Kooi, Muskegon	\$550.00
Dr. J. C. Durham, Muskegon	54.85
Tiede Clock, Muskegon	29.68
John Hughes Coal Co., Muskegon	43.00
John Hartsema Coal Co., Muskegon	20.00
Squire Clothing Co., Muskegon	4.50
Carl Stauffer, Muskegon	200.00

Jan. 11. On this day was held the first meeting of creditors in the matter of Charles E. Van Putten, Bankrupt No. 2199. The bankrupt was present in person and by attorney, L. D. Averill. No creditors were present or represented. One claim was filed against the estate. The bankrupt was then sworn and examined by the referee without a reporter. The exemptions of the bankrupt were confirmed and no trustee was elected from the fact that the case contained no assets other than those claimed as exempt. The first meeting was then adjourned no date. The case will now be closed and returned to the district court.

Jan. 12. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Arley Mourer, Bankrupt No. 2212. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids. No date has been set for the first meeting of creditors, as the court has written for funds for the conduct of the same. Upon receipt of these funds the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Ray Carmen & Co., Mecosta	\$200.00
Claude Thorn, Rodney	241.00
M. Simmons, Lake View	321.00
H. Mourer, Rodney	100.00
Wellington Mourer, Rodney	125.00
Arnold Mourer, Rodney	140.00
Harold L. Mourer, Rodney	35.00
C. A. Worden Co., Rodney	53.25
Rodney Elevator Co., Rodney	45.00
Geo. B. Burdorf, Rodney	47.65
E. P. Carr & Co., Rodney	33.83
Mr. Welseman, Rodney	15.00
J. Leonard & Son, Rodney	225.00
Montgomery Ward & Co., Chicago	132.00
Clare & Eggleston Co., Big Rapids	90.00
R. W. Wigle, Big Rapids	750.00
U. Drive Auto Livery, Grand Rapids	13.25
Benjamin Clothing Co., Grand Rapids	15.50
Shaw Transfer Co., Grand Rapids	16.50
Heystek Canfield Co., Grand Rapids	231.25
Canfield-Pearce Co., Grand Rapids	6.00
Menter Co., Grand Rapids	29.25
Press, Grand Rapids	70.00
J. Wessman, Rodman	13.50
De Boer Hospital, Grand Rapids	48.00
Bruce Gallagher, Grand Rapids	5.00
Spangler Cigar Co., Grand Rapids	6.00
G. R. Savings Bank, Grand Rapids	26.30
Chauncey Danfield & Williams	
Emens, Grand Rapids	160.00
Rindge-Krekel Co., Grand Rapids	6.00
Allan Lyle, Big Rapids	6.00
Sloss Implement Co., Big Rapids	21.50

On this day was held the final meeting of creditors in the matter of Ernest H. MacKenzie, Bankrupt No. 2038. There were no appearances. The trustees final report and account were considered and approved. An order for distribution and payment of expenses was made and of the declaration and payment of a first and final dividend to creditors. The final meeting was then adjourned no date. The case will now be closed and returned to the district court.

On this day also were received the adjudication and order of reference in the matter of Napoleon Motors Co., Inc., Bankrupt No. 2187. The matter has been referred to Benn M. Corwin as referee in bankruptcy and the Grand Rapids Trust Company has been appointed receiver, pending the election of a trustee. The bankrupt corporation is a resident of the city of Traverse City and engaged in the manufacture of automobile trucks. The case is an involuntary one so no schedules have been filed as yet. The schedules have been ordered filed and upon receipt of the same the list of creditors and date of first meeting will be given here.

Jan. 13. On this day a final meeting of creditors has been called in the matter of Bert S. Smith, Bankrupt No. 2144. The meeting is for the purpose of passing upon the final report and account of the trustee, paying administration expenses and a final dividend to creditors. The meeting will be held at the office of the referee on Jan. 26.

On this day also the final meeting of creditors in the matter of Charles E. Messner, Bankrupt No. 2120. The meet-

ing will be held on Jan. 26 and is held for the purpose of passing upon the final report and account of the trustee and paying administration expenses, preferred claims and taxes as far as the funds on hand will permit. There will be no dividend to general creditors.

Flour Good Property on Any Breaks.

General conditions of trade have not materially changed. Retailers throughout the country report a good volume of business in practically all lines. This condition, of course, is made possible by a practically 100 per cent. employment.

Farmers have also realized better prices from the products of the farm, with the possible exception of one or two items, which, of course, has increased their purchasing power.

So far as the wheat market is concerned, it is doubtful if any material change develops. Prices may firm up somewhat, but a big advance can hardly be expected.

The political situation in Europe is still badly muddled and the finances of the European countries are in a very unfavorable condition. Of course, they must eat and are bound to purchase foodstuffs from America, but not in so great volume as they would were they better off, financially.

As stated heretofore, wheat, from a statistical standpoint, is in a strong position, but the size of the crop does not necessarily determine the price. It requires a lively demand and an urgent one to materially increase values and it does not appear to us this condition will exist this crop year. Flour is certainly good property, however, on any breaks, and the trade, we believe, need have no hesitancy in buying to cover thirty or even sixty days' requirements, as lower values are not probable. There may even be a slight advance.

Lloyd E. Smith.

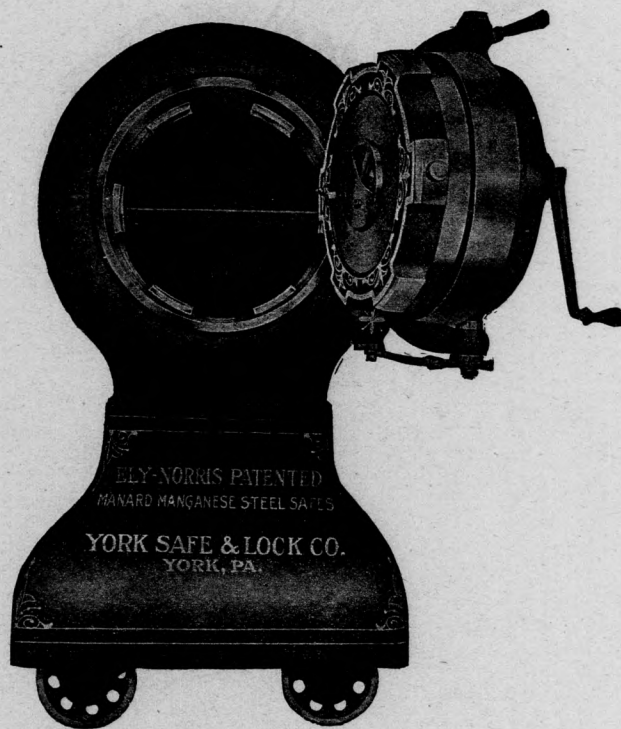
Typical Industrial Combination.

Once more the window glass manufacturers of the country have been forced into the spotlight. From all accounts, they are a shy and modest crowd, shrinking from publicity and carrying on their affairs in furtive fashion. It has taken the work of a Federal Grand Jury to bring them out in the open this time. That body, with no regard for the tender feelings of those whom it regards as malefactors brought in an indictment last week against the organizations of the window glass manufacturers and the labor men working in the industry. And, it must be confessed, they made out a pretty strong case against them for submission to a petit jury later on. The organizations accused control absolutely the manufacture of hand blown glass in this country and have used their power to curtail production and raise the prices of their products. They have done this, it is charged, by suppressing all competition, parceling out the respective territories for different factories and allowing none other to enter them and deciding what factories shall operate and what shall be idle and for what periods. The result has been to close down factories for seven and one-half to eight months a year. The acts mentioned are clearly offenses against the law. It remains to be seen whether the offenders will be punished or be dealt with as the gypsum men were.

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